

UNDERWRITING ANXIETY AND DEPRESSION.

Anxiety and depression are the most common forms of mental distress in the UK population. This guide explains what effect mental health conditions have on our underwriting decisions so you and your clients know the potential outcome of an application before you begin the application process.



DEFINITION

This definition covers a wide range of conditions with symptoms such as:

- Low mood.
- Anxiety.
- Panic attacks.
- Stress.
- Phobias.
- Chronic fatigue.

These symptoms can lead to the diagnosis of a range of conditions including:

- Brief episodes of stress or anxiety that may be related to situations such as bereavement, divorce or similar.
- Depression, which may need treatment or referral to a specialist.
- Mental health conditions such as schizophrenia or bipolar disorder.

When does my client need to tell you about their history of anxiety or depression?

If they have ever been diagnosed with any mental illness, anorexia or bulimia that has required hospital treatment or referral to a psychiatrist. In addition, they will need to tell us if they have seen a doctor, nurse or other health professional in the last five years for anxiety, depression or any form of nervous or mental disorder needing treatment or counselling.

What happens when my client says they have had anxiety or depression on their application form?

We can usually assess the details online for a large proportion by asking just a few simple questions and tell you what the decision is.

What does my client need to know about their anxiety or depression when they apply?

The key things your client will need to know are:

1. Any treatment including medication, counselling or cognitive behavioural therapy.
2. Any ongoing symptoms or issues relating to the condition.
3. Details of any serious episodes or flare up of major symptoms including when these were.
4. Any time off work in last 12 months including claiming any benefits due to this condition.
5. Details of any hospital admissions including the date of the last one, and the number of admissions.
6. Details of any treatment by a psychiatrist or psychiatric nurse including the date this occurred.
7. Details of any episodes of self harm or suicide attempt.

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.

ANXIETY AND DEPRESSION	Life Cover	Critical Illness Cover	Income Protection
<p>Anxiety or stress disclosed with no treatment:</p> <ul style="list-style-type: none"> • No time off work or state benefits claimed. • No admissions to hospital or self harm. • No psychiatric referrals. 	<p>Ordinary Rates</p>	<p>Ordinary Rates</p> <p>If symptoms in the last two years an exclusion would be applied to TPD.</p>	<p>Ordinary Rates if the last symptoms were five years ago or more.</p> <p>If symptoms are more recent exclusion applied.</p>
<p>Anxiety or stress disclosed but with moderate symptoms likely to include one of the following:</p> <ul style="list-style-type: none"> • Regular treatment. • Current symptoms or issues. • Time off work or on state benefits. • Previously seen by psychiatrist. 	<p>+75% to +100% loading</p>	<p>+50% loading</p> <p>TPD definition maybe restricted, exclusion applied or be declined.</p>	<p>Decline</p>
<p>A diagnosis of a chronic condition such as clinical diagnosis of depression, or a specified illness such as schizophrenia, bipolar disorder or similar.</p> <ul style="list-style-type: none"> • No other symptoms or related problems such as hospital admissions or suicide attempts. 	<p>+50% to +100% loading</p>	<p>+50% loading</p> <p>TPD definition – restriction may be applied as above.</p>	<p>Decline</p>

Additional points that could impact on the underwriting decisions

More severe depression requiring hospital admissions:

- If more than two admissions = decline.
- If in last 12 months = postpone.

Suicide attempts and self harm:

- If a single episode within last five years = decline.
- If multiple attempts in last 10 years = decline.

There are some features which would have an additional impact on these conditions and as such are negative features:

- Poor physical health.
- Excessive alcohol consumption.
- Poor insight into their condition.

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

If multiple features are disclosed such as regular treatment, ongoing symptoms and issues, prolonged time off work or receiving state benefits, we may need to obtain information from the client's GP to get a fuller picture of the situation. This will enable us to offer the best terms we can.

CASE STUDIES.

EXAMPLE 1 – A TYPICAL SITUATION

A client with a history of anxiety but with no treatment or complications would be accepted at standard rates for life cover at the point of sale.

Have you ever had any mental illness, anorexia or bulimia that has required hospital treatment or referral to a psychiatrist?

 Yes

 No

Because of your answer to the above question you must provide the following information.

Please select from this list. Only select other when you cannot find a match.



Have you ever been admitted to hospital as an inpatient for one night or more for this condition?

 Yes

 No

Have you ever been treated by a psychiatrist or psychiatric nurse?

 Yes

 No

Have you ever tried to harm yourself in any way?

 Yes

 No

Are you currently taking medication for this condition, receiving counselling or cognitive behavioural therapy (CBT)?

CBT is a combination of cognitive therapy that helps with thinking processes such as unwanted thoughts, attitudes and beliefs (called cognitive processes) and behavioural therapy that focuses on behaviour in response to those thoughts.

 Yes

 No

Do you still have symptoms of this condition?

 Yes

 No

Do you have any ongoing issues affecting you that may be contributing to this condition?

 Yes

 No

Have you claimed Employment Support Allowance, state Incapacity Benefit or Disability Living Allowance or taken early retirement due to this condition?

 Yes

 No

In total, how much time off of your normal work or daily activities have you had for this condition in the last 12 months?

Weeks

Days

CASE STUDIES.

EXAMPLE 2 – AN UNUSUAL SITUATION

A client with a history of depression who has seen a psychiatrist in the past, has some symptoms but with no need for medication, and has had one week off work, would be offered a rated terms decision at the 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 ever had any mental illness, anorexia or bulimia that has required hospital treatment or referral to a psychiatrist?

 Yes

 No

Because of your answer to the above question you must provide the following information.

Please select from this list. Only select other when you cannot find a match.



Have you ever been admitted to hospital as an inpatient for one night or more for this condition?

 Yes

 No

Have you ever been treated by a psychiatrist or psychiatric nurse?

 Yes

 No

How long ago did you last see a psychiatrist or psychiatric nurse?

 Years

 Months

Have you ever tried to harm yourself in any way?

 Yes

 No

Are you currently taking medication for this condition, receiving counselling or cognitive behavioural therapy (CBT)?

CBT is a combination of cognitive therapy that helps with thinking processes such as unwanted thoughts, attitudes and beliefs (called cognitive processes) and behavioural therapy that focuses on behaviour in response to those thoughts.

 Yes

 No

Do you still have symptoms of this condition?

 Yes

 No

Have you claimed Employment Support Allowance, state Incapacity Benefit or Disability Living Allowance or taken early retirement due to this condition?

 Yes

 No

In total, how much time off of your normal work or daily activities have you had for this condition in the last 12 months?

 Weeks

 Days


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

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