

Zurich Underwriting Changes

Zurich has recently made some changes to their underwriting rules for BMI and Asthma. These came into effect on Friday 29th September.

BMI

There have been some small changes to ratings for build, the most notable being that all customers with a BMI of 29 will now be offered Standard rates for Life and Critical illness cover - previously some were rated +25. Zurich will also be able to offer Standard rates to more customers with BMI 30.

For Critical illness cover, more customers will be given point of sale decisions, rather than being referred or having medical evidence requested.

Asthma

Zurich have reviewed the rule on asthma and concluded that we need to charge an extra +50 for customers on smoker rates who disclose asthma, due to the poorer life expectancy from the combination of respiratory disease and smoking.

This means that there will no longer be any standard decisions for customers on smoker rates who disclose asthma. 19% of customers who disclose asthma also disclose that they are smokers, so all these customers will now be charged the extra loading for the combination of their asthma and smoking habits.

Customers on non-smoker rates who disclose asthma are not affected.

For further information please contact the LifeQuote Adviser Support team on 01243 791199.

Best regards,
LifeQuote Team
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