

Risk Field Underwriting Checklist

Client Name: _____ Date: _____

Existing conditions

Pre-Existing Conditions - complete prior to application & quote.

Have you ever had symptoms of...

Back or Neck Injury	<input type="checkbox"/>	Arthritis	<input type="checkbox"/>
Stroke	<input type="checkbox"/>	Asthma	<input type="checkbox"/>
Cancer	<input type="checkbox"/>	Cholesterol	<input type="checkbox"/>
Anxiety or Stress	<input type="checkbox"/>	Knee	<input type="checkbox"/>
Diabetes	<input type="checkbox"/>	Sporting Injury	<input type="checkbox"/>
Blood Pressure	<input type="checkbox"/>	Joint Injury	<input type="checkbox"/>
Heart disease	<input type="checkbox"/>	Major illness	<input type="checkbox"/>

Currently on medication

Exclusion or loading added to quote

Exclusion or loading discussed, await underwriter decision

Separate health questionnaires completed

Financial Information - Income Protection or Business cover

Attached are copies of the following financial information:

Group certificate	<input type="checkbox"/>
Personal Tax Return and Tax Assessment Notice	<input type="checkbox"/>
Company Tax Returns	<input type="checkbox"/>
Letter from Employer if needed	<input type="checkbox"/>
TPN if needed	<input type="checkbox"/>
Financial Questionnaire	<input type="checkbox"/>

BMI & Medical Information

BMI Calculation

WEIGHT.....kg / (HEIGHT.....m)² = BMI.....

[use BMI calculator to work out BMI - if over 30 contact underwriter and ask if medical &/or bloods are required and if a loading would apply.

What Medicals or Blood Tests are required?

Fasting MDA 20	<input type="checkbox"/>	HIV & Hep B C	<input type="checkbox"/>
Mediquick/Para medical	<input type="checkbox"/>	ECG	<input type="checkbox"/>
Specialist Medical	<input type="checkbox"/>	Other	<input type="checkbox"/>

(ECG will require for the tests to be ordered to most cases - advise if you have arranged)

Risk Administration

Complete with customer present

Insurance Underwriting Risk Checklist And Manual

SA Dillow



Insurance Underwriting Risk Checklist And Manual:

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the masks were made of black rubber which was very hot and smelly it was difficult to breathe when wearing a gas mask when you breathed in the air was sucked through the filter to take out the gas when you breathed out the whole mask was pushed away from your face to let the air out woman wearing a gas mask

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gas masks were issued to all children as a precaution against attack by gas bombs the masks came in cardboard boxes with a strap for carrying them on the shoulder children were

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