



What are the possible outcomes of medical underwriting:



- The member is covered on standard rates, with no additional premiums, exclusions or terms applied
- The insurer applies a loading to the premium
- The insurer applies an exclusion, such as claims resulting from a specific activity
- The insurer postpones cover. This may mean postponing cover until the insurer receives results of further medical investigations
- The member is declined cover

Typical example of a loading following medical underwriting:

If member X has a loading of 150% on their group life insurance.

The standard annual premium is £140, so their premium is $£140 + (150\% \times £140 = £210) = £350$

Vistas Guide To Medical Underwriting

Michael Rajnik



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