

Item 1.3

What is the role of the underwriter?

- The role of the underwriter is to assess the risk of each person applying for insurance cover in terms of:
 - Either dying before the average expected age for the person's population group, age and gender
 - Becoming disabled before retirement age
 - Contracting a critical illness like cancer or a heart attack etc.

If there is a high risk for any of the above, the person will be medically loaded, which translates to paying a higher premium

What information does the underwriter use?

- Underwriters will rely on tests performed by laboratories e.g. **blood**, saliva and **urine tests**.
- They will also utilise medical history or present health details provided by the client and / or their treating doctor.
- An actual **medical examination** may also be performed from which the underwriter will be able to establish the client's current height & weight, blood pressure and pulse rate. This will also show if there are any abnormalities noted in the urine. The medical may also provide information pertaining to specific body systems i.e. cardiac (heart/circulation), respiratory (breathing/lungs), musculoskeletal (bones and joints), gastrointestinal (stomach and digestion), renal and urinary (kidneys and bladder), neurological (nervous), vision & ENT (sight & ear, nose and throat), details regarding any cancers or tumours, details regarding any medication used and last but not least details regarding **family history**
- An underwriter may also ask for a **Rest and Effort ECG**. This will depend on the client's age as well as impairments disclosed and the nature of benefits being underwritten.

Blood test: Blood is normally extracted from a vein in the arm using a needle. The blood sample is then sent to a laboratory for analysis where testing for the presence of HIV antibodies can be done, also testing of cholesterol levels or glucose levels are also commonly performed.

Urine test: A urinalysis is most commonly performed using urine dipsticks in which the test results can be read as colour changes. There are times that a urine sample will be sent to a laboratory for additional testing.

Medical examination: This is a physical examination conducted by a Doctor or other paramedical person.

Family History: Some diseases run in families e.g. diabetes, certain types of cancer, heart disease, kidney problems etc. The insurer can establish, based on the family history disclosed, if the candidate is likely to inherit one of these diseases in future.

Rest and Effort ECG: This is an examination that will require electrodes to be attached to the chest wall as well as both wrists and an ankle. Exercise will be performed in the form of cycling or climbing steps or on a treadmill. The ECG will record the electrical impulses which may identify certain types of heart conditions.

What other risks will an underwriter assess?

- Underwriters will also assess occupational risk and the risks associated with hobbies e.g. flying or scuba diving. Disclosure of any of these activities will result in additional information being asked.

TIPS before going for your medical:

- make sure you have your Identity document with you,
- ensure you have the correct name as well as contact details for your doctor or doctors,
- remember the three 'W's'
 - what was wrong?,

- when was it?,
 - what did the doctor do/prescribe?"
- write down the names of all the medications you presently take as well as any details you recall regarding past treatment - keep this information handy for ease of reference

Remember you will be asked about illnesses you have suffered from in the past. You will also be asked about your smoking habits as well as recreational drug and alcohol use. Comprehensive information at time of the examination will enable the underwriter to provide you with a fast and accurate assessment.