



What are the possible outcomes of medical underwriting:



- The member is covered on standard rates, with no additional premiums, exclusions or terms applied
- The insurer applies a loading to the premium
- The insurer applies an exclusion, such as claims resulting from a specific activity
- The insurer postpones cover. This may mean postponing cover until the insurer receives results of further medical investigations
- The member is declined cover

Typical example of a loading following medical underwriting:

If member X has a loading of 150% on their group life insurance.

The standard annual premium is £140, so their premium is  $£140 + (150\% \times £140 = £210) = £350$

# Vistas Guide To Medical Underwriting

**SJ Ball**



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**The Almanac of American Employers: The Only Guide to America's Hottest, Fastest-Growing Major Corporations** Jack W. Plunkett, 2008-10 Market research guide to American employers Includes hard to find information such as benefit plans stock plans salaries hiring and recruiting plans training and corporate culture growth plans Several indexes and tables as well as a job market trends analysis and 7 Keys For Research for job openings This massive reference book features our proprietary profiles of the 500 best largest and fastest growing corporate employers in America includes addresses phone numbers and Internet addresses     **Dun's Guide to Healthcare Companies** ,1990     *American Hospital Association Guide to the Health Care Field* American Hospital Association, 1985     *Hunt-Scanlon's Select Guide to Human Resource Executives* ,1996     **National Guide to Funding in Health** ,2001 Geographical listing of nonprofit nongovernmental organizations that make funds available for health purposes Includes national regional and local foundations Entries give such information as financial data types of support and application information Geographical subject foundation indexes     **Catalog of Copyright Entries. Third Series** Library of Congress. Copyright Office, 1962 Includes Part 1 Number 2 Books and Pamphlets Including Serials and Contributions to Periodicals July December     **Guide to U. S. Government Publications 2005** Gale Group, 2004-09 This highly respected single volume resource catalogs more than 37 000 series periodicals and reference tools published by the federal government each year including annual reports general publications federal laws state laws regulations rules and instructions press releases and more     *Europe for Free* Brian Butler, 1990 Describes thousands of free things to do and see all over Europe from free scotch in Scotland to free museums in Athens Essential for the budget traveler or anyone who loves a bargain     Who's who in Finance and Industry ,2001

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