

Underwriting Guide

Managed Life

▶ For adviser use only.



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Life insurance at The Exeter

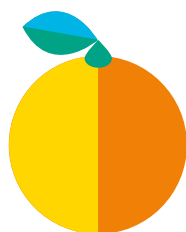
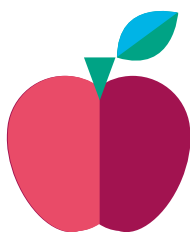
Life insurance can help your clients' families cope with the financial and emotional upheaval caused by death – no one wants to leave behind a legacy of debt or uncertainty.

But if your clients have a health condition, it can be difficult to get them the cover they need.

That's where Managed Life comes in. It's life insurance that's most likely to be suitable for customers who would be paying extra in insurance premiums or who find it difficult to obtain insurance due to their health.

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

Protect tomorrow today.



Underwriting Managed Life

Managed Life caters for different customer groups.

It 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.

Below are examples of the type of conditions that would fit into each group.

In addition, Managed Life will cover customers with good health or mild health conditions, as well as customers with severe conditions who may find it difficult to obtain life insurance as a result of their medical history.

	Good health/mild – moderate cases	Managed condition cases	Severe/very severe cases
Types of health condition covered	Examples include: <ul style="list-style-type: none"> • Asthma • High blood pressure – controlled • Cancer, in remission for ten years 	Only includes: <ul style="list-style-type: none"> • Type 2 diabetes • BMI 31 – 48 depending on age 	Examples include: <ul style="list-style-type: none"> • 2 stents required following heart attack • Complex mental history with attempted suicide • Type 1 diabetes for more than 5 years, smoker
Indicative loadings	Standard rates to +150%	Range from +25% to +350%. See pages 5 and 6 for more details.	+200% and over

Unfortunately we are unable to offer cover for the following:

- Conditions where no diagnosis has been made or where further investigations are planned/ongoing
- Obesity where the body mass index (BMI) is more than 55
- Kidney dialysis
- AIDS (although we can offer terms for some clients who are HIV+)
- Cases that have been postponed/deferred by other providers e.g. cancer cases where treatment has only recently been completed.

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	400%	375%	350%	300%
49	450%	425%	400%	350%
50	525%	475%	425%	375%
51	550%	500%	450%	400%
52	575%	525%	500%	450%
53	600%	575%	550%	500%
54	650%	600%	575%	550%
55	700%	650%	600%	575%
55+	Decline	Decline	Decline	Decline

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

Note: Clients with a BMI that is highlighted green in the table above will not be provided with a managed condition.

What we'll ask for

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
	These are pointers as to the types of questions to ask your clients. Obviously the more information you are able to obtain, the more accurate our Illustration will be.
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? <p>NB: Maximum policy term available – to age 40.</p>

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)? <p>NB: It is unlikely that we will be able to consider if the heart attack/surgery occurred within 6 months of the enquiry.</p>
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>NB: Maximum policy term available is 20 years and maximum termination age is 70.</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 know? • Any complications? <p>NB: Renal function must be stable and there must be no other co-existing health issues.</p> <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? <p>NB: For kidney transplants we will not be able to consider within 2 years if the transplanted organ comes from a living donor or 3 years if it comes from a cadaver.</p> <p>For liver transplants we can consider after 1 year.</p> <p>The maximum policy term available is commonly 25 years post-surgery but for a liver transplant the policy must expire before age 60 if this is sooner.</p>

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? <p>NB: There needs to have been no suicide attempts within the last year and no multiple suicide attempts within the last 5 years.</p> <p>For recurrent bipolar disorder and schizophrenia, there should have been no episodes within the last 2 years and the client should be working full-time.</p>
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>NB: It is unlikely that we will be able to provide an Illustration for clients whose BMI is in excess of 55 where there are other co-existing conditions.</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)? <p>NB: Maximum policy term available – 10 to 15 years.</p>
Stroke	<ul style="list-style-type: none"> • Date(s)? • Treatment past and present? • Severity of any residual physical/mental problems?

Our Automatic Medical Limits

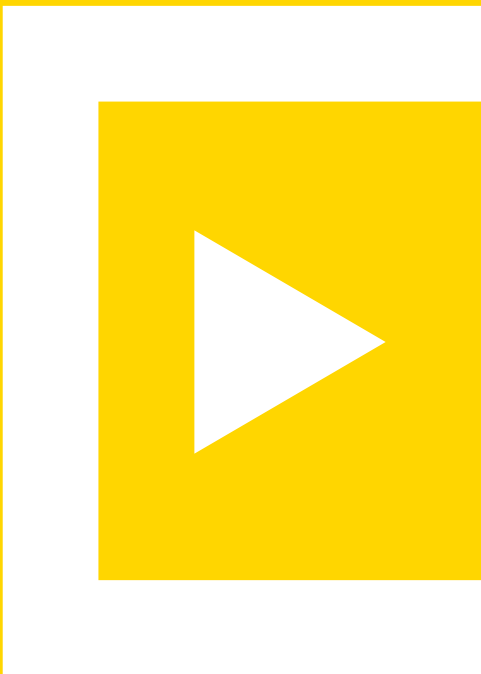
The following table outlines our automatic medical limits. If your client chooses a sum assured above the limits in the table for their age, we will require further medical evidence to support their application.

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



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