

## **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)**

- Current census (including name, date of birth, gender and ZIP code of each).
- Plan design details to be quoted, including effective date.
- Completed Underwriting Summary Sheet – page 1 only (must be filled out completely).
- 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.
- Failing to supply any of the above or providing partially completed paperwork, will result in the quote being withheld until all requirements are provided and completed.
- All requirements for Final Rates must be provided by the 20<sup>th</sup> of the month before the requested effective date (i.e. due by April 20<sup>th</sup> for a May 1<sup>st</sup> effective date).
- Preliminary quotes are not provided for groups with 51+ eligible employees.