

# Risk Field Underwriting Checklist

Client Name: \_\_\_\_\_ Date: \_\_\_\_\_

## Existing conditions

**Pre-Existing Conditions - complete prior to application & quote.**

**Have you ever had symptoms of...**

Back or Neck Injury	<input type="checkbox"/>	Arthritis	<input type="checkbox"/>
Stroke	<input type="checkbox"/>	Asthma	<input type="checkbox"/>
Cancer	<input type="checkbox"/>	Cholesterol	<input type="checkbox"/>
Anxiety or Stress	<input type="checkbox"/>	Knee	<input type="checkbox"/>
Diabetes	<input type="checkbox"/>	Sporting Injury	<input type="checkbox"/>
Blood Pressure	<input type="checkbox"/>	Joint Injury	<input type="checkbox"/>
Heart disease	<input type="checkbox"/>	Major illness	<input type="checkbox"/>
Currently on medication	<input type="checkbox"/>		

Exclusion or loading added to quote	<input type="checkbox"/>
Exclusion or loading discussed, await underwriter decision	<input type="checkbox"/>
Separate health questionnaires completed	<input type="checkbox"/>

## Financial Information - Income Protection or Business cover

**Attached are copies of the following financial information:**

Group certificate	<input type="checkbox"/>
Personal Tax Return and Tax Assessment Notice	<input type="checkbox"/>
Company Tax Returns	<input type="checkbox"/>
Letter from Employer if needed	<input type="checkbox"/>
TPM if needed	<input type="checkbox"/>
Financial Questionnaire	<input type="checkbox"/>

## BMI & Medical Information

### BMI Calculation

**WEIGHT.....kg / (HEIGHT.....m)<sup>2</sup> = BMI.....**

[use BMI calculator to work out BMI - If over 30 contact underwriter and ask if medical &/or bloods are required and if a loading would apply.

### What Medicals or Blood Tests are required?

Fasting MSA 20	<input type="checkbox"/>	HIV & Hep B C	<input type="checkbox"/>
Hedquick/Paramedical	<input type="checkbox"/>	ECG	<input type="checkbox"/>
Specialist Medical	<input type="checkbox"/>	Other	<input type="checkbox"/>

(BCHS will organise for the tests to be ordered to most clinics - advise if you have arranged)

## Risk Administration

**Complete with customer present**

# Insurance Underwriting Risk Checklist And Manual

**Gerald E. Myers Associates**

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the author's name.

## **Insurance Underwriting Risk Checklist And Manual:**

### **Handbook of Risk and Insurance Strategies for Certified Public Risk Officers and other Water Professionals**

Frank Spellman, Lorilee Medders, Paul Fuller, 2021-10-19 This book serves as a technical yet practical risk management manual for professionals working with water and wastewater organizations. It provides readers with a functional comprehension of water and wastewater operations as well as a broad understanding of industry derivations and various stakeholder interconnectivity. This knowledge is imperative as most administrative professionals are proficient in their respective areas of expertise but sometimes lack fluency on the broader technical aspects of their organization's purpose, operations, and externalities. It also examines risk management best practices and provides an actionable review of doing the right thing the right way every time through a combination of core risk management principles. These include enterprise strategic, operational, and reputational risk management as well as risk assessments, risk frequency matrixes, checklists, rules, and decision-making processes. Finally, the book addresses the importance of risk transfer through insurance policies and provides best practices for the prudent selection of these policies across different scenarios. Features: Provides an understanding of water and wastewater technical operations to properly implement sound risk management and insurance programs. Emphasizes the importance of building well-designed resilient systems such as policies, processes, procedures, protocol, rules, and checklists that are up to date and fully implemented across a business. Offers a detailed look into insurance policy terms and conditions and includes practical checklists to assist readers in structuring and negotiating their own policies. **Handbook of Risk and Insurance Strategies for Certified Public Risk Officers and Other Water Professionals** combines practical knowledge of technical water/wastewater operations along with the core subjects of risk management and insurance for practicing and aspiring professionals charged with handling these vital tasks for their organizations. Readers will also gain invaluable perspective and knowledge on best-in-class risk management and insurance practices in the water and wastewater industries. **Checklist of Official New Jersey Publications**, 1989 **Regulatory Compliance Manual**, 1994

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## **Table of Contents Insurance Underwriting Risk Checklist And Manual**

1. Understanding the eBook Insurance Underwriting Risk Checklist And Manual
  - The Rise of Digital Reading Insurance Underwriting Risk Checklist And Manual
  - Advantages of eBooks Over Traditional Books
2. Identifying Insurance Underwriting Risk Checklist And Manual
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Insurance Underwriting Risk Checklist And Manual
  - User-Friendly Interface

4. Exploring eBook Recommendations from Insurance Underwriting Risk Checklist And Manual
  - Personalized Recommendations
  - Insurance Underwriting Risk Checklist And Manual User Reviews and Ratings
  - Insurance Underwriting Risk Checklist And Manual and Bestseller Lists
5. Accessing Insurance Underwriting Risk Checklist And Manual Free and Paid eBooks
  - Insurance Underwriting Risk Checklist And Manual Public Domain eBooks
  - Insurance Underwriting Risk Checklist And Manual eBook Subscription Services
  - Insurance Underwriting Risk Checklist And Manual Budget-Friendly Options
6. Navigating Insurance Underwriting Risk Checklist And Manual eBook Formats
  - ePub, PDF, MOBI, and More
  - Insurance Underwriting Risk Checklist And Manual Compatibility with Devices
  - Insurance Underwriting Risk Checklist And Manual Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Insurance Underwriting Risk Checklist And Manual
  - Highlighting and Note-Taking Insurance Underwriting Risk Checklist And Manual
  - Interactive Elements Insurance Underwriting Risk Checklist And Manual
8. Staying Engaged with Insurance Underwriting Risk Checklist And Manual
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Insurance Underwriting Risk Checklist And Manual
9. Balancing eBooks and Physical Books Insurance Underwriting Risk Checklist And Manual
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Insurance Underwriting Risk Checklist And Manual
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Insurance Underwriting Risk Checklist And Manual
  - Setting Reading Goals Insurance Underwriting Risk Checklist And Manual
  - Carving Out Dedicated Reading Time

12. Sourcing Reliable Information of Insurance Underwriting Risk Checklist And Manual
  - Fact-Checking eBook Content of Insurance Underwriting Risk Checklist And Manual
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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