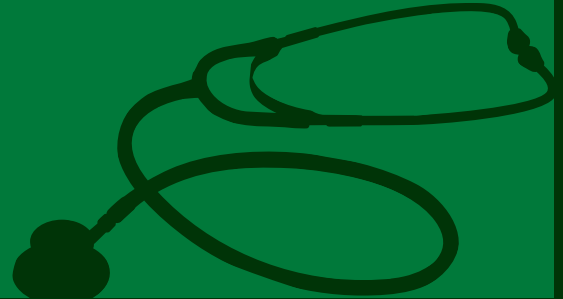


UNDERWRITING DIABETES.

Around 2.8 million people in the UK have diabetes. This guide explains what effect the condition has on our underwriting decisions so you and your clients know the potential outcome of an application before you begin the application process.



DEFINITION

Diabetes is a medical condition where the body produces either no insulin or insufficient amounts of insulin to enable it to use glucose. The body may also be resistant to insulin and unable to use it properly (known as insulin resistance).

Type 1 diabetes is usually diagnosed at a young age and is where the body does not produce insulin. Treatment for this will involve regular injections of insulin or use of a permanent insulin pump.

Type 2 diabetes is where the body does not produce sufficient insulin or the insulin produced does not work fully. This is treated initially by modification of diet and possibly medication to control levels of glucose. Over time it may be necessary to also include insulin injections to improve the control of the condition.

The long-term monitoring of the control is done by a blood test measuring glycated haemoglobin (HbA1c). The results indicate the blood glucose levels within red blood cells and will either be expressed as a percentage or in millimoles per mol (mmol/mol). This test should not be confused with the regular blood tests diabetics undertake on a daily basis to measure their blood sugar levels.

When does my client need to tell you about their diabetes?

If they have ever been diagnosed as having diabetes regardless of how long ago it was.

What happens when my client says they have diabetes on their application form?

We can usually assess the details online by asking just a few simple questions and tell you what the decision is. However, if there are any complications with the diabetes or your client's control of their disease, it may be necessary to obtain additional information.

What does my client need to know about their diabetes when they apply?

The key things your client will need to know are:

1. When they were diagnosed and the date of the last diabetic review.
2. Whether the treatment includes insulin injections or insulin pump.
3. Details of any hospital admissions (excluding their regular diabetic clinic appointments).
4. Result of latest HbA1c test.
5. Any complications such as eye problems, kidney problems, abnormal urine test results or any episodes of tingling, numbness or loss of sensation in fingers, toes or feet.

This is not a consumer advertisement. It is intended for professional financial advisers and should not be relied upon by private customers or any other persons.

POTENTIAL UNDERWRITING OUTCOMES.

Life Cover applications only. No terms are available for Critical Illness Cover or Income Protection Benefit.

CLIENT'S AGE AT APPLICATION	HbA1c level	Treatment with insulin injections since first diagnosis	Treatment does NOT include insulin injections
21 to 40	Up to 8.9% (74 mmol/mol)	+150% to +225% loading	+125% to +225% loading
	9% to 10.9% (96 mmol/mol)	+200% loading to decline	+175% loading to decline
41 to 60	Up to 8.9% (74 mmol/mol)	+125% to +225% loading	+75% to +225% loading
	9% to 10.9% (96 mmol/mol)	+175% loading to decline	+125% loading to decline
61 and over	Up to 8.9% (74 mmol/mol)	+75% to +225% loading	+75% to +225% loading
	9% to 10.9% (96 mmol/mol)	+125% loading to decline	+125% loading to decline

The higher ratings shown in the above ranges will apply:

- where the client is a younger age.
- they've had the condition for a long period of time.
- if the client has had any hospital admission or complications relating to their diabetes.

Additional points that can affect underwriting decisions

We are unable to offer any terms to clients in the following situations:

- Poor control of the diabetes with a HbA1c of 11% or 97 mmol/mol or more.
- Cigarette smoking of 11 or more a day.
- The presence of two or more common complications of diabetes including retinopathy, albumin in the urine, nephropathy, episodes of tingling or numbness.
- Any additional cardiovascular risk being present such as angina, heart attack, stroke or similar.
- Any combination with raised cholesterol, raised BP, raised BMI.

In some situations it will not be possible to consider the clients application until a later date. These will include:

- Clients under the age of 20.
- Anyone who has not had a diabetic review within the last 18 months.
- Anyone who has not had their HbA1c measured.
- If there has been a hospital admission due to diabetes in the last 12 months (excluding regular diabetic clinic appointments).

When we'll need information from your client's GP

To get a full picture of the situation and help us offer the best terms we can, we will need information from your client's GP when:

- The diabetic control is not ideal such as a HbA1c above 9.0% and there is also a diabetic complication such as retinopathy, albumin in the urine, nephropathy or episodes of tingling or numbness.
- Any diagnosis of diabetes where the client is currently pregnant.

CASE STUDIES.

EXAMPLE 1 – A TYPICAL SITUATION

A Type 2 diabetic of five years duration who has good control and no complications. This client will get a decision at point of sale. The actual terms offered will depend on the clients age, sex, smoking status and the type of policy applied for.

Have you been on insulin since your diabetes was first treated?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
How long ago was your last diabetic review at your GP's surgery, a diabetic clinic or hospital?	<input type="text" value="0"/> Years	<input type="text" value="6"/> Months
Since you were told you had diabetes, have you been admitted to hospital for one night or more due to your diabetes?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Are you taking insulin injections?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
How long ago was your diabetes diagnosed?	<input type="text" value="5"/> Years	<input type="text" value="0"/> Months
Have you ever had, been advised to have or are you waiting to have laser treatment on your eyes due to diabetes?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Have you ever been told by your GP or any medical professional that you have protein or albumin in your urine due to diabetes?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
Do you have tingling, numbness or loss of sensation in your fingers, toes or feet?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
What was the result of your latest HbA1c?	<input type="radio"/> 4 or less <input checked="" type="radio"/> 4.1 to 8.9 <input type="radio"/> 9 to 10.9 <input type="radio"/> 11 to 15 <input type="radio"/> 15.1 to 20 <input type="radio"/> 21 to 74 <input type="radio"/> 75 to 96 <input type="radio"/> 97 to 140 <input type="radio"/> Over 140	

CASE STUDIES.

EXAMPLE 2 – AN UNUSUAL SITUATION

A Type 1 diabetic of 20 years' duration who has needed laser treatment to their eyes due to diabetes. This client would not get a decision at point of sale as we would require a report from the client's GP.

Have you been on insulin since your diabetes was first treated?	<input checked="" type="radio"/> Yes	<input type="radio"/> No
How long ago was your last diabetic review at your GP's surgery, a diabetic clinic or hospital?	<input type="text" value="0"/> Years	<input type="text" value="6"/> Months
Since you were told you had diabetes, have you been admitted to hospital for one night or more due to your diabetes?	<input type="radio"/> Yes	<input checked="" type="radio"/> No
How long ago was your diabetes diagnosed?	<input type="text" value="20"/> Years	<input type="text" value="0"/> Months
Have you ever had, been advised to have or are you waiting to have laser treatment on your eyes due to diabetes?	<input checked="" type="radio"/> Yes	<input type="radio"/> No



IMPORTANT

Please remember that if a client does not answer any questions truthfully and accurately it will mean that any future claim may not be paid and the policy cancelled.

The answers provided in these case studies are potential responses to genuine questions posed by our online quote and apply system, OLP Connect.

CONTACT US.

ANY QUESTIONS? PLEASE GET IN TOUCH

Medical Underwriting Technical Advice Line (MUTAL).

For help and advice on your point of sale underwriting queries.

0370 333 3699

Monday to Friday 9.00am to 6.00pm. We may record and monitor calls.
Call charges will vary.

For more information and support on underwriting please visit our website.
www.legalandgeneral.com/underwriting

Legal & General Assurance Society Limited.

Registered in England No.166055

Registered office: One Coleman Street, London EC2R 5AA

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