

UNDERWRITING CHECKLIST

The following information describes WHP's Underwriting criteria in order to evaluate and release premium rates for new group coverage.

STANDARD REQUIREMENTS FOR ALL QUOTES.

- ◆ Quote Cover Sheet
- ◆ Current Census (including age or date of birth, gender, and type of coverage)
- ◆ Current plan design/ benefits to be quoted
- ◆ Industry (SIC) Code or business description
- ◆ Current rates (renewal, if known)
- ◆ Employer Contribution
- ◆ Listing of employees out of service area by zip code
- ◆ Information on retirees or employees on COBRA

FOR GROUPS WITH 25 OR FEWER ELIGIBLES.

For Preliminary Rates:

- ◆ Standard Requirements only

For Final Rates:

- ◆ Standard Requirements
- ◆ Individual Medical Questionnaires/ Waivers for all Eligibles
- ◆ Underwriting Summary Sheet – 1st page only
- ◆ UC-1

FOR GROUPS WITH 26-50 ELIGIBLES.

- ◆ Standard Requirements
- ◆ Underwriting Summary Sheet – pages 1 & 3
- ◆ UC-1

FOR GROUPS WITH 51+ ELIGIBLES.

- ◆ Standard Requirements
- ◆ Underwriting Summary Sheet – 1st page only
- ◆ Premium and claims history for the last 2 years
- ◆ Large claims over \$10,000 with diagnosis and prognosis
- ◆ Monthly enrollment data for the last 2 years
- ◆ Rate history for the last 2 years

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