

## Term Assurance - 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.	Hypertension/ High blood pressure	78%	A medical report from the client's GP or medical examination.	Knowing the applicant's last blood pressure reading will help us to give a more accurate underwriting decision.
2.	Asthma	98%	Refer to an underwriter for assessment.	A smoker could be smoking up to 10 cigarettes a day and, provided all other measures were within our guidelines, we could offer standard terms online.
3.	High cholesterol	87%	A medical report from the client's GP or medical examination.	Knowing the applicant's last cholesterol reading will help us to give a more accurate underwriting decision.
4.	Diabetes	26%	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.
5.	Backache	89%	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.
6.	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.
7.	Tumours / cancer / malignant tumours	2%	A medical report from the client's GP.	Most will be serious cancers or malignancies but a good insight into the condition will help us to underwrite more efficiently.
8.	Major mental health problems	60%	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.
9.	Heart valve disorders	0%	A medical report from the client's GP.	Most will be serious heart problems but a good insight into the condition will help us to underwrite more efficiently.
10.	Dyspepsia/ heartburn/acid reflux	93%	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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