

Underwriting Guide

Managed Life

▶ For adviser use only.



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Welcome to Managed Life by The Exeter

Life cover that gets better with your clients.

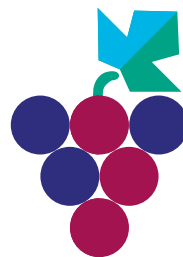
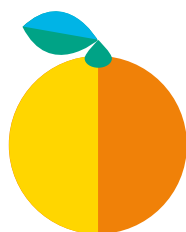
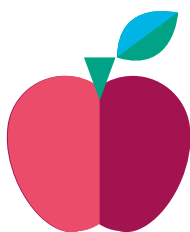
We know how frustrating it can be for you and your clients when health conditions affect life cover applications, slowing it down or making it more expensive.

So we've created tailored cover for clients with type 2 diabetes or who are overweight.

With Managed Life, your clients provide evidence of their condition each year. If it improves, premiums may reduce. If it worsens, premiums may increase. Simple.

This guide will help you understand the underwriting process and principles for Managed Life.

Protect tomorrow today.



Managed conditions

Managed Life offers an opportunity for some customers, with type 2 diabetes or a high Body Mass Index (BMI), to control their premiums by managing their health. These are known as ‘managed conditions’.

► Type 2 diabetes

What your client needs to know to apply for Managed Life:

- When they were diagnosed
- How they manage their condition, through diet, insulin, or other medication
- Their latest HbA1c level
- Any complications related to their diabetes.

Type 2 diabetes loading tables

Age at application	HbA1c level (%)	<1 year since diagnosis	≥1 year since diagnosis
18 to 39	≤7	+125% to +175%	+100% to +175%
	7.1 - 9	+150% to +200%	+150% to +275%
	9.1 - 10	+150% to +225%	+225% to +325%
	>10	+175% to +225%	Decline
40 to 59	≤7	+50% to +75%	+25% to +100%
	7.1 - 9	+75% to +125%	+75% to +200%
	9.1 - 10	+100% to +125%	+150% to +225%
	>10	+125%	Decline
60 and over	≤7	+50%	+25% to +75%
	7.1 - 9	+75% to +100%	+75% to +175%
	9.1 - 10	+100%	+125% to +175%
	>10	+125%	Decline

This table is intended as a guide only and is subject to change. The following additional information can affect our underwriting decision:

- Smoking
- Raised blood pressure or cholesterol
- Diabetic complications such as eye disease, kidney problems or nerve disease
- The type of treatment required to control the diabetes
- BMI
- Heart disease or stroke.

► High BMI

To apply, your client just needs to know their height and weight.

To calculate your client's BMI, divide their weight in kilograms (kg) by their height in metres (m), then divide the answer by their height again.

BMI loading tables

BMI	Age 18-39	Age 40-49	Age 50-59	Age 60+
≤16	Decline	Decline	Decline	Decline
17	Refer	Refer	Refer	Refer
18 to 30	AOR	AOR	AOR	AOR
31	25%	AOR	AOR	AOR
32	25%	25%	AOR	AOR
33	25%	25%	25%	AOR
34	25%	25%	25%	25%
35	50%	25%	25%	25%
36	50%	50%	25%	25%
37	50%	50%	50%	25%
38	75%	50%	50%	25%
39	75%	75%	50%	50%
40	100%	75%	75%	75%
41	125%	100%	75%	75%
42	150%	125%	100%	75%
43	175%	150%	125%	100%
44	200%	175%	150%	125%
45	250%	225%	200%	150%
46	300%	275%	250%	200%
47	350%	325%	300%	250%
48	Decline	Decline	Decline	300%
49+	Decline	Decline	Decline	Decline

These loading tables are subject to change and assume no other risk factors are present.
AOR = Accept Ordinary Rates

Underwriting Managed Life

The guidelines below will help you understand the type of information we'll require to be able to underwrite your clients.

The list is not exhaustive but represents some of the more common conditions.

If you need help on any conditions not mentioned, you can speak to an underwriter directly by calling **0300 123 3203** or emailing underwriting@the-exeter.com.

Condition	Type of information required
Alcohol Abuse/ Dependency	<ul style="list-style-type: none"> • Is it ongoing? • Current liver function test results? • Is client working full-time? • Any complications or co-existing conditions (e.g. heart/mental health problems)?
Atrial Fibrillation/ Arrhythmias	<ul style="list-style-type: none"> • Any symptoms currently? • Treatment past and present? • Any underlying problems? • Any complications (e.g. blood clots in the lungs, strokes)?
Cancer (including Hodgkin's Disease, Non-Hodgkin's Lymphoma and the Leukaemias)	<ul style="list-style-type: none"> • What type? • Staging/grading? • Treatment and the date it was completed? • Any spread from the original site?
Cardiomyopathy	<ul style="list-style-type: none"> • What type (e.g. dilated or congestive, restrictive, hypertrophic)? • Any symptoms currently? • Treatment past and present? • Any complications (e.g. heart failure)?
Cystic Fibrosis	<ul style="list-style-type: none"> • Any severe complications (e.g. respiratory problems, heart enlargement, diabetes)? • Is client working full-time?
Diabetes (Type 1 and 2)	<ul style="list-style-type: none"> • Date of diagnosis? • Most recent HbA1c? Type 1 or type 2? • Any diabetic complications (e.g. diabetic coma, retinopathy, kidney problems, neuropathy i.e. loss of sensation in feet etc.)? • Any other medical conditions?

Heart Attack	<ul style="list-style-type: none"> • Date(s)? • Any ongoing symptoms (e.g. angina)? • Treatment (including stenting, coronary artery bypass grafting)?
HIV Positive	<ul style="list-style-type: none"> • Date found to be positive? • Current CD4 count? • Current viral load? • Treatment (e.g. HAART)? • Details of any infections including dates. <p>We are unable to offer terms if your client has AIDS.</p>
Kidney Failure	<ul style="list-style-type: none"> • Cause and treatment? • Current and previous renal function including their GFR (glomerular filtration rate) and/or creatinine readings if known? • Any complications? <p>We are unable to offer terms if your client is on dialysis.</p>
Kidney/Liver Transplant	<ul style="list-style-type: none"> • Date(s)? • Any rejection episodes? If so, when? • Current renal function, if known?
Mental Illness	<ul style="list-style-type: none"> • What type (e.g. anxiety, depression, bipolar disorder)? • Treatment past and present (including in-patient treatment)? • How many suicide attempts, if any, and dates?
Multiple Sclerosis	<ul style="list-style-type: none"> • What type (e.g. relapsing remitting, secondary progressive, primary progressive, progressive relapsing)? • Date of diagnosis? • Date of last relapse? • How many relapses per year? • Current symptoms, if any? • Severity of symptoms (e.g. are any mobility aids required for walking)? • Any complications (e.g. bowel/bladder problems, depression)?
Obesity	<ul style="list-style-type: none"> • Current height and weight? • Any co-existing health issues? <p>We are unable to offer terms if your client has a BMI over 48.</p>
Primary Sclerosing Cholangitis (PSC)	<ul style="list-style-type: none"> • Any symptoms currently? • Current liver function, if known? • Any complications (e.g. bile duct obstruction, liver failure, increased blood pressure in the portal vein leading from the intestines to the liver)?
Stroke	<ul style="list-style-type: none"> • Date(s)? • Treatment past and present? • Severity of any residual physical/mental problems?

Our Automatic Medical Limits

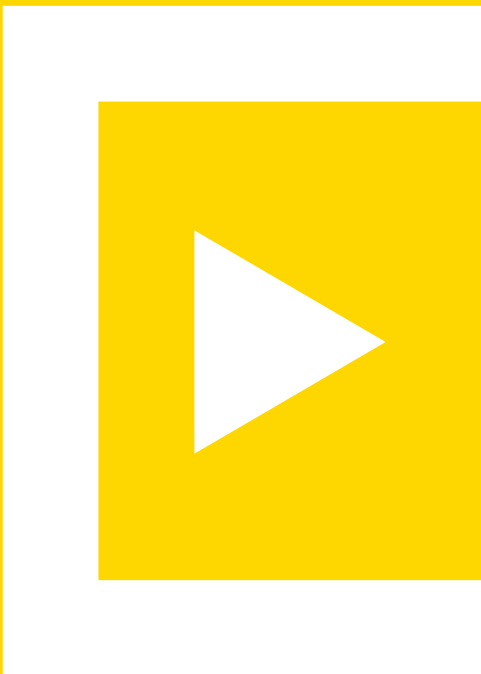
The following table outlines our automatic medical limits. If your client chooses a sum assured above the limits in the table for their age, we will require further medical evidence to support their application.

Age ▶	Up to and including age 40	41-50	51-55	56-60	61-65	66-70	71-75	Over 75
Sum assured ▼								
> £100,000								GPR
> £150,000							GPR	GPR / ME Cotinine Bloods
> £200,000						GPR	GPR	GPR / ME Cotinine Bloods
> £300,000					GPR	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods
> £400,000				GPR	GPR	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods
> £500,000			GPR	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods
> £750,000	Mini-S Cotinine Bloods	GPR	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods EECG
> £1m	Mini-S Cotinine Bloods / GPR	GPR / Mini-S Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods	GPR / ME Cotinine Bloods / EECG	GPR / ME Cotinine Bloods / EECG	GPR / ME Cotinine Bloods / EECG
> £1.5m	Mini-S Cotinine Bloods / GPR HIV	GPR / Mini-S Cotinine Bloods / HIV	GPR / ME Cotinine Bloods / HIV	GPR / ME Cotinine Bloods HIV / EECG	GPR / ME Cotinine Bloods / EECG	GPR / ME Cotinine Bloods / EECG	GPR / ME Cotinine Bloods / EECG	GPR / ME Cotinine Bloods / EECG
> £2m	IC	IC	IC	IC	IC	IC	IC	IC

Key:

GPR General Practitioners Report
Mini-S Mini Screening
HIV HIV Test
Cotinine Cotinine Test (for non-smokers only)
ME Medical Examination

Bloods Blood test including fasting lipids/LFTs/RFTs/full blood haematology
EECG Exercise Electrocardiogram
IC Individual Consideration



Contact us

The Exeter, Lakeside House, Emperor Way, Exeter, EX1 3FD

Members

General enquiries: 0300 123 3201

Claims: 0300 123 3200

member@the-exeter.com

Financial Advisers

All enquiries: 0300 123 3203

adviser@the-exeter.com

www.the-exeter.com

Calls may be recorded and monitored.

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