

# Underwriting application journey

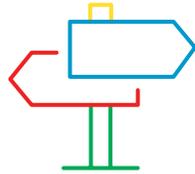
## 1. Pre-sale underwriting

### No need to multi-submit apps

Our [Medical Underwriting Technical Advice Line](#) (MUTAL) prides itself on offering excellent service to all advisers who are looking for an accurate indication of terms prior to submitting a protection application.

- [Age Sum Assured Tables](#)
- [Occupation Guide](#)
- [Most Common Conditions](#)

For more information, [click here](#).



## 2. OLP Connect

### Point of sale 81% CIC & Life

Our interactive online protection quote and application system removes the need for unnecessary information.

Application forms are kept as simple as possible.

Questions asked will be disclosure-specific so there is a much greater chance that an underwriting outcome will be presented.



## 3. Underwriting

### 16% evidence to applicant ratio. 2 days average speed of underwriting turnaround

We are a low evidence to application office and only request evidence on less than 16% of applicants. If your case is referred, it will be handled by our team of UK-based underwriters.

A number of recent digital initiatives have been introduced to simplify our processes:

- E-consent
- Signature-less consent

[Contact your Account Manager](#) should you wish to learn more.



## 4. Priority Protection

### Access to a specialist team to help you through the application process

You can expect an exceptional level of service throughout the application process - for both yourself and your customer.

- Active management of your pipeline business
- Priority Protection Price Beater
- Initial assessment within 24 hours.

For more information, [click here](#).



## 5. Standard Terms

### % of lives that receive standard terms – 81% Life and 81% CIC

As the UK's no.1 Life Insurance provider\*, we pride ourselves on the quality of our underwriting decisions and turnaround times.

In 2018, it took on average less than:

- 24 days for a new business policy to go on risk enabling your clients to get the cover they need in a timely manner
- 7.1 days for a final underwriting decision to be made on a case

\*Based on new individual Life Insurance sales in 2018, Term & Health Watch Report 2018, Swiss Re.



## 6. Misrepresentation

### £2.7 billion paid out in Life Critical Illness and Terminal Illness claims over the past 5 years

No adviser wants to tell their client that their claim has been refused.

A claim for negligence can be made by a client/client's estate if an adviser fails to meet the kinds of professional standards that you would reasonably expect them to meet and application errors are made.

Reduce the risk of misrepresentation. For further details, [click here](#).



Visit our Adviser Centre for further guidance, support and insight on all aspects of the underwriting journey.