

Critical Illness - Top 10 disclosures

	Disclosure	What percentage goes straight through the online system and terms are offered.	What happens to the percentage that are not able to be offered terms immediately online.	Additional comments
1.	Asthma	99%	Refer to an underwriter for assessment.	A smoker could be offered standard terms provided all other measures were within our guidelines.
2.	Backache	98%	Most applicants who are not accepted will be postponed.	Terms will be standard unless the applicant is awaiting an operation. These cases are postponed pending the results of the operation.
3.	Unrecognised conditions	0%	Refer to an underwriter for assessment.	All unrecognised medical disclosures are updated to our on-line medical dictionary on a monthly basis.
4.	Hypertension	54%	A medical report from the applicant's GP or a medical examination.	Knowing the applicant's latest blood pressure reading will help us to give a more accurate and speedy underwriting decision.
5.	Mild non-specific stress and depression	73%	A medical report from the client's GP.	Where we feel we can underwrite without a medical report we will ring the client for the extra information.
6.	Major mental health problems	57%	A medical report from the client's GP.	Knowing what the applicant was told at their last medical review and having a good insight into the condition will assist us in giving a more accurate underwriting decision.
7.	Growths/cysts/lumps	38%	A medical report from the client's GP.	A good insight into the condition will help us to underwrite automatically without the need for medical evidence. Most medical reports will be requested because the disclosure is vague or there is a suspicion that the condition could be more serious.
8.	Dyspepsia/heartburn/acid reflux	95%	A medical report from the client's GP.	Where we feel we can underwrite without a medical report we will ring the client for the extra information.
9.	Knee problems	99%	Refer to an underwriter for assessment.	Where we feel we can underwrite without a medical report we will ring the client for the extra information.
10.	Fractures	91%	Refer to an underwriter for assessment.	Where we feel we can underwrite without a medical report we will ring the client for the extra information.

Regularly studying management information, using customer feedback and internal audits we frequently make changes to our on-line underwriting application to improve customer experience and straight through processing rates.

DID YOU KNOW your client should be encouraged to weigh themselves wherever possible before finalising the application. Where a customer has not weighed themselves in the last 6 months, we may increase any loading which is applied. Where the decision to accept on standard terms is borderline, we will ask for the customer's skirt or waist (trouser) size. If the disclosed build and clothing size does not appear to correlate, your client may be asked to attend a nurse screening.

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