

Great initiatives in underwriting

Legal & General has the strongest underwriting capability in the UK, with more underwriters than any other provider.

Our latest statistics show that for decisions on submissions:

- 85% of life cases were accepted on original quoted standard rates; and
- 82% of life plus critical illness cover cases were accepted on original quoted standard rates.

Source: Legal & General, March 2006

Underwriting initiatives are:

- Reducing the number of cases that are rated;
- Placing more cases on risk quicker;
 - Improving the number of cases going straight through; and
 - Delivering faster underwriting processing times.

Recent underwriting initiatives include:

| Action | Benefits |
|---|---|
| Improved medical underwriting limits | <ul style="list-style-type: none">• More cases go straight through• Faster processing times |
| Revised financial underwriting limits | <ul style="list-style-type: none">• Fewer cases requiring additional financial evidence• More cases on risk sooner |
| Tele-medical interviewing (TMI) | <ul style="list-style-type: none">• Fewer GP reports requested• Smoother application process |
| Targeted reports | <ul style="list-style-type: none">• Client specific information requested• Fewer GP reports requested• Clearer underwriting process |
| Nurse screening examination | <ul style="list-style-type: none">• Mini screenings reduce the exam time for the client• Cases will be underwritten more quickly |
| Medical underwriting technical advice line (MUTAL)* | <ul style="list-style-type: none">• Client expectations more easily managed |

*Medical underwriting technical advice line: 0870 3333 699 open Monday to Friday 9:00am to 5:30pm. Calls are charged at the national rate. For your protection we may record and monitor your calls.

Future underwriting commitment:

- We are committed to continuing to grow our capacity and expertise through continual investment and development in order to stay as the market leader in underwriting.

Working harder to make your life easier

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