

## **SMALL GROUP UNDERWRITING CHECKLIST**

The following information describes WHP's Underwriting criteria in order to evaluate and release premium rates for new groups ranging in size from 2 eligible employees to 50 eligible employees.

### **For Groups With 2 – 25 Eligible Employees**

#### **For Preliminary Rates:**

- Address of business (street, city, state and ZIP code).
- Current census (including date of birth, gender and ZIP code of each).
- Plan Design Quote Grid, with effective date
  - 3 preliminary quotes can be provided before a group must apply for final rates.
- Industry (SIC) code and a brief description of the business.
- No other information is required for a preliminary quote, however any additional information provided at this time will help make the preliminary quote more accurate.

#### **For Final Rates:**

- Completed Underwriting Summary Sheet
  - Where page 1 requests Current Rates, if the group's current coverage rates are age/gender banded, please attach a copy of the current age/gender rate table or billing statement.
- Plan Design Quote Grid, with effective date
- Individual Medical Questionnaires for each eligible intending to take coverage (must be filled out completely).
- Waivers for ALL eligibles who do not intend to take coverage.
- The groups most recently filed payroll tax report (In Indiana – UC-1, In KY – UI-3).

### **For Groups With 26 – 50 Eligible Employees (Final Rates only)**

- Completed Underwriting Summary Sheet (pages 1 & 2)
- Waivers for ALL eligibles who do not intend to take coverage.
- Current census (including date of birth, gender and ZIP code of each).
- Plan Design Quote Grid, with effective date
- The groups most recently filed payroll tax report (In Indiana – UC-1, In KY – UI-3).
- Preliminary quotes are not provided for groups with 26 – 50 eligible employees.

**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).  
Otherwise quotes will be provided for subsequent month.**