



For financial advisers only

NEW from Irish Life

We are committed to offering the best underwriting service for your protection business.

Flag it is a new underwriting service we are offering to once again improve the underwriting process. We will phone you at the initial underwriting stage if you submit an application and it falls within the following scenarios:

1. Large Case Risks: >€2m Life Cover or €750,000 SIC

One of our senior underwriters from our Large Case Team will phone you to advise you who will be looking after your application and advise you of what requirements are needed both medically and financially.

2. Likely rating $\geq +200\%$ Life Cover on application

If the likely acceptance terms are in the region of +200% (triple the standard price of that life), based on the client's disclosure on the application - one of our underwriters will phone you to ensure your clients understand the likely extra charge that will be applied and are happy to proceed with the additional medical or other evidence requirements. If your client is not happy to proceed, we will not pursue the application further.

3. Likely rating $\geq +100\%$ SIC on application

If the likely acceptance terms are in the region of +100% (double the standard price of that life), based on the client's disclosure on the application - one of our underwriters will phone you to ensure your clients understand the likely extra charge and/or exclusion that will be applied and are happy to proceed with the medical or other evidence requirements. If your client is not happy to proceed, we will not pursue the application further.

4. Income Protection – any changes to occupation class

If we need to clarify any further details in relation to your client's occupation or if there is a change to the occupation class or expiry age, we will phone you to ensure your client is still happy to proceed.



Ask

Underwriting

Log on to Ask Underwriting TODAY for all your underwriting needs.

Your comments:

We would be delighted to get any feedback from you in relation to Flag it. Please feel free to contact us on (01) 704 1888 or email us at underwriting.help@irishlife.ie



Irish Life

