

Underwriting process for life and health insurance

The slide showcases three underwriting process based on company defined criteria which include medical examination, genetic history and general health interview. The process are fully underwritten, guaranteed issue and simplified issue.



Fully Underwritten

Full body medical examination for

- People of age **60** and above
- People with smoking and drinking behavior
- Add text here



Guaranteed Issue

No medical examination

- For people of age **15 to 60**
- For people without a genetic family history
- Add text here



Simplified Issue

- No medical examination for people of age **15 to 60**
- General health interview is conducted for the people with genetic family or medical history

Underwriting Life And Health Insurance Course Manual

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The Weekly Underwriter and the Insurance Press ,1929 *The Spectator* ,1925 The Big Book of Jobs VGM Career Horizons (Firm), United States Department of Labor,2000-09 Provides advice on choosing and preparing for different careers and covers job descriptions employment trends training and salaries

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