

Measuring Risk

Information on our underwriting guidelines



Protection | For advisers only



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Introduction:

When your clients buy one of our protection plans they're buying a promise from us that, should they suffer from something that's covered under their plan we'll pay out money to help provide them with financial security.

Everyone is different and this means that each client poses a different level of risk. Whether your client's application is accepted immediately online or is referred to an underwriter, an assessment is done to determine if your client is eligible for cover, and the premium they should pay for it. This guide offers a broad, but not exhaustive, overview of how some of the more common risks are assessed. It covers what information we use and how we treat increased risk to help you discuss medical and other underwriting information with your clients. However, please note that our assessment of risk can change at any time.

This is for financial adviser use only and shouldn't be relied upon by any other person.

Avoiding misrepresentation

Emphasising the potential impact of misrepresentation is a very important part of the advice process. To help you with this, we've provided a useful checklist.

- ✓ Highlight the importance of giving full and accurate information to all questions on the application and, if relevant, tele-interviews, medical examinations and questionnaires.
- ✓ Help your clients when they're completing the application and check that all relevant parts are completed.
- ✓ Emphasise that they should give answers without personally judging what is and is not relevant. It's better to tell us too much than too little.
- ✓ Advise your clients against using vague answers. This will only result in further questions and possible delays.
- ✓ Remind your clients that if there's any change in their answers to any of the questions on the application form after they complete the application and before the time the plan goes on risk, they must tell us as this may affect the terms they get.
- ✓ If an application was submitted online, remind your clients of the importance of thoroughly checking the application form and to tell us about missing or inaccurate details as soon as possible.

Tools of our trade

In this section we'll describe the different types of evidence requested by the underwriter and what they involve



Client questionnaire

Royal London has a number of specially designed forms that cover a selection of common medical conditions and also a number of pursuits. These can be issued to your clients to obtain all the relevant information to assess the particular conditions/pursuits.



General Practitioner's Report (GPR)

A GPR is a document completed by your client's doctor from their medical records.



Paramed/miniscreen

A paramed screening is carried out at our request and involves your clients being visited by a nurse from our outsourced supplier. This visit involves a basic screen of height, weight, blood pressure and urinalysis. A miniscreen is a basic screen without any questions asked of your clients.



Medical examination

A full medical examination carried out by a doctor that also includes a further set of medical questions to be answered by your clients.

Types of underwriting decisions

In this section we'll describe the types of underwriting decisions we'll give to your clients. It's important to note that in some circumstances the underwriter may use a combination of ratings and exclusions.

Standard rates	The underwriter has assessed all information and your client shows no evidence of increased risk. This may also be referred to in the industry as OR, ordinary rates or normal terms.
Rated	<p>The underwriter has identified, from the information obtained, that your client shows evidence of increased risk and has been charged an extra premium to reflect this. This could be as a result of medical, lifestyle, family history, residency or occupation.</p> <p>This guide expresses the increased risks as either additions to standard mortality/morbidity rates (for example 100%) or annual additions for each £1,000 of sum assured (for example £1 per mille).</p>
Exclusion	<p>The underwriter has offered cover with particular aspects excluded. If your client submits a claim for anything that's been excluded we may not be able to consider it. Your client will still be covered for all other conditions. Examples of exclusions that may be applied are as follows:</p> <ul style="list-style-type: none"> • cancer • back • mental health disorders • total permanent disability • mountaineering
Postponed	<p>We're currently unable to consider your client's application but may be able to offer terms after a specified period has elapsed.</p> <p>Typical situations where this may happen include when there are investigations or tests awaited, or due to your client having history of a medical condition that requires a specified period of time to have elapsed before cover is available.</p>
Accepted but financially restricted	In some cases we may assess financial information and decide that we cannot offer the full amount of cover requested. In these cases we'll contact you and advise the levels of cover we're prepared to offer. We'll always ask for confirmation that this restricted level of cover is acceptable before we alter or start the cover.
Unable to offer	In extreme cases, we may not be able to offer any cover. There could be a number of reasons for this and we'll be happy to discuss these in confidence. Examples could be severe mortality/morbidity risk or financial needs don't support the cover requested.

Medical underwriting guide

We've selected some of the more common conditions and provided examples of our underwriting terms

Please note: This guide only provides an indication of the terms that may be offered for various disorders. The loadings indicated are merely suggestions of the final decision once all relevant medical information has been received. As some disorders present a cumulative risk when encountered together (for example, high blood pressure and high cholesterol) the final loading may be more than the individual load for each condition combined.

Abnormal smears

	Life	CI	TPD	IP
Treatment received and client now attending standard recall appointments only	OR	OR/Excl	OR/Excl	OR/Excl
Awaiting further investigation or treatment	Await results	Await results	Await results	Await results

Anxiety or depression

Terms will depend on a number of factors including:

- Whether there has been a single episode, recurrent episodes, or permanent symptoms
- The duration of symptoms
- Date of last symptoms and any treatment
- The underlying cause, if any
- Any impact on work, social functioning, or other daily activities

- The type of treatment and if any treatment was required beyond GP care, counselling, or Cognitive Behavioural Therapy (CBT)
- Any history of suicidal ideation, self-harm, or suicide attempt

If we're unable to make a decision from the application, we'll usually request additional information from the customer or a report from the customer's GP.

The following table provides an indication of the terms we may be able to offer:

	Life	CI	TPD	IP
Mild, for example: Single, short lived episode of mild anxiety, depression, or reaction to life events such as bereavement	OR	OR	OR-Excl	OR-Excl
Moderate, for example: Recurrent episodes of depression, psychiatric referral, some impact on work and/or functional ability	OR-75%	OR-50%	OR-PP	OR-PP
Severe, for example: Chronic and persistent symptoms, significant impact on work and/or functional ability	75%-unable to offer	50%-unable to offer	Unable to offer	Unable to offer

Glossary of abbreviations

The following sections use these abbreviations:

Abbreviations	
BMI	Body mass index
BP	Blood pressure
CI	Critical Illness Cover
IP	Income Protection
Excl	The relevant condition/activity will be excluded
GPR	General practitioner's report
IC	Individual consideration
Life	Life Cover
Mini	Miniscreen
OR	Ordinary rates
PMR	Paramed/nurse exam
PP	Postpone
WOP	Waiver of Premium (Sickness)
TPD	Total Permanent Disability

Asthma

	Cigarettes per day	Life	CI	TPD	IP
Mild For example: <ul style="list-style-type: none"> No longer has symptoms, mild seasonal symptoms or mild symptoms that don't occur daily. No hospital admission or attendance* in the last 5 years 	Non-smoker	OR	OR	OR	OR
	1-10	OR-50%	OR-50%	OR-50%	OR-50%
	11-20	50-75%	50-75%	50-75%	50-75%
	21-30	100%	100%	Unable to offer	
	> 30	Unable to offer			
Moderate For example: <ul style="list-style-type: none"> More frequent symptoms, but not continuous No more than one hospital attendance* in the last 5 years No hospital admission* in the last 5 years 	Non-smoker	OR-50%	OR-50%	OR-50%	OR-50%
	1-10	OR-75%	50-75%	50-75%	50-75%
	11-20	75-100%	75-100%	75-100%	75-100%
	21-30	100-125%	75-100%	Unable to offer	
	> 30	Unable to offer			
Severe For example: <ul style="list-style-type: none"> Continuous symptoms More than one hospital attendance* in the last 5 years More than one hospital admission*, or any in the last 5 years. 	Non-smoker	IC	Unable to offer		
	Any	Unable to offer			

*Hospital attendance includes a paramedic review, attending the Accident and Emergency department or a hospital stay lasting less than 24 hours. Hospital admission would include any hospital stay lasting 24 hours or longer.

Diabetes

We are unable to offer CI/TPD/WOP/IP for applicants with diabetes.

In short, applicants with good/optimal control, no complications and no additional risk factors will receive more favourable terms than applicants with poor control, multiple risk factors and complications.

Ratings for diabetes are based on multiple factors. The ratings will take into consideration the type of diabetes (type 1 or type 2), duration since diagnosis, and past and present control of the condition (measured by a blood test known as HbA1c). Additional risk factors such as smoking, raised blood pressure and body mass index, or any complications associated with the condition, for example, diabetic retinopathy (eye problems), diabetic nephropathy (kidney problems), could lead to increased rating, or we may be unable to offer cover.

For example:

Type of diabetes	Age at application	Duration since diagnosis (years)	HbA1c/Control	Risk factors	Diabetic complications	Life rating
1	18	8	Good always below 6	None	None	225%
1	40	30	Inadequate control at 7.5	None	None	225%
2	60	5	Good always below 6	None	None	25%
2	45	5	Poor between 8 and 10	Smoker	Diabetes affecting nerve endings and kidneys	Unable to offer

Epilepsy

	Life	CI	TPD & IP*
Onset < 1 year	PP	PP	PP
Generalised convulsive seizures for example tonic-clonic seizures			
Time since last seizure			
< 1 year	200%-PP	PP	PP/Unable to offer
1-5 years	100-125%	OR	Excl/Unable to offer
5-10 years	50-75%	OR	Excl/Unable to offer
> 10 years	OR	OR	OR/Excl
Generalised non convulsive seizures for example absence attacks			
Time since last seizure			
< 1 year	50-75%	OR	Excl/Unable to offer
1-5 years	OR-50%	OR	Excl/Unable to offer
5-10 years	OR	OR	Excl/Unable to offer
> 10 years	OR	OR	OR/Excl

*Occupational factors will be considered when assessing disability benefits

Heart attack

We are unable to offer CI/TPD/WOP/IP for applicants who have had a heart attack. Ratings are mainly based on the age at time of heart attack, duration since the heart attack and the number of heart vessels involved. Ratings will be subject to cumulative risk factors such as increased BMI, adverse family history, associated medical conditions and current smoking status.

The basic rating may be increased where there are less favourable features, for example:

- ongoing chest pain
- poor exercise capacity on exercise tolerance test

The basic rating may be reduced where there are more positive features, for example:

- no ongoing chest pain
- good exercise capacity on exercise tolerance test
- angioplasty or bypass surgery carried out

We've provided you with some case studies below:

Age	Duration since diagnosis	Additional feature(s)	Life decision	Comments
35	n/a	n/a	Unable to offer	Unable to offer cover due to the customer's age
45	< 1 year	n/a	Postpone	Unable to offer until a year has elapsed since the heart attack
45	n/a	Smoker	Unable to offer	Unable to offer cover where there has been a heart attack and the client either still smokes or has a history of diabetes
45	n/a	Diabetes	Unable to offer	
45	2 years	Single vessel	175% - Unable to offer	Ratings may be adjusted, or we may be unable to offer cover, depending on the specific features of a customer's history such as treatment and results of investigations
55	4 years	Single vessel	125% - Unable to offer	
55	8 years	More than one vessel disease	150% - Unable to offer	
65	2 years	More than one vessel disease	125% - Unable to offer	

Lumps/growths

	Life	CI	TPD	IP
Single lump/growth removed and confirmed as benign	Usually OR	Usually OR	Usually OR	Usually OR
Single lump/growth, awaiting removal or investigation	PP	PP	PP	PP
More than one lump or growth	IC	IC	IC	IC

Multiple sclerosis (MS)

We are unable to offer CI/TPD/WOP/IP for applicants with multiple sclerosis. Where your client is experiencing symptoms, the underwriting decision will be based on your client’s age, the severity of symptoms and duration since their last relapse.

MS with no current symptoms	Life	CI/TPD/IP
Less than one year since last relapse		
Age ≤ 45	200%	Unable to offer
Age > 45	150%	Unable to offer
One to three years since last relapse		
Age ≤ 45	150%	Unable to offer
Age > 45	100%	Unable to offer
More than three years since last relapse		
Age ≤ 45	100%	Unable to offer
Age > 45	50%	Unable to offer
Progressive form of MS		
Any age	Unable to offer	Unable to offer

Musculoskeletal pain: joints, muscles, ligaments

	Life	CI	TPD	IP
History of a single episode < 2 years ago in a non manual occupation*	OR	OR	Excl	Excl
History of a single episode ≥ 2 years ago in a non manual occupation*	OR	OR	OR	OR
Multiple episodes	OR	OR	Excl	Excl

*Terms for manual occupations will depend on the nature of the symptoms and occupational duties.

Stroke

We are unable to offer CI/TPD/WOP/IP for applicants who have suffered a stroke. Ratings will be subject to cumulative risk factors such as increased BMI, adverse family history, associated medical conditions and current smoking status.

Non smoker – single episode only, years since stroke occurred		Life	CI/TPD/IP
< 1 year	Age ≤ 45	PP	Unable to offer
	Age > 45	PP	Unable to offer
1-3 years	Age ≤ 45	250%	Unable to offer
	Age > 45	200%	Unable to offer
3-5 years	Age ≤ 45	200%	Unable to offer
	Age > 45	150%	Unable to offer
5-10 years	Age ≤ 45	150%	Unable to offer
	Age > 45	100%	Unable to offer
> 10 years	Age ≤ 45	100%	Unable to offer
	Age > 45	75%	Unable to offer

Please note: We may be able to improve on these terms depending on the exact nature of the stroke.

High blood pressure or high cholesterol

The underwriting decision will be subject to cumulative risk factors such as increased BMI, adverse family history, associated medical conditions and current smoking status.

	Life	CI	TPD	IP
Normal blood pressure and/or normal cholesterol levels	OR	OR	OR	OR
Raised blood pressure and/or raised cholesterol levels	Ratings will depend on degree of elevation of blood pressure/cholesterol levels			
Referral to a hypertension or lipid clinic or has had hospital investigations	Evidence will usually be required. Ratings will depend on degree of elevation of blood pressure/cholesterol levels			

Cancer/malignant tumours

As ratings for cancers and malignant tumours are calculated using a number of factors no indication of terms has been offered. We’ll be happy to offer an estimated loading if provided with date of diagnosis, the site of the tumour, the staging/grade of the tumour and the date when treatment (chemotherapy or radiotherapy) was last received.

Family history underwriting guide

Family history has long been recognised as an important factor in identifying an individual’s susceptibility to disease during their lifetime and we routinely seek information relating to family members as part of the application form.

Family members’ ages outlined below are at diagnosis, not current age.

Alzheimer’s disease

This assumes that your client has no symptoms and has not disclosed any history of associated symptoms.

Number of relatives affected	Age of youngest family member when diagnosed	Client age at application	Life	CI/TPD/IP
One	< 60	< 50	50%	Excl
		50-55	25%	Excl
		≥ 56	OR	OR
	≥ 60	Any	OR	OR
Two or more	< 60	< 55	Unable to offer	Unable to offer
		55-60	125%	Unable to offer
		61-65	50%	Excl
		> 65	OR	OR
	≥ 60	Any	OR	OR

Breast cancer

Number of family members	Age at diagnosis of youngest family member	Client age at application	Life	CI & TPD	IP
Female applicants with a family history of breast cancer					
One	< 40	< 50	OR	Excl	50%
		50-59	OR	Excl	OR
		≥ 60	OR		
	40-49	< 40	OR	Excl	50%
		40-49	OR	50%	
		≥ 50	OR		
	≥ 50	All clients	OR		
Two	< 60	< 60	OR	Excl	
		≥ 60	OR		
Three or more	< 50	< 60	50%	Excl	
		≥ 60	OR		
	50-59	< 60	OR	Excl	
		≥ 60	OR		
		≥ 60	All clients	OR	
Male lives in all cases				OR	

Please note: where we become aware of a strong family history in other relatives, we may apply IC.

Bowel or colon cancer (NOT familial adenomatous polyposis (FAP) or hereditary nonpolyposis colorectal cancer)

Number of family members	Client age at application	Age at diagnosis of youngest family member	Life	CI	TPD	IP
One	≤ 40	< 40	OR	Excl	Excl	Excl
		40-44	OR	50%	50%	50%
		≥ 45	OR	OR	OR	OR
	> 40	Any	OR	OR	OR	OR
Two or more	≤ 50	< 50	50%	Excl	Excl	Excl
		50-59	OR	50%	50%	50%
		≥ 60	OR	OR	OR	OR
	≥ 50	Any	OR	OR	OR	OR

Please note: Where the client's age is ≤ 40 and the youngest family member's age is < 40, these guidelines assume colonoscopy surveillance is not required or advised. Where we become aware of a strong family history in other relatives, we may apply IC.

Coronary heart disease (including family history of heart attack and angina)

This assumes that your client has no family history of stroke and/or type 2 diabetes in relatives under the age of 60.

Additionally, ratings will be subject to cumulative risk factors such as increased BMI, high blood pressure, raised cholesterol, smoking and associated medical conditions.

Client age at application	Number of family members	Age at diagnosis of youngest family member	Life	CI	TPD	IP
< 45	One	Any	OR	OR	OR	OR
	Two	< 60	50%	100%	100%	100%
		≥ 60	OR	OR	OR	OR
	Three or more	Any	IC	IC	IC	IC
45-59	One	Any	OR	OR	OR	OR
	Two	< 60	OR	50%	50%	50%
		≥ 60	OR	OR	OR	OR
	Three or more	Any	IC	IC	IC	IC
≥ 60	Any	Any	OR	OR	OR	OR

Type 2 diabetes

This assumes that your client has no family history of stroke and/or coronary heart disease in relatives under the age of 60.

Additionally, ratings will be subject to cumulative risk factors such as increased BMI, high blood pressure, raised cholesterol, smoking, and associated medical conditions.

Client has had a normal HbA1c or blood glucose test in last 2 years	Client age at application	Number of relatives diagnosed with diabetes < age 60	Life	CI	TPD	IP
N/A	Any	One	OR	OR	OR	OR
Yes	< 45	Two or more	OR	25%	25%	25%
	≥ 45		OR	OR	OR	OR
No	< 45		OR	50%	50%	50%
	45 - 60		OR	OR	OR	50%
	> 60	OR	OR	OR	OR	

Motor neurone disease

This assumes that your client has no symptoms and has not disclosed any history of associated symptoms.

Number of family members	Age of family member	Client age at application	Life	CI/TPD/IP
One	< 60	< 50	OR	Excl
		≥ 50	OR	OR
	≥ 60	All clients	OR	OR
Two or more	Any ages	< 50	Unable to offer	Unable to offer
		50-60	IC	IC
		> 60	OR	Excl

Multiple sclerosis

This assumes that your client has no history of neurological symptoms (for example, numbness, tingling or visual disturbance).

Client age at application	Number of family members	Life	CI	TPD	IP
< 40	Any	OR	Excl	Excl	Excl
40 - 60	1	OR	50%	50%	50%
	≥ 2 or identical twin	OR	Excl	Excl	Excl
> 60	Any	OR	OR	OR	OR

Ovarian cancer

Number of family members	Age at diagnosis of youngest family member	Client age at application	Life	CI & TPD	IP
Female applicants with a family history of ovarian cancer					
One	< 40	< 50	OR	Excl	50%
		50-59	OR	Excl	OR
		≥ 60	OR		
	40-49	< 40	OR	Excl	50%
		40-49	OR	50%	
		≥ 50	OR		
≥ 50	All clients	OR			
Two	< 60	< 60	OR	Excl	
		≥ 60	OR		
Three or more	< 50	< 60	50%	Excl	
		≥ 60	OR		
	50-59	< 60	OR	Excl	
		≥ 60	OR		
	≥ 60	All clients	OR		
	Male lives in all cases			OR	

Please note: where we become aware of a strong family history in other relatives, we may apply IC.

Parkinson's disease

This assumes that your client has no symptoms and has not disclosed any history of associated symptoms

Number of family members	Age of family member	Client age at application	Life	CI/TPD/IP
One	< 50	< 50	OR	Excl
		≥ 50	OR	OR
	≥ 50	All clients	OR	OR
Two or more	< 60	All clients	50%	Excl
	≥ 60	All clients	OR	OR

Stroke

This assumes that your client has no family history of coronary heart disease and/or type 2 diabetes in relatives under the age of 60.

Additionally, ratings will be subject to cumulative risk factors such as increased BMI, high blood pressure, raised cholesterol, smoking and associated medical conditions.

Client age at application	Number of relatives diagnosed with stroke	Age of youngest family member when diagnosed	Life	CI	TPD	IP
< 45	One	Any	OR	OR	OR	OR
	Two	< 60	50%	100%	100%	100%
		≥ 60	OR	OR	OR	OR
45-59	Three or more	Any	IC	IC	IC	IC
	One	Any	OR	OR	OR	OR
		Two	< 60	OR	50%	50%
≥ 60	OR		OR	OR	OR	
≥ 60	Three or more	Any	IC	IC	IC	IC
		Any	OR	OR	OR	OR

Sports and hobbies underwriting guide

We've included some of the most common sports and hobbies in this guide.



Do they have any qualifications or club memberships?



How often do they take part?



How many times will they take part each year?



Diving:
Depths and types.



Motor sports:
Type of vehicle, size of engine, and details of their involvement in any races.



Where will they take part?



Hazardous pursuits

Where your client is involved in a hazardous pursuit, we need to know the following:

- How many times they'll take part each year.
- How often they take part (for example, weekly/monthly/twice a year on holiday).
- Where (if abroad confirm which countries).
- Qualifications and club membership.
- For motor sports, the type of vehicle, size of engine and details of their involvement in any races.
- The depths and types of any diving.

Diving

	Life	CI	TPD	IP
One-off holiday or try dives	OR	OR	OR	OR
Recreational diving ≤ 40m (130ft)	0-£2 per mille	OR – Excl	OR – Excl	OR – Excl
Any of the following: • diving > 40m • wreck/cave diving • depth record attempts • untrained divers	IC	IC	IC	IC

Mountaineering/rock climbing

	Life	CI	TPD	IP
Indoor climbing or bouldering only	OR	OR	OR	OR
UK only, mountaineering or rock climbing up to UIAA grade 6	Usually OR	OR – Excl	OR – Excl	OR – Excl
Otherwise	IC	Excl - IC	Excl - IC	Excl - IC

Motor sports

Full details of the type of car/motorcycle, number of races and location will be required before quoting terms.

Private/recreational aviation

	Life	CI	TPD	IP
Fixed wing				
< 50 hours a year	OR	OR	OR	Excl
51–150 hours a year	£1 per mille	Excl	Excl	Excl
151–200 hours a year	£2 per mille	Excl	Excl	Excl
> 200 hours a year	£3 per mille	Excl	Excl	Excl
Student pilot	£2 per mille	Excl	Excl	Excl
Helicopter				
< 25 hours a year	OR	Excl	Excl	Excl
25–50 hours a year	£1 per mille	Excl	Excl	Excl
51–100 hours a year	£2 per mille	Excl	Excl	Excl
101–150 hours a year	£3 per mille	Excl	Excl	Excl
151–200 hours a year	£4 per mille	Excl	Excl	Excl
> 200 hours a year	£6 per mille	Excl	Excl	Excl
Student pilot	£2 per mille	Excl	Excl	Excl

Please note: that terms for activities such as microlighting, gliding, hang gliding, parachuting etc will be subject to individual consideration.

Giving you first class support

When you send us an application it's assigned to a named case manager who'll work with a dedicated underwriter to manage the application until the day it goes live. They'll keep you up-to-date with progress along the way to make sure we meet expectations.

Then going forward that same named case manager and underwriter will look after all your business – that way we can develop a lasting relationship – which will ultimately save you time and effort in the future.

Good underwriting is key to our business and to you too.



If you'd like to learn more or you don't know who your case manager is, call us on **0345 6094 500** and we'll be happy to help you.



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