

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 | <input type="checkbox"/> | | |

- | | |
|--|--------------------------|
| Exclusion or loading added to quote | <input type="checkbox"/> |
| Exclusion or loading discussed, await underwriter decision | <input type="checkbox"/> |
| Separate health questionnaires completed | <input type="checkbox"/> |

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

J Elliott



Insurance Underwriting Risk Checklist And Manual:

Handbook of Risk and Insurance Strategies for Certified Public Risk Officers and other Water Professionals Frank Spellman, Lorilee Medders, Paul Fuller, 2021-10-19 This book serves as a technical yet practical risk management manual for professionals working with water and wastewater organizations It provides readers with a functional comprehension of water and wastewater operations as well as a broad understanding of industry derivations and various stakeholder interconnectivity This knowledge is imperative as most administrative professionals are proficient in their respective areas of expertise but sometimes lack fluency on the broader technical aspects of their organization s purpose operations and externalities It also examines risk management best practices and provides an actionable review of doing the right thing the right way every time through a combination of core risk management principles These include enterprise strategic operational and reputational risk management as well as risk assessments risk frequency matrixes checklists rules and decision making processes Finally the book addresses the importance of risk transfer through insurance policies and provides best practices for the prudent selection of these policies across different scenarios Features Provides an understanding of water and wastewater technical operations to properly implement sound risk management and insurance programs Emphasizes the importance of building well designed resilient systems such as policies processes procedures protocol rules and checklists that are up to date and fully implemented across a business Offers a detailed look into insurance policy terms and conditions and includes practical checklists to assist readers in structuring and negotiating their own policies Handbook of Risk and Insurance Strategies for Certified Public Risk Officers and Other Water Professionals combines practical knowledge of technical water wastewater operations along with the core subjects of risk management and insurance for practicing and aspiring professionals charged with handling these vital tasks for their organizations Readers will also gain invaluable perspective and knowledge on best in class risk management and insurance practices in the water and wastewater industries *Checklist of Official New Jersey Publications* ,1989 *Regulatory Compliance Manual* ,1994

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The Weekly Underwriter ,1982

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