

LARGE GROUP UNDERWRITING CHECKLIST

The following information describes WHP's Underwriting criteria in order to evaluate and release premium rates for new groups having 51 or more eligible employees.

For Groups With 51+ Eligible Employees (Final Rates only)

- Completed Underwriting Summary Sheet
- Current census (including name, date of birth, gender and ZIP code of each).
- Plan design details to be quoted, including effective date.
- Rate history for the last two years.
- Claims history for the last two years.
- Large claims over \$10,000 in the last two years with diagnosis, prognosis and any available case management notes.
- Monthly enrollment data for the last two years.
- Any additional requests or deviations from the normal quoting process must be outlined when the group is first submitted for a quote. If you can not obtain experience date, please contact your WHP rep who can assist with this quote.
- Preliminary quotes are not provided for groups with 51+ eligible employees.

**All requirements for Final Rates must be provided by the 20th of the month before the requested effective date (i.e. due by April 20th for a May 1st effective date).
Otherwise quotes will be provided for subsequent month.**

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