

Financial Underwriting Guidelines

Financial Underwriting is done for the following reasons:



Need for insurance cover is present

This is established if there is financial loss to the family/nominee in case of untimely death of the proposed life insured.



Financial Eligibility

Cover proposed is commensurate with the financial loss. This is essential to avoid over insurance as it could lead to anti selection.



Affordability of Insurance Cover

This is required to ensure that the policy owner is able to keep the policy in force to get the benefit for which the insurance is taken. This is termed as "Premium Payment Capacity".

insured person's financial status and income to determine his eligibility for insurance cover.

Contd.

Usaa Underwriting Guidelines

David Kirk

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