

# MEDICAL UNDERWRITING - THE PROCESS

1

You appoint us to carry out medical underwriting. We choose either 'DB Choice' or 'pre-transaction' medical underwriting, depending on the profile of the members and liabilities.

2

You write to your members about medical underwriting. We can provide a template letter.

3

We send a carefully designed questionnaire to a proportion of the members to be insured.

4

Members fill in the questionnaire and return it to our in-house underwriting team.

5

For those members (and their dependants) who have a serious health condition and agree to be contacted, our underwriters may carry out a 10- to 15-minute telephone interview.

6

If we need more information about medical conditions, we will ask for a report from the member's GP.

7

Our medical underwriting team use the results of the questionnaire and any interviews and GP reports to calculate a rating factor for the mortality of each member who has responded. Our pricing team use this to calculate the premium. Any serious lifestyle factors or medical conditions will reduce the premium compared to a standard process.

8

If we quoted on a DB Choice basis, you will already have bought the annuity and we will have started making monthly payments to you. As the premium was guaranteed, it will not be affected by any lifestyle or health information that we receive.

9

If we quoted on a pre-transaction basis, we confirm the premium and you decide whether to go ahead.

# Vistas Guide To Medical Underwriting

**Lauren Gardner**



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