

# Medical Underwriting Guidelines

Underwriting (Life) - Version released <18-Jan-2019>

## 1. Medical Limit Tables for Adult

Table 1: Medical Limit Table For Life and Critical Illness Assurance (exclude TermLife Solitaire)

Total sum assured within INCOME base on 1 year aggregation rule (USAR) (S\$)	Age last birthday at date of application				
	17-40	41-50	51-55	56-65	>65
Up to 350,000	NM	NM	NM	NM	ME
>350,000 to 500,000	NM	NM	NM	ME	ME
>500,000 to 650,000	NM	NM	ME	ME, Panel B	ME, Panel B, ECG
>650,000 to 750,000	NM	NM	ME, Panel B, ECG	ME, Panel B, ECG	ME, Panel B, ECG
>750,000 to 1,000,000	NM	NM	ME, Panel B, ECG	ME, Panel B, ECG	ME, Panel B, ECG
>1,000,000 to 1,250,000	NM	NM	ME, Panel B, ECG	ME, Panel B, ECG	ME, Panel B, ECG
>1,250,000 to 1,500,000	NM	ME, Panel B	ME, Panel B, ECG	ME, Panel B, ECG	ME, Panel B, TMX
>1,500,000 to 2,000,000	ME, Panel B	ME, Panel B, ECG	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS
>2,000,000 to 3,000,000	ME, Panel B	ME, Panel B, ECG	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS
>3,000,000 to 5,000,000	ME, Panel B, ECG	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS, PSA	ME, Panel B, TMX, APS, PSA	ME, Panel B, TMX, APS, PSA
Above 5,000,000	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS, PSA	ME, Panel B, TMX, APS, PSA	ME, Panel B, TMX, APS, PSA

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Table 2: Medical Limit Table for TermLife Solitaire

Total sum assured within INCOME base on 1 year aggregation rule (USAR) (\$\$)	Age last birthday at date of application			
	18-40	41-50	51-65	>65
500,000 to 650,000	NM	NM	NM	ME
>650,000 to 1,000,000	NM	NM	ME	ME, Panel B, ECG
>1,000,000 to 1,500,000	NM	NM	ME, Panel B, ECG	ME, Panel B, ECG
>1,500,000 to 1,750,000	NM	NM	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS
>1,750,000 to 2,500,000	NM	ME, Panel B, ECG	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS
>2,500,000 to 3,000,000	ME, Panel B	ME, Panel B, ECG	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS
>3,000,000 to 5,000,00	ME, Panel B, ECG	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS, PSA	ME, Panel B, TMX, APS, PSA
Above *5,000,000	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS	ME, Panel B, TMX, APS, PSA	ME, Panel B, TMX, APS, PSA

Additional tests:

\*For positive Hepatitis B carrier with sum assured above \$7,500,000, abdominal ultrasound is required

\*\*For Life Assured other than Singapore Residents or Malaysian, Hepatitis C antibodies is required regardless of sum assured

## 2. Medical Limit for Silver Secure

Age below 70 - No medical examination and cognitive test are needed.

Age 70 and above - ME, FBS, ECG, MU and cognitive test are needed.

*\*Note: Age last birthday at date of application*

### Legend

APS	Attending physician's statement or Medical Attendant's Report (MAR)
Panel B	<ul style="list-style-type: none"><li>♦ HIV test (Panel H)</li><li>♦ Fasting blood sugar</li><li>♦ Total cholesterol</li><li>♦ HDL cholesterol</li><li>♦ LDL cholesterol</li><li>♦ Triglycerides</li><li>♦ Full blood count</li><li>♦ ESR</li><li>♦ Creatinine</li><li>♦ Urea</li><li>♦ Uric acid</li><li>♦ Total bilirubin</li><li>♦ Alkaline phosphatase</li><li>▪ Chemical and microscopic urinalysis (MU)</li><li>♦ SGOT</li><li>♦ SGPT</li><li>♦ Gamma GT</li><li>♦ AFP</li><li>♦ HBsAg</li><li>♦ HBeAg (if HBsAg is +ve)</li></ul>
ECG	Resting electrocardiogram
ME	Medical examination by a registered medical practitioner (as well as completion of a full medical questionnaire by the applicant)
NM	Non-medical application (with completion of a full medical questionnaire by the applicant)
TMX	Treadmill exercise electrocardiogram.
PSA	Prostate-specific antigen (apply to males ALB 51 and above for sum assured above \$3,000,000)

### 3. Medical Limit Tables for Juvenile

- a) The minimum entry age is 15 days.
- b) Any application for sum assured above S\$1,500,000 will be based on case-by-case consideration.  
The acceptance of an application will depend on the outcome of underwriting, medically and financially.
- c) Applicable to Singaporean/Singapore PR only.

Total sum assured within Income base on 1 year aggregation rule (USAR) (S\$)	Age last birthday at date of application
	15 days to 16 years old
Up to 750,000	NM
750,001 to 1,000,000	JME
1,000,001 to 1,250,000	JME* , PMAR
1,250,001 to 1,500,000	JME* , PMAR
Above 1,500,000	Individual Consideration

\* For juvenile below age 2, in lieu of JME, submit full copy of child health book and PMAR

#### Legend

CHB	Child Health Booklet includes the following: - birth record - developmental assessment done at 4 <sup>th</sup> to 6 <sup>th</sup> weeks, 3 months, 6 months, 9 months, 12 months and yearly thereafter - summary of appointment dates - immunisation pages
NM	Non-medical application (with completion of a full medical questionnaire by the applicant)
JME	Paediatric Medical Examination (up to 12 years old); Adult ME will apply to 13 years old & above
PMAR	Paediatrician Medical Attendant's Report

#### Important Notes:

These medical requirement tables apply to Singaporean and Singapore PRs. Please refer to office for foreign lives. The Company reserves the right to call for additional medical evidence on a case-by-case basis. This includes life-style questionnaire, and any other tests needed for assessment.

#### 4. Medical Examination

Medical examination is to be arranged with a doctor on INCOME's panel. Please enclose a copy of your underwriting requirement letter to the doctor with the application form.

List of panel of doctors can be found in the INCOME's website

Insurance > Life Insurance > Panel of Doctors (for Life Insurance Applications)  
([https://www.income.com.sg/insurance/life-insurance/panel-of-doctors-\(for-life-insurance-applications\)\)](https://www.income.com.sg/insurance/life-insurance/panel-of-doctors-(for-life-insurance-applications))))

#### 5. Validity of Medical Reports

Type	Validity Period
Medical Examination	Up to 6 months
Blood Test	Up to 6 months
Microurinalysis	Up to 6 months
ECG	Up to 1 year
TMX	Up to 1 year

Applications submitted more than six months after a medical examination was done for a previous application will be required to undergo a current medical examination.

However, situations may arise whereby the life to be assured may be required to undergo a current medical examination despite his last medical examination being done less than six months ago. This will be at the discretion of the underwriter and is called for only when absolutely necessary.

INCOME reserves the right to call for any further questionnaires or medical evidence on a case-to-case basis. The acceptance of an application will depend on the outcome of underwriting.