

Medical and Financial Underwriting Database

Instructions for use

August 2008

This database has basic information regarding medical and financial underwriting for 15 insurance providers.

How to use:

Step 1

Make sure you are on the HOME page (very left [green tab](#)).



Look under the heading you wish to view data from (eg. [Medical](#)) and choose by clicking the type of insurance you want the underwriting details for (eg. Life).

If you make a mistake, click the HOME button in the top left corner.



Step 2

Once you are on the sheet you want, choose the company you wish to view data from by choosing the name from the top heading bar.

You can only choose one company at a time.

Check the left hand side to ensure you are viewing the correct company data. Sometimes it is at the bottom of your screen. Use your vertical scroll bars.

The name of the company is always at the top left corner of the information you want.

Step 3

Choose your *age range*. There are normally multiple entries for each age group and every company has different age ranges. This means there is no one-size-fits-all for separating the data.

Step 4

Choose your *insured amount figure*. These are in broad categories too. Match up your *age range* with your *insured amount figure*. You should end up with one line only which matches both the *age* and the *insured amount figure*.

Step 5

The Requirements section holds the information for your chosen age range and insured amount figure. The numbers and letters have corresponding classifications and codes which can be found at the bottom of every sheet, using either the white link in the top right corner of the document, or the link in [Requirements \(Click here for MEDICAL/FINANCIAL CLASSIFICATIONS\)](#) heading.

Navigation

You may need to use your vertical and horizontal scroll bars to navigate the spreadsheet. There is a HOME button on every page. All information is provided vertically, by company, in order of age, lowest to highest.

Help

If you need help, or have comments or suggestions, please contact Peter Sobels at riskinfo on (03) 9809 1994, or by email: info@riskinfo.com.au.