

Adviser easy reference guide

AMP Elevate insurance

Eligibility to apply for Elevate

Elevate insurance business applications will only be accepted from:

- customers who pay their premiums via one of AMP's platforms such as MyNorth, North, Summit, Generations and iAccess.
- an existing AMP Life Customer.

An AMP Life customer is defined as:

- Any individual or entity that is a policy owner or an insured person under a life policy issued by AMP Life, or;
- Any individual who is a member of an AMP superannuation fund.

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Welcome to the adviser easy reference guide

At your fingertips is all the information you might need to understand our underwriting process and best manage your clients' expectations.

Use the top navigation bar throughout and the menus within each section to find the information that you need when preparing an application or responding to a client request.

The right information at the right time can make all the difference for you, your clients and the AMP Underwriting team, in getting a timely response to your request for cover. If you can't find what you need, simply contact the Underwriting team. [We're here to help.](#)

For information regarding our Corporate Life products, please refer to the Group Life Underwriting Guide.



Our commitment

At AMP Underwriting, our aim is simple:

“We strive to deliver service excellence that inspires trust, confidence and loyalty in our team, customers, advisers and business partners.”

Important

For the links to work in this document, please ensure you are logged into Portal.

At the heart of this commitment is direct access to our team of underwriters and service specialists providing local service across five Australian states.

Our robust underwriting framework and process has been designed to ensure efficient, timely and consistent outcomes for you and your clients.

We have a duty to ensure that every application is thoroughly evaluated and every request is carefully considered. Underwriting decisions and terms offered will always be based on a thoughtful and reasonable assessment of the evidence presented and consideration of your client's individual circumstances.

We are committed to providing an efficient and competitive underwriting service and working with you to provide the right solutions for your AMP Life customers. To reduce unnecessary delays in providing a decision on cover, where possible we use tele-underwriting to gather information from clients that we need for assessment. You can read more about tele-underwriting [here](#).

We will keep you fully informed about the progress of your applications and always provide a logical reason or clear explanation for any decisions that we make. Of course, it's not always possible to offer cover on terms that are agreeable to every client but, where we can, we will propose a practical alternative solution.

FSC Life Insurance Code of Conduct

AMP observes the requirements of the FSC Life Insurance Code of Practice and will act in accordance with the requirements under the Code. For more information for obligations under the Code, refer to fsc.org.au/policy/life-insurance/code-of-practice.

Underwriting philosophy

Our underwriting guidelines are reviewed and refined continuously to ensure we are up to date with medical advancements and that every client can expect underwriting decisions that are transparent, evidence-based and fair.

The AMP Underwriting team

Underwriters

Our team of very experienced underwriters provides efficient and professional case management backed up by a sophisticated work allocation system which is designed to process all applications in the most efficient way.

Chief Medical Officer / Senior medical officers

Our resident Chief Medical Officer has deep experience and expertise in assessing complex medical histories. The Underwriting team also has access to visiting senior medical officers, specially trained and experienced in insurance medicine.

You can find direct contact details to AMP underwriters at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#)

Be prepared

Look for the 'Be prepared' sections throughout this guide for some helpful hints and tips, including questions for your clients about details we may need to know for a pre-assessment.



Section 1

How to apply

This section provides all the information you might need when preparing an application or transferring cover for existing AMP Life customers. It provides some useful tips and links to forms and fact sheets, to help ensure that you can get your application right the first time. By taking the time to familiarise yourself with the process, you can save time and effort for you and your client.

If you can't find the information you're looking for or you need some further advice, please contact the Underwriting team at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#). We're here to help.

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Underwriting pre-assessments

If you need a pre-assessment for your application or advice on large or complex cases, please contact the Underwriting team directly. You can find contact details at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#). We recommend you take up this option which will give you valuable information prior to submitting an application.

You can also contact the Underwriting team via email for pre-assessment information or advice. Send an email to underwriting_preassessment@amp.com.au

For more details refer to [Pre-assessment tools and resources](#).

Online quotes and application

Our Elevate Online platform has been developed to provide an easy, fuss-free way to quote, apply, submit and receive a decision online. Read more about Elevate Online [here](#).

Paper application forms

If you prefer, traditional paper applications can be used and sent to us via fax, post or, as PDFs, via email.

Adviser commission and discounts

For information about commission structure, eligibility and available discounts, please refer to the **About AMP Elevate insurance** flyer (28111) available on Portal at [Portal > Product > Marketing > Insurance > Elevate](#)

Keeping track of your client's upgrades and passbacks

If you're planning on transferring cover from other AMP products or platforms, in many cases your client's Life, Trauma and TPD plans may have been upgraded. This means you may not need to convert to on-sale plans for your client to have the latest definitions and benefits.

The Insurance Definitions Library (IDL) can help you determine your client's applicable definitions and benefits for most Life, TPD, Trauma policies are on IDL and Income protection policies from August 2009 (Elevate).

Access the IDL online via Portal at [Customer > Customer Name > AMP Insurance > Product Details](#) under the Life Insurance Plan details, then locate your client and their retail policy. A 'List of definitions' button will appear next to their plan or any options that have been uploaded. Simply click the button to view a PDF that lists all definitions applicable to the policy, including:

- the original definitions,
- upgrades, and
- any new benefits that have been added.

If no button appears, definitions for this plan or option may not be available.

Fully underwritten replacement plans (without takeover terms)

If your client is looking to cancel Life and Trauma cover with another insurer and replace it with an AMP Elevate plan, we will waive the 13 month suicide clause on Life cover and the 90 day qualifying period on Trauma, as long as equivalent benefits have been in place on the original cover for this time. For these waivers, you will still need to submit:

- the original plan document,
- the original plan schedule, and
- the most recent renewal notice.



Applications for MyNorth, Summit, Generations or iAccess

When using AMP Elevate Online, you can specifically nominate which plans are to be owned or paid for from MyNorth superannuation or Summit, Generations or iAccess superannuation, pension or investment accounts.

When using the paper applications, you can nominate one MyNorth account or one Summit, Generations or iAccess account.

- If you nominate a MyNorth, Summit, Generations or iAccess Superannuation or Pension Plan, all superannuation plans quoted will be owned by N.M. Superannuation Proprietary Limited through the Wealth Personal Superannuation and Pension Fund, and paid for from your Superannuation/ Pension account. The person insured must be the member of the nominated account.
- If you do not nominate a MyNorth, Summit, Generations or iAccess Superannuation or Pension Plan then all superannuation plans will be owned by N.M. Superannuation Proprietary Limited through the Super Directions Fund.
- If you nominate a MyNorth, Summit, Generations or iAccess IDPS account, all non-superannuation plans quoted will be paid for from your IDPS account. To nominate an IDPS account, you must be authorised to transact on that account.

Transfer of payment methods between platforms, MyNorth and personal insurance

Use the Platform Change form to transfer payment methods between platforms and plans. Some restrictions may apply:

Investor Directed Portfolio Service (IDPS) transfers (including SMSFs):

- Payment transfers to MyNorth, Summit, Generations or iAccess IDPS plans, are available for the series dated 5 August 2005 or later.
- There are no series restrictions on payment transfers to Individual payment from MyNorth, Summit, Generations or iAccess.

Superannuation transfers (NM Super as trustee):

- Payment transfers to Summit, Generations or iAccess Superannuation plans, are available for the series dated 19 April 2010 or later.
- There are no series restrictions on payment transfers to Individual payment from MyNorth, Summit, Generations or iAccess.

Transferring policies

If you and your client have agreed to proceed with transferring their cover, please refer to the **Transferring cover across AMP insurance products** flyer (27437) for details of the underwriting that will be required. You can find this at [Portal > Product > Marketing > Insurance > Elevate](#)



More detail

- [Conversions into Income Insurance Senior Plan](#)
- [Conversions for conventional insurance](#)
- [Takeover terms](#)
- [Continuation option: Corporate to AMP Elevate](#)
- [Continuation option: Children's trauma to Trauma](#)



Conversions into Income Insurance Senior Plan

If your client is seeking conversion of Income Insurance cover to an Income Insurance Senior Plan cover may be available if the plan has the right to convert to Income Insurance Senior Plan or to an equivalent senior plan.

✓ Be prepared

Note that the new Income Insurance Senior Plan will be an indemnity plan only.

When you apply you will need to provide:

- the application summary of the current application form
- insurance details
- smoking status
- occupation and income details
- signed and dated application and declaration section.

Conversions for conventional insurance

Conventional insurance may be converted using this basic formula:

$$A + B - C$$

where:

A = basic sum insured

B = total annual (reversionary) bonuses that have been allocated to the plan

C = gross surrender value

- When a conversion is completed, the conventional insurance plan will be cancelled and the plan owner will receive the surrender value.
- If there is supplementary insurance, this can be added to the new plan as long as there is an equivalent insurance product or option available.
- Annual bonuses are allocated at the plan anniversary each year. If the conversion is completed before the plan anniversary, any unallocated/not declared bonuses will be forfeited and not carried over in the sum insured.

Takeover terms (from another insurer)

If your client is an AMP Life customer, your client's individual Life, Trauma, TPD or Income Insurance policies from another insurer can be transferred to AMP with concessional underwriting as long as their policy was fully underwritten and was not accepted with any modification to underwriting or under takeover terms.

Concessional underwriting means mandatory medical and financial evidence will not be required, however discretionary underwriting will still apply and the underwriter may request medical or financial evidence. Acceptance may also depend on the underwriter's satisfaction of the terms and conditions of the current cover.

You can find details of our takeover criteria in the **Insurance Takeover Application form (08214)**.

✓ Be prepared

As long as you can meet the takeover criteria, which are detailed in the **Insurance Takeover Application form (08214)**, the underwriters will require the following evidence:

- fully completed Takeover form (containing short form Personal Statement)
- the original plan document (for a platform policy, where this is not available, confirmation of the underwriting assessment is required from the transferring insurer/fund)
- the original plan schedule, and
- the most recent renewal notice.

The form can be found at [Portal > Forms > Planner forms > AMP Elevate > Applying for insurance](#)



Continuation option from Corporate/ Group insurance to AMP Elevate insurance

If your client is leaving an AMP Life Group plan such as their employer's group insurance plan, Summit/Generations/iAccess (group insurance) or business superannuation fund, they may be eligible to continue their cover through an AMP Elevate insurance plan.

Provided a Continuation option is available from their plan and the applicable requirements are met, continuation of 'like for like' cover with AMP Elevate will be available without the need for additional medical evidence.

✓ Be prepared

The Underwriting team will still require:

- continuation option application form provided by AMP Group Insurance Administration and signed by the member
- application summary of the current application form
- signed and dated application and declaration section
- residence and travel details
- insurance details
- smoking status
- sports and pastimes details.

In addition, if the Continuation option is for Salary Continuance or TPD, the occupation and income sections of the Personal Statement will need to be completed.

The Continuation option is available for 60 days (depending on the conditions of the plan) after your client stops working with the employer who owns, or is party to, the Group Insurance plan. Note that no extension to the 60 days is available and if a plan is closed Continuation options will not be available.

If your client exercises a Continuation option from a business superannuation plan for death or death and TPD cover, any cover transferred from their original plan to their Super Directions Rollover section will cease.

Once a Continuation option form has been issued, please contact your AMP business development representative with any queries on **1800 655 655**.

Continuation option from Children's trauma option to the Trauma Insurance Plan

For children nominated on a Children's trauma option, continuation of their Trauma or Life cover may be available between the ages of 16 and 21 with our Trauma Insurance Plan.

Continuation of cover will be subject to these requirements:

- The assessment of the new plan will reflect the assessment on the existing cover.
- The life insured must be the same on both plans.
- Any increase to the sum insured will require underwriting.
- Age rules and other conditions apply.

Provided the requirements for the continuation option are met, without the need for additional medical evidence your client can purchase a:

- Trauma Insurance Plan, FlexiLink Trauma Insurance Plan,
- Life Insurance Plan, Life Insurance Superannuation Plan or Life Insurance SMSF Plan,
- Life Insurance Plan with Trauma insurance option, or
- Life Insurance Plan, Life Insurance Superannuation Plan or Life Insurance SMSF Plan with FlexiLink Trauma Insurance Plan.

✓ Be prepared

When applying, you will need to complete these sections of the AMP Elevate Application form and Personal Statement:

- application summary of the current application form
- residence and travel details
- insurance details
- smoking question
- occupation details
- sports and pastimes details
- signed and dated application and declaration section.

Please note that the Continuation option will expire when the nominated child turns 21 and no extensions to this date are available.



Section 2

Application process and underwriting process

The application process

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The application process

Online applications – Elevate Online

Elevate Online (EOL) is our electronic quoting and underwriting system, designed to make applications faster and easier for you.

Simply use your adviser login to access EOL and take advantage of:

- the flexibility to demonstrate different premium frequencies
- the flexibility to set up different premium plan options within a single quote
- the ability to save all your quotes and applications in progress.

And if you decide to complete the Elevate Online Personal Statement:

- automated questions tailored to your client's specific plan choices, gender and disclosures
- instant underwriting decisions.

You can use EOL for:

- new plans
- increases and additions to existing plans
- transfer of risk
- takeovers – moving from another insurer to AMP Elevate
- Continuation options – moving from group plans to AMP Elevate.

Note that eligibility criteria apply to transfers and Continuation options. Please refer to the **'Transferring cover across AMP insurance products'** flyer for details of the underwriting that will be required for transfers.

Completing Personal Statements

Elevate Online offers two convenient options for completing your client's Personal Statement:

- **Request an Elevate Online Tele-interview:** A qualified AMP tele-interviewer can call your client to collect the information required.
- **Complete an Elevate Online Personal Statement:** You can conduct the interview with your client over the phone or in your office, then complete and submit the required information online.

Both options have their benefits for you and your clients:

Elevate Online Tele-interview	Elevate Online Personal Statement
<ul style="list-style-type: none"> – confidentiality – convenience for your client – voice recording signature – tele-interviewer ensures all questions answered in full – you save time – more time to discuss other needs with clients. 	<ul style="list-style-type: none"> – your client may be more familiar with you and therefore more comfortable – you have more opportunity to manage the relationship – digital declaration and authority options available – prompts ensure all questions are answered in full.

✓ Be prepared

Whether you and your client prefer a Tele-interview or an Elevate Online Personal Statement, it's important to help them prepare by getting them to read and complete this guide to **'Completing your insurance application – Preparing for your tele-interview'** (25527). This brochure can be found at [Portal > Products > Underwriting – AMP's_Tele-interview_service](#)

The guide includes a checklist to help ensure your client has all the relevant information available and also contains **The Duty of Disclosure** and **Privacy Statement** which your client will need to have read and understood before the interview.

i Tip

If you have any questions about Elevate Online:

- contact your business development representative
- email the technology team at technologytraining@amp.com.au.

For **technical issues** contact adviser support on 1800 655 655.

For supporting **documents and forms**, visit portal.amp.com.au.



About our underwriting process

This section contains important things to know about our underwriting process. Being familiar with the way we work and how we consider your client's application for cover can help ensure you're providing the best advice for your clients throughout the process.

Contacting your client

Our online and paper-based application forms have been designed to help you and your clients provide all the information that the Underwriting team will need to consider your client's application. Sometimes we will have additional questions or require clarification of information provided in the Personal Statement, such as details of a medical condition. In this case, we may need to contact your client directly, so providing contact details is always helpful to expedite their application.

We may contact your client by:

Tele-underwriting

A short phone call by the underwriter may be all that's needed to get the information we need. Sometimes, it can also help avoid more time consuming requirements such as gathering medical or financial reports.

If your client does not wish to be contacted by phone, we will, of course, respect their choice and follow a 'paper-based' application process, though this may mean a decision takes longer.

Email

Requests for clarification or further information may also be made by email. Providing your client's email address can also help avoid unnecessary delay in receiving a decision.

Revised terms and declines

The underwriting process is, of course, all about assessing the risk in providing the cover applied for. Sometimes where we assess that there is a higher level of risk involved, we may need to apply special conditions or revised terms to the policy. Occasionally, the Underwriting team may assess that the risk is simply too high, and cover may be declined. An underwriter will always call the adviser to explain our underwriting decision.

What are revised terms?

Revised terms are changes to our standard terms of cover. We offer revised terms when there's a higher risk to insure your client. This assessment may be due to a number of factors including health, hazardous pastimes or pursuits, their occupation or financial reasons. Where we assess a higher risk, we may:

- charge an additional premium (known as a loading)
- apply an exclusion (which could be for a certain activity, a part of the body or a specific medical condition), or
- reduce the benefit period or extend waiting periods set out in the original application for cover.



Why are revised terms required?

'Standard' premium rates and terms for insurance cover are calculated by carefully considering the risks involved in providing cover for an 'average' person. If a client has a medical condition – such as heart or kidney disease, chronic asthma or high blood pressure – or their occupation or pastimes are considered hazardous, the risk may be greater than allowed for in the 'standard' premium rate. To offset that risk and still be able to provide your client with cover, we may apply revised terms, as described previously.

Tip

Some important things to know as previously described:

- Any extra premium (or loading) is charged on top of the usual 'standard' premium.
- Exclusions do not attract additional premiums, so your client could still be offered extensive cover at 'standard' premium rates.

Maximum assessments

Covers may be offered with:

- Extra premium loadings:
 - Extra mortality 50%–500%
 - Extra morbidity 50%–150%

Tip

For the purposes of maximum assessments an exclusion and \$2.50 per mille equate to 50% extra premium loading.

Be prepared

Inbuilt convertibility (when applicable) and CPI are not available to mortality and morbidity ratings above 100%.

Proposed exclusion forms

When preparing an application for your client, it may be clear from your own experience or when prompted by our pre-assessment questionnaire, that a specific exclusion or exclusions are likely to apply to their request for cover.

To speed up the underwriting process and help get the cover your client needs, we give you the opportunity to self-select proposed exclusions at the application stage. Simply complete a Proposed Exclusion Form, which you can find at [Portal > Forms & Tools > Product forms > Planner forms > Insurance > Underwriting](#)

Tip

The proposed exclusion forms available are:

- **Medical (back or neck) proposed exclusion** (Form 09975)
- **Medical (knee or shoulder) proposed exclusion** (Form 09976)
- **Pastimes and pursuits proposed exclusion** (Form 09977)

Note that the Underwriting team will still make a full assessment of the application and confirm the final terms and any revisions with you.

Querying underwriting decisions

We will always take the time to explain our underwriting assessments and decisions. If you need further clarity or advice for your client, please refer all queries to the AMP Underwriting team.



Section 3

Medical and lifestyle underwriting

Medical underwriting

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Medical underwriting

Medical conditions

We will always take the time to thoroughly evaluate every application for personal insurance. Our consideration of cover includes assessment of the medical information and evidence provided and your client's individual circumstances. In some cases, this may mean we can offer cover with revised terms that could include:

- exclusion of specific medical conditions,
- an additional premium or loading,
- longer waiting periods for benefits in the event of a claim and/or
- limiting the benefit period.

Limited plan terms may be offered on Life, TPD or Trauma insurance but are not available on Income Insurance cover.

The use of [revised terms](#) supports our aim of providing relevant and affordable cover for your client, but in some cases, it may not be possible to provide cover.

Pre-assessment tools and resources

To help you with the right advice for your client upfront and ensure there are no surprises down the track, we recommend that you take advantage of our pre-assessment tools and resources.

Tip

You can access our pre-assessment tool on the AMP underwriting portal.

- **online** – within [Portal](#) and My Business > Create new > Underwriting pre-assessment
- **paper form** – within [Portal](#) and Forms & Tools > Product forms > Planner forms > Insurance > Underwriting > Underwriting pre-assessment (form: 80010.0).

You can also contact the Underwriting team for pre-assessment information or advice. Send an email to underwriting_preassessment@amp.com.au.

Mandatory medical requirements

In addition to the information provided in your client's Personal Statement, we will also require mandatory medical tests or reports to be completed.

The nature and number of tests required are determined by a number of factors including your client's age, the type of cover, the amount of cover they are applying for and the total amount of cover held with AMP.



More detail

Click below for tables indicating the mandatory medical requirements for:

- > [Life and TPD cover](#)
- > [Trauma cover](#)
- > [Income protection and Business Expense insurance](#)

Tip

The mandatory medical requirements tables provide a guide to the minimum mandatory requirements only. Medical limits will be based on the highest sum insured of Life or TPD.

Further tests or reports may be requested depending on your client's individual circumstances.

Read the notes beside each table for how to correctly ascertain the required medical tests or reports.



This table provides definitions of the mandatory requirements that may apply to your client's application.

Definition of requirements	
Medical examination	The medical examination is to be performed by the usual general practitioner.
Mini check examination	An abridged version of the medical examination that can be performed by a registered nurse.
Paramedical examination	The medical examination can be performed by a registered nurse.
Blood screen	HIV blood test, Fasting MBA20 (including HDL and LDL cholesterol), Hepatitis B & C serology. HIV – HIV (AIDS) antibody test MBA20 – Fasting multiple biochemical analysis Hep B & C – Hepatitis B surface antigen (HbsAg) and Hepatitis C antibody (anti-HCV) tests
Exercise ECG	Exercise/stress ECG – incorporates a resting ECG
PMAR	Personal Medical Attendant's Report
PSA	Prostate Specific Antigen (males only)
FBC	Full Blood Count/analysis/examination
MSU	Microscopic urinalysis
ESR	Erythrocyte sedimentation rate



Tip

Hierarchy for mandatory medical examinations

Where mandatory requirements indicate your client needs to undertake more than one medical examination, we only require that they attend the examination that appears highest in this list:

- Specialist medical examination
- Medical examination by usual general practitioner (GP)
- Paramedical examination
- Mini check examination.

Increases to Existing Insurance

If your client is requesting an increase in cover, we may waive the mandatory requirements. This will depend on the time the cover has been in place, past increases and the medical evidence previously provided. Ask the Underwriting team for details. You can find their details at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#)

Obtaining medical information

If you chose to allow AMP to arrange medical requirements with your client we will work with Unified Health Group (UHG), as our preferred and trusted provider of medical services.

Unified Health Group (UHG)

UHG can arrange a convenient time and location to provide your client's required examinations or tests. Their services include:

- mobile paramedical exams and mini check examinations,
- mobile blood tests and ECGs, and
- general practitioner (GP) exams, specialist exams and exercise stress tests.

If your client lives or works in an area not serviced by UHG's national network of paramedics and nurses, they can arrange a GP examination for you. To request an appointment for your client, contact UHG. You can also request a login to the UHG website (medEbridge) to book appointments online and track the progress of your client's medical requirements.

Contact UHG

Phone 1800 139 163

Email adviser.relations@uhg.com.au

Website medEbridge.com.au

Making alternative arrangements

Your client may prefer to make their own arrangements for medical tests or examinations. If so, please note this clearly on the application form under the financial adviser and commission details to avoid the inconvenience of doubling up on arrangements or requirements for your client.



Fact sheet – Medical underwriting mandatory requirements

Medical requirements – Life and TPD

Total cover (\$)	Current age				
	< 45	46–50	51–55	56–60	61+
1 – 250,000					
250,001 – 500,000					1
500,001 – 1,000,000				2	3
1,000,001 – 1,500,000			2	3	3
1,500,001 – 2,500,000		2	2	3	3
2,500,001 – 3,000,000	2	2	3	3	3
3,000,001 – 5,000,000	3 (Life) 4b (TPD)	3 (Life) 4b (TPD)	3 (Life) 4b (TPD)	4a (Life) 4b (TPD)	4a (Life) 4b (TPD)
5,000,001 – 10,000,000	4b	5	5	5	6
Over \$10,000,000	7	6	6	6	6

Medical evidence key

Blank = Personal Statement

1 = Personal Statement + mini-check

2 = Personal Statement + blood screen + mini-check

3 = Personal Statement + blood screen + own doctor medical exam

4a = Personal Statement + blood screen + own doctor medical exam + PMAR

4b = Personal Statement + blood screen + own doctor medical exam + PMAR + MSU + FBC & ESR

5 = Personal Statement + blood screen + own doctor medical exam + PMAR + MSU + FBC & ESR + Exercise ECG

6 = Personal Statement + blood screen + own doctor medical exam + PMAR + MSU + FBC & ESR + Exercise ECG + PSA (males)

7 = Personal Statement + blood screen + own doctor medical exam + PMAR + MSU + FBC & ESR + PSA (males)

Important notes

- These medical requirements relate to total stand-alone cover – proposed and existing with AMP including platforms insurance.
- The table is based on the highest sum insured between Life and TPD except for the PMAR, MSU, FBC and ESR requirements where each of the Life and TPD will be considered on the separately nominated sums insured.
- The maximum standard TPD sum insured available from all sources is \$5,000,000.
- Half of double TPD sum insured will be taken into consideration and added back to the Life cover sum insured, for the purposes of calculating the total sum insured for mandatory requirements.
- Medical examiners must not be a relative of the proposed insured, the adviser, broker or their families, nor a business associate of the proposed insured.
- Where the client does not have an own doctor, an examination by another doctor is acceptable. We may obtain a PMAR from a client's usual GP if they choose to be examined by another.
- PSA medical requirement for Life and TPD is for males only.
- A Personal Medical Attendant's Report (PMAR) may be obtained on a discretionary basis where any required medical examination was not performed by the proposed insured's usual general practitioner and more specific information is required.
- For the Business solutions option, medical requirements will be requested up-front based on the original sum insured plus the Business solutions option sum insured amount.
 - This option is only available to medically standard lives.
 - Medical evidence is generally not required when exercising the Business solutions option.

Please refer to the relevant product disclosure statement or plan document.



Fact sheet – Medical underwriting mandatory requirements cont.

Medical requirements – Trauma

Total cover (\$)	Current age				
	< 45	46–50	51–55	56–60	61+
1 – 100,000					
100,001 – 250,000					A
250,001 – 500,000					D
500,001 – 750,000				F	F
750,001 – 1,000,000			C	F	F
1,000,001 – 1,500,000	B	B	G	G	G
1,500,001 – 2,000,000	E	H	G	G	G

Medical evidence key

Blank = Personal Statement

A = Personal Statement + mini-check

B = Personal Statement + blood screen + mini-check

C = Personal Statement + blood screen + own doctor medical exam + breast examination (female)

D = Personal Statement + blood screen + mini-check + FBC & ESR + PSA (male) or mammogram (female)

E = Personal Statement + blood screen + own doctor medical exam + FBC & ESR + breast examination (female)

F = Personal Statement + blood screen + own doctor medical exam + FBC & ESR + PSA (male) or mammogram (female) + breast examination (female)

G = Personal Statement + blood screen + own doctor medical exam + FBC & ESR + PSA (male) or mammogram (female) + Exercise ECG + breast examination (female)

H = Personal Statement + blood screen + own doctor medical exam + FBC & ESR + Exercise ECG + breast examination (female)

Important notes

- These medical requirements relate to total stand-alone cover – proposed and existing with AMP.
- The maximum Trauma sum insured available from all sources is \$2,000,000.
- Half of double Trauma sum insured will be taken into consideration and added back to the Life cover sum insured, for the purposes of calculating the total sum insured for mandatory requirements.
- Medical examiners must not be a relative of the proposed insured, the adviser, broker or their families, nor a business associate of the proposed insured.
- Where the client does not have an own doctor, an examination by another doctor is acceptable. We may obtain a PMAR from a client's usual GP if they choose to be examined by another.
- Breast exam medical requirement for Trauma cover is for females only.
- PSA medical requirement for Trauma is for males only.
- A Personal Medical Attendant's Report (PMAR) may be obtained on a discretionary basis where any required medical examination was not performed by the proposed insured's usual general practitioner and more specific information is required.
- For the Business solutions option, medical requirements will be requested up-front based on the original sum insured plus the Business solutions option sum insured amount.
 - This option is only available to medically standard lives.
 - Medical evidence is generally not required when exercising the Business solutions option.

Please refer to the relevant product disclosure statement or plan document.



Fact sheet – Medical underwriting mandatory requirements cont.

Medical requirements – Income Protection and Business Expenses

Total cover (\$)	Current age		
	Up to age 50	51–55	56–60
1 – 6,000			
6,001 – 7,500			A
7,501 – 10,000		A	A
10,001 – 15,000	B	B	C
15,001 – 20,000	B	C	C
20,001 – 30,000	C	C	C
Greater than 30,001	D	D	D

Important notes

- These medical requirements are based on the highest monthly benefit between Income Protection and business expenses held with AMP.
- PMAR = Personal Medical Attendant's Report. Where there is no family doctor, a medical examination by any doctor (not a business partner, family member etc) will be required.
- Blood screen = HIV blood test, Fasting MBA20 (including HDL and LDL cholesterol) and Hepatitis B & C Serology.
- If the Occupationally Acquired HIV, Hepatitis B and C option is proposed, a Blood Screen plus Hepatitis B surface antibody test will be required.

Medical evidence key

Blank = Personal Statement

A = Personal Statement + blood screen

B = Personal Statement + blood screen + mini-check

C = Personal Statement + blood screen + mini-check + PMAR

D = Personal Statement + blood screen + PMAR + FBC & ESR + MSU + own doctor medical exam + Exercise ECG + PSA (males over age 50) or mammogram (females over age 50)



Lifestyle factors

An essential part of our consideration to provide insurance cover for your clients will be their lifestyle. This section includes some important guidelines around factors including smoking, pregnancy, sports and pastimes, and residency status, which will all impact our assessment of the risks involved.



General guidelines

When preparing a Personal Statement, it's essential to provide all the details that the Underwriting team may need to properly assess your client's application. Look for the 'Be prepared' sections that will provide a useful checklist of questions you may need to ask your clients. Providing the right information upfront can help your client get a decision on their request for cover sooner.

Tip

Need advice on lifestyle factors? Contact the AMP Underwriting team. We're here to help.

Contact numbers can be found at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#)

More detail

- > Height and weight: BMI
- > Smoking
- > Pregnancy
- > Residency
- > Travel
- > Sports, pastimes and hazardous activities



Height and weight: BMI

Being overweight or underweight can impact individuals' health and increase the risk of a wide range of diseases. The Body Mass Index (BMI), which measures bodyweight in comparison to height, is used widely by insurers around the world as an indicator of potential risk that may require further assessment through a medical examination, blood analysis or other tests.

Tip

The Body Mass Index (BMI)

BMI is calculated in the same way for males and females. It's calculated by dividing body weight in kilograms by the square of the height in metres.

For example: Weight 90kg and Height 180cm

$$\text{BMI} = \text{Weight} / \text{Height} \times \text{Height}$$

$$\text{BMI} = 90 / (1.8 \times 1.8) = 28$$

You can find a BMI calculator [here](#).

Underweight

Being underweight can be associated with, or an indication of, a number of diseases including cancer, bowel disease or an eating disorder.

A BMI of less than 20 is considered underweight.

A medical examination may be required when the BMI is 18 or less. Please contact the Underwriting team for advice.

Healthy weight

Generally, a BMI within the range of 20 to 25 is considered healthy.

Overweight

A BMI greater than 25 is considered overweight, while a BMI greater than 30 is considered obese.

Research has shown that being overweight is associated with an increased risk of a number of diseases such as heart attack, stroke, diabetes and hypertension¹.

¹ aihw.gov.au/reports/biomedical-risk-factors/risk-factors-to-health/contents/overweight-and-obesity

Our approach

BMI is used as a simple way to indicate when a mandatory medical examination, mini check examination or blood tests may be required. Keep in mind that our underwriting outcomes will also depend on your client's age, the type of cover they are applying for and whether we also need to consider other risk factors such as smoking status, existing health conditions and family medical history.

Depending on the type of cover your client is applying for, the terms and conditions applied and the presence of any other risk factors, a premium loading may apply or cover may not be available.

Medical requirements

The following tables provide a general guide to medical requirements for males and females within different BMI ranges. Please note that requirements may change if your client:

- is a smoker
- has any significant health conditions such as diabetes, heart complaint, kidney disease or high cholesterol
- has other risk factors such as a family history of heart attack, stroke or other conditions.

For males aged 18–60

BMI range	Medical requirements
Up to 34	Nil
35–36	Mini check examination
37–38	Paramedical Examination and MBA 20
39+	Usual GP medical exam and MBA 20

For females aged 18–60

BMI range	Medical requirements
Up to 35	Nil
36–37	Mini check examination
38	Paramedical Examination and MBA 20
39+	Usual GP medical exam and MBA 20

Tip

Requirements for Death only applications and for older ages may be different. Please contact the Underwriting team for advice.

Contact numbers can be found at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#)



Smoking

The use of tobacco, the substance most commonly smoked in Australia, has been shown to increase the risk of health problems such as ischaemic heart disease, stroke, and lung cancer.

Smoker rates will be applied to clients who have, within the last 12 months:

- used any level of tobacco, pipes and cigars including ‘social’ or ‘one a week’ smokers
- consumed any other substance containing nicotine including gum, nicotine patches or other nicotine replacements
- used e-cigarettes and vaporisers (vaping).

If your customer smokes over 40 cigarettes per day they may be required to undergo a medical examination, chest x-ray or spirometry. Depending on the results of those tests an additional loading may apply.

To be eligible for non-smoker rates, your client must not have smoked any form of tobacco or any other substance, or used nicotine replacement products or cigarettes within the previous 12 months. Once your client has ceased smoking for a full 12 months they can then apply for non-smoker rates by submitting a [Non-smoker declaration](#). Where a client stops smoking due to an adverse change in their health, non-smoker rates may not be available.

Pregnancy

Expecting a child is often the time people consider taking out insurance, however we need to consider specific risks when assessing customers who are pregnant.

If your client is pregnant at the time of application, cover is generally available, provided there are no:

- concurrent health issues for mother or baby
- pregnancy-related complications, or
- problems with prior pregnancies such as diabetes, high blood pressure or pre-eclampsia.

Where any of the above are disclosed, we will request further information to assist our consideration of cover.

Income protection cover is usually available up to 6 weeks from the expected date of confinement / expected delivery date if your client is still working. We will also need to understand your client’s plans for returning to work after maternity leave, and on what basis, including planned working hours. We may request further information at the time of underwriting.

TPD cover is usually available up to the delivery date, however the occupation class premium rates will be charged for her occupation/duties.

TPD Own Occupation is not available.

✓ Be prepared

Questions to ask your client that we may need to know for pre-assessment.

- What is your expected delivery date?
- Are there any current issues with this pregnancy?
- Are there any concurrent health issues?
- Please advise dates of previous pregnancies.
- Have there been any complications in previous pregnancies? Please provide details.
- What is the expected length of maternity leave?
- What is the employment status (ie full time, permanent part time, casual, change from employed to self-employed) and number of working hours you expect to return to?



Residency

Permanent residents

Subject to the usual considerations of the underwriting process, and provided they intend to continue to reside in Australia, full insurance cover can be granted to:

- Australian citizens and permanent residents
- New Zealand citizens.

Temporary residents: Life, TPD and Trauma cover

Temporary visa holders applying for permanent residency in Australia may be eligible for Life, TPD or Trauma cover under certain circumstances.

Where benefits can be offered, cover may include:

- a residency exclusion
- a War and Terrorism exclusion, depending on current advice from DFAT (Department of Foreign Affairs and Trade) and your client's country of origin.

Please note that the Underwriting team will need to provide approval before an application is made. Refer to the **Be prepared** section for a checklist of things we will need to know. For more advice on your client's individual circumstances, contact the Underwriting team.

Temporary residents: Income protection cover

For temporary residents who are in professional occupations on business working visas, terms for Income Insurance may be considered.

Where cover is available, these conditions will apply:

- Available to professionals under the MP, AA, and A occupational categories only.
- There will be a maximum benefit period of two years and a minimum waiting period of 30 days, with cover provided on an indemnity basis only.
- A Temporary visa endorsement applies; If the insured leaves Australia for more than 90 days, the plan will cease and benefits will not be payable until they return to Australia.
- AMP will offset any amount paid to the person insured by their sponsoring employer. This could include, but is not limited to, sick leave payments or minimum salary payments.
- Level/flat commission will apply.

Be prepared

This checklist details the information we will need for pre-assessment to determine whether your client, as a temporary resident, is eligible for insurance cover.

- A completed Australian Temporary Resident questionnaire (08032).
- A copy of your client's visa and passport.
- A copy of the letter from the Immigration Department with details of the current status of client's application for permanent residency.
- Any other information that could support your client's application, such as:
 - length of residency in Australia
 - details of assets held in Australia
 - details of family members who are permanent residents of Australia
 - the purpose of the proposed cover.

Australian Temporary Resident questionnaire (08032) can be found at [Portal > Forms & tools > Planner forms > Insurance > Underwriting](#)



Travel

Australians love to travel. That's why we will consider cover for Australian residents travelling overseas for up to 12 months.

Every client's situation is individual, and our consideration will take into account:

- where your client is travelling to
- the purpose of their travel
- current DFAT (Department of Foreign Affairs and Trade) warnings for countries being visited
- the type of cover requested.

While cover may be provided without restrictions, in some instances we may:

- apply terms such as a War and Terrorism exclusion and for Income Protection, A Return to Australia Endorsement
- decline cover until your client has returned to Australia.

If your client is intending to travel or reside overseas for more than 12 months, please contact the Underwriting team to discuss their individual circumstances. Life insurance cover may be available, however in most instances we cannot offer Trauma, TPD or Income Protection cover. Clients who reside permanently outside of Australia are generally not eligible for insurance cover.

Be prepared

Questions to ask your client that we may need to know for pre-assessment.

- What countries are you planning to visit? And what areas within those countries?
- What is the purpose of this trip?
- If purpose is business travel – how often they travel and what occupation and duties are performed there?
- How long will you be travelling?
- Will you be visiting any remote or hazardous areas?
- Will you be undertaking any hazardous activities?
- What type of cover is being applied for?

Sports, pastimes and hazardous activities

Whenever we consider any type of cover, your client's individual circumstances and lifestyle will be considered. This includes their pursuits and pastimes. As some activities present an extra risk, where cover is available we may need to apply special conditions such as an extra premium or an exclusion clause,

Click [here](#) to view a listing of sports, pastimes and activities that could carry a higher risk. Our guide provides an indication of the special conditions or exclusions that may apply. Please use this information as a guide only as different exclusions or loadings could be applied when the underwriters consider your client's individual circumstances.

You will also need to let us know if your client pursues any of these activities on a professional or semi-professional level as that could affect our decision to provide cover.

Tip

If there is a history of injuries or accidents in any of these activities, we may need to apply particular exclusions, if cover is acceptable at all.

For pre-assessment advice or further information, contact the Underwriting team. You can find details of contacts at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#)



Fact sheet – Pursuits and pastimes rating guide

Pastime / Pursuit	Life	Trauma	TPD	IP
Abseiling				
≤30 metres	Std	Std	Excl	Excl
>30 metres	\$1‰	Excl	Excl	Excl
Aviation				
Private/Recreational Fixed wing				
No aerobatics / no competitions	\$1‰	Excl	Excl	Excl
With aerobatics / competitions	\$2‰	Excl	Excl	Excl
Private/Recreational Helicopter				
No aerobatics / no competitions	\$1.5‰	Excl	Excl	Excl
With aerobatics / competitions	\$2.5‰	Excl	Excl	Excl
Commercial – Airline Pilot / Airline Crew				
Commercial Pilot – Transport/General				
<500 hours per year	\$2‰	Excl	Dec	Dec
≥500 hours per year	\$4‰	Excl	Dec	Dec
Commercial Pilot – Helicopter				
<500 hours per year	\$2‰	Excl	Dec	Dec
≥500 hours per year	\$5‰	Excl	Dec	Dec
Agricultural Flying				
Cattle mustering / Herding (usually helicopters), Game capturing	\$7‰	Excl	Dec	Dec
Crop spraying	\$7‰	Excl	Dec	Dec
Gliding				
No aerobatics / no competitions	\$0.5‰	Excl	Excl	Excl
With aerobatics / competitions	\$1.5‰	Excl	Excl	Excl

Assessments

Std	Standard rates will usually apply
\$0.5‰	\$0.50 extra premium per thousand of sum insured
\$1‰	\$1.00 extra premium per thousand of sum insured
\$1.5‰	\$1.50 extra premium per thousand of sum insured
\$2‰	\$2.00 extra premium per thousand of sum insured
\$2.5‰	\$2.50 extra premium per thousand of sum insured
\$3‰	\$3.00 extra premium per thousand of sum insured
\$4‰	\$4.00 extra premium per thousand of sum insured
\$5‰	\$5.00 extra premium per thousand of sum insured
\$6‰	\$6.00 extra premium per thousand of sum insured
\$7‰	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Life	Trauma	TPD	IP
Aviation (continued)				
Hang gliding, Paragliding, Parachuting, Skydiving				
No aerobatics / no competitions	\$1‰	Excl	Excl	Excl
With aerobatics / competitions	\$2‰	Excl	Excl	Excl
Parachuting as a one-off – planned	Excl	Excl	Excl	Excl
No plans but would like to one day	Std	Std	Std	Std
Microlight aeroplanes				
No aerobatics / no competitions	\$1‰	Excl	Excl	Excl
With aerobatics / competitions	\$2‰	Excl	Excl	Excl
Microlight gyrocopters				
No aerobatics / no competitions	\$1‰	Excl	Excl	Excl
With aerobatics / competitions	\$2‰	Excl	Excl	Excl
Air displays, Air shows, Air racing, Record attempts	Excl	Excl	Excl	Excl
Use of prototypes, use of amateur-built aircraft, use of vintage/ historic aircraft, BASE jumping, Wingsuit flying	Excl	Excl	Excl	Excl
Ballooning				
Ballooning	Std	Std	Std	Std
Baseball				
Baseball	Std	Std	Std	Std
Basketball				
Basketball	Std	Std	Std	Std
Bungee jumping				
≤20 x per year	Std	Std	Std	Std
>20 x per year	\$1‰	Excl	Dec	Dec

Assessments

Std	Standard rates will usually apply
\$0.5‰	\$0.50 extra premium per thousand of sum insured
\$1‰	\$1.00 extra premium per thousand of sum insured
\$1.5‰	\$1.50 extra premium per thousand of sum insured
\$2‰	\$2.00 extra premium per thousand of sum insured
\$2.5‰	\$2.50 extra premium per thousand of sum insured
\$3‰	\$3.00 extra premium per thousand of sum insured
\$4‰	\$4.00 extra premium per thousand of sum insured
\$5‰	\$5.00 extra premium per thousand of sum insured
\$6‰	\$6.00 extra premium per thousand of sum insured
\$7‰	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Life	Trauma	TPD	IP
Bicycle				
Road bike, Racing bike, Track cycling				
No competitions	Std	Std	Std	Std
With competitions	Std	Std	Excl	Excl
Mountain biking / Off-road cycling				
<3,000 metres				
Trail level easy to moderate				
No competitions or races	Std	Std	Std	Std
With competitions or races	Std	Std	Excl	Excl
Trail level difficult				
No competitions or races	Std	Std	Excl	Excl
With competitions or races	\$1%	Excl	Dec	Dec
Trail level severe/extreme or activities like Downhill/Freeriding				
No competitions or races	\$1%	Excl	Dec	Dec
With competitions or race	\$2%	Excl	Dec	Dec
≥3,000 metres	IC	IC	IC	IC
BMX (Bicycle Motorcross)				
BMX (Bicycle Motorcross) (including competitions)	Std	Std	Excl	Excl
Canoeing				
Canoeing	Std	Std	Std	Std
Caving and Potholing				
Caving and Potholing (no diving)	\$2%	Excl	Excl	Excl
Diving				
Snorkelling	Std	Std	Std	Std

Assessments

Std	Standard rates will usually apply
\$0.5%	\$0.50 extra premium per thousand of sum insured
\$1%	\$1.00 extra premium per thousand of sum insured
\$1.5%	\$1.50 extra premium per thousand of sum insured
\$2%	\$2.00 extra premium per thousand of sum insured
\$2.5%	\$2.50 extra premium per thousand of sum insured
\$3%	\$3.00 extra premium per thousand of sum insured
\$4%	\$4.00 extra premium per thousand of sum insured
\$5%	\$5.00 extra premium per thousand of sum insured
\$6%	\$6.00 extra premium per thousand of sum insured
\$7%	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Life	Trauma	TPD	IP
Scuba diving				
Medical loading ≥75% or has epilepsy/pulmonary disease	Excl	Dec	Dec	Dec
Depth ≤50m				
Standard diving activities, including wreck diving, cavern diving, drift diving, enriched air diving (nitrox)	Std	Std	Std	Std
Cave diving / Ice diving	\$2‰	Excl	Excl	Excl
Depth >50m ≤80m				
Standard diving activities	\$1‰	Excl	Excl	Excl
Cave diving / Ice diving	\$3‰	Excl	Excl	Excl
Depth >80m	IC	IC	IC	IC
Solo diving and/or Rebreather diving	IC	IC	Dec	Dec
Football (amateur)				
Touch	Std	Std	Std	Std
All other codes				
Occupations MP, AA, A and B	Std	Std	Std	30-day WP
Occupations C, D and F	Std	Std	Std	90-day WP
Hockey				
Hockey	Std	Std	Std	Std
Horse riding				
Leisure/recreational, western riding, horse trekking / Trail riding, Icelandic Horse riding	Std	Std	Std	Std
Polo	Std	Std	Excl	Excl

Assessments

Std	Standard rates will usually apply
\$0.5‰	\$0.50 extra premium per thousand of sum insured
\$1‰	\$1.00 extra premium per thousand of sum insured
\$1.5‰	\$1.50 extra premium per thousand of sum insured
\$2‰	\$2.00 extra premium per thousand of sum insured
\$2.5‰	\$2.50 extra premium per thousand of sum insured
\$3‰	\$3.00 extra premium per thousand of sum insured
\$4‰	\$4.00 extra premium per thousand of sum insured
\$5‰	\$5.00 extra premium per thousand of sum insured
\$6‰	\$6.00 extra premium per thousand of sum insured
\$7‰	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Life	Trauma	TPD	IP
Horse riding (continued)				
Dressage, vaulting, driving, endurance				
No competitions	Std	Std	Std	Std
With competitions	Std	Std	Excl	Excl
Jumping				
No competitions	Std	Std	Excl	Excl
With competitions	\$1%	Excl	Excl	Excl
Eventing				
No competitions	\$1%	Excl	Excl	Excl
With competitions	\$2%	Excl	Dec	Dec
Hunting				
Hunting	Std	Std	Excl	Excl
Martial arts (amateurs)				
Fencing, Kendo, Tai Chi, Judo, Ju jitsu, Sumo, Taebo, Wing chun	Std	Std	Std	Std
Boxing, Karate, Kick boxing, Kung-fu, Taekwon-do, Wrestling				
No competitions	Std	Std	Std	Excl
With competitions	\$1%	Excl	Excl	Excl
Mixed Martial Arts, MMA, Cage fighting, Nin-jutsu, Muay Thai, Thai boxing				
No competitions	\$2%	Excl	Excl	Excl
With competitions	\$3%	Excl	Excl	Excl
Motor racing (motorcycles/bikes)				
Circuit and road racing				
No national, European and world championships	\$2%	Excl	Excl	Excl
With national, European and world championships	\$7%	Excl	Dec	Dec

Assessments

Std	Standard rates will usually apply
\$0.5%	\$0.50 extra premium per thousand of sum insured
\$1%	\$1.00 extra premium per thousand of sum insured
\$1.5%	\$1.50 extra premium per thousand of sum insured
\$2%	\$2.00 extra premium per thousand of sum insured
\$2.5%	\$2.50 extra premium per thousand of sum insured
\$3%	\$3.00 extra premium per thousand of sum insured
\$4%	\$4.00 extra premium per thousand of sum insured
\$5%	\$5.00 extra premium per thousand of sum insured
\$6%	\$6.00 extra premium per thousand of sum insured
\$7%	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Life	Trauma	TPD	IP
Motor racing (motorcycles/bikes) continued				
Drag	\$5‰	Excl	Dec	Dec
Speedway, long and short track	\$2‰	Excl	Excl	Excl
Hillclimbing	\$1‰	Excl	Excl	Excl
Offroad no competitions including quads	Std	Std	Excl	Excl
Motorcross	\$6‰	Excl	Dec	Dec
Track days	\$2‰–\$4‰	Excl	Excl/IC	Excl/IC
Sports touring	Std	Std	Std	Std
Motor riding (motorcycles/bikes) ⁽ⁱ⁾				
Trail bike riding (recreational)	Std	Std	Std	90-day WP
Quad bike riding (recreational)	Std	Std	Std	90-day WP
Motorcycle riding – road use only age 25 and above	Std	Std	Excl	Excl
Motorcycle riding – road use only under age 25 and occupations C, D and F ⁽ⁱⁱ⁾	Std	Std	Std	90-day WP
and occupations MP, AA, A and B	Std	Std	Std	Std ⁽ⁱⁱⁱ⁾
Farmer and farm use only	Std	Std	Std	Std
Motor racing (Cars)				
Most events	\$2‰–\$7‰	Excl	Dec/IC	Dec/IC
Trial (off-road), navigation rallies, Autoslam/Autocross, Track days ≤2 x per year	Std	Std	Std	Std

(i) Combinations of several types of motor bike riding generally results in an exclusion.

(ii) Except for farm use only.

(iii) A 30-day WP will be imposed if Accelerated Accident Option has been applied for.

Assessments

Std	Standard rates will usually apply
\$0.5‰	\$0.50 extra premium per thousand of sum insured
\$1‰	\$1.00 extra premium per thousand of sum insured
\$1.5‰	\$1.50 extra premium per thousand of sum insured
\$2‰	\$2.00 extra premium per thousand of sum insured
\$2.5‰	\$2.50 extra premium per thousand of sum insured
\$3‰	\$3.00 extra premium per thousand of sum insured
\$4‰	\$4.00 extra premium per thousand of sum insured
\$5‰	\$5.00 extra premium per thousand of sum insured
\$6‰	\$6.00 extra premium per thousand of sum insured
\$7‰	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Life	Trauma	TPD	IP
Karting				
Pleasure only, no racing				
<=2 x per year	Std	Std	Std	Std
>2 x per year	Std	Std	Excl	Excl
Racing				
No national, European or World Championships	\$2‰	Excl	IC	IC
With National, European or World Championships	\$5‰	Excl	Dec	Dec
Mountaineering				
Artificial or Indoor climbing	Std	Std	Std	Std
Height <=5,300 metres				
Hiking/Walking/Scrambling	Std	Std	Std	Std
Trekking, Via ferrata, Sports climb				
No solo attempt	Std	Std	Std	Std
With solo attempt	\$1‰	Excl	Excl	Excl
Alpine, Big wall or Ice Climbing and Traditional Mountaineering				
No solo attempt	\$1‰	Excl	Excl	Excl
With solo attempt	\$2‰	Excl	Excl	Excl
Height >5,300 metres <=7,000 metres				
No solo attempt	\$2‰	Excl	Excl	Excl
With solo attempt	IC	Dec	Dec	Dec
Height >7,000 metres	IC	Dec	Dec	Dec
Sailing/yachting – Inshore/protected waters (lakes or along the coast)				
Pleasure only	Std	Std	Std	Std
Racing	Std	Std	Excl	Dec

Assessments

Std	Standard rates will usually apply
\$0.5‰	\$0.50 extra premium per thousand of sum insured
\$1‰	\$1.00 extra premium per thousand of sum insured
\$1.5‰	\$1.50 extra premium per thousand of sum insured
\$2‰	\$2.00 extra premium per thousand of sum insured
\$2.5‰	\$2.50 extra premium per thousand of sum insured
\$3‰	\$3.00 extra premium per thousand of sum insured
\$4‰	\$4.00 extra premium per thousand of sum insured
\$5‰	\$5.00 extra premium per thousand of sum insured
\$6‰	\$6.00 extra premium per thousand of sum insured
\$7‰	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Life	Trauma	TPD	IP
Sailing – Offshore (trans-ocean)				
Single-handed or around world	IC	IC	IC	IC
Pleasure only				
Boat size <= 8 metres	\$2‰	Excl	Excl	IC
Boat size >8 metres <=15 metres	\$1‰	Excl	Excl	IC
Boat size >15 metres	Std	Std	Std	IC
Boat racing – Offshore (trans-ocean)				
Boat size <= 8 metres	\$3‰	Excl	IC	IC
Boat size >8 metres <=15 metres	\$2‰	Excl	IC	IC
Boat size >15 metres	\$1‰	Excl	IC	IC
Skiing – standard skiing and snowboarding activities				
No national, European or World Championships	Std	Std	Std	Std
With National, European or World Championships	\$1‰	Excl	Excl	Excl
Skiing, Waterski, Wakeboarding, Knee boarding				
Skiing, Waterski, Wakeboarding, Knee boarding	Std	Std	Std	Std
Squash				
Squash	Std	Std	Std	Std
Windsurfing, Wave surfing, Surf kayaking				
Pleasure only	Std	Std	Std	30-day WP
Kitesurfing				
Pleasure only	\$1‰	Excl	Excl	IC
With competitions	\$2‰	Excl	IC	IC

Assessments

Std	Standard rates will usually apply
\$0.5‰	\$0.50 extra premium per thousand of sum insured
\$1‰	\$1.00 extra premium per thousand of sum insured
\$1.5‰	\$1.50 extra premium per thousand of sum insured
\$2‰	\$2.00 extra premium per thousand of sum insured
\$2.5‰	\$2.50 extra premium per thousand of sum insured
\$3‰	\$3.00 extra premium per thousand of sum insured
\$4‰	\$4.00 extra premium per thousand of sum insured
\$5‰	\$5.00 extra premium per thousand of sum insured
\$6‰	\$6.00 extra premium per thousand of sum insured
\$7‰	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Fact sheet – Pursuits and pastimes rating guide cont.

Pastime / Pursuit	Life	Trauma	TPD	IP
Tennis				
Tennis	Std	Std	Std	Std
Triathlon (amateur)				
Triathlon (amateur)	Std	Std	Std	Std
Volleyball				
Volleyball	Std	Std	Std	Std
Weight lifting (amateur and no competitions)				
Weight lifting (amateur and no competitions)	Std	Std	Std	Std
White water rafting/Kayaking				
White water rapid class ≤3	Std	Std	Std	Std
White water rapid class 4	\$1‰	Excl	Excl	IC
White water rapid class 5/6	\$3‰	Excl	IC	IC

Assessments

Std	Standard rates will usually apply
\$0.5‰	\$0.50 extra premium per thousand of sum insured
\$1‰	\$1.00 extra premium per thousand of sum insured
\$1.5‰	\$1.50 extra premium per thousand of sum insured
\$2‰	\$2.00 extra premium per thousand of sum insured
\$2.5‰	\$2.50 extra premium per thousand of sum insured
\$3‰	\$3.00 extra premium per thousand of sum insured
\$4‰	\$4.00 extra premium per thousand of sum insured
\$5‰	\$5.00 extra premium per thousand of sum insured
\$6‰	\$6.00 extra premium per thousand of sum insured
\$7‰	\$7.00 extra premium per thousand of sum insured
Exc	Cover may usually be offered with an exclusion for the pursuit
IC	Individual consideration
WP	Waiting period extension may apply
Dec	Cover will generally not be available



Section 4

Financial underwriting

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General considerations for financial underwriting of personal and business insurance cover

Financial considerations are an essential part of the underwriting process. While it is generally applied to large sums insured, we must clearly identify the need for cover, regardless of the sum insured. Financial underwriting plays an important role in preventing over-insurance and anti-selection, which can be associated with a higher rate of claim.

The Underwriting team must establish that:

- premium payments can be sustained by the premium payer, and
- a claim will not leave the plan owner/beneficiary in a better financial position than they would have been in if the insured person had continued to live or had remained in good health.

The sum insured is usually based on your client's 'personal exertion income', which refers to income generated by their own activity. It's calculated after expenses have been deducted but before tax. Unearned income, such as interest, rent or investment dividends, is not taken into consideration when we calculate the sum insured, unless it ceases in the event of the insured's death or disability. Read more about unearned income [here](#).

Insurance needs generally fall into the categories of either personal or business insurance, which are summarised below.

Financial underwriting for personal insurance

The aim of personal insurance is to protect dependants from any financial loss that may result from the insured's death, disability or the occurrence of a traumatic event.

Personal insurance generally includes insurance for:

1. Personal and/or family protection.
2. Personal loan protection (that is, loans that are repaid using personal income), and
3. Non-personal exertion income earner protection – includes home makers and tertiary students.

You can find more helpful information about financial underwriting in our [Financial underwriting for personal insurance fact sheet](#).

Financial underwriting for business insurance

Business insurance generally includes:

1. Key person protection.
2. Business protection – shareholder and partnership and buy-sell protection, and
3. Business loan protection.

You can find more helpful information about financial underwriting in our [Financial underwriting for business insurance fact sheet](#).

General considerations for business solutions option

The Business solutions option is a benefit that allows clients to apply each year for increases in the sum insured under Life, Trauma and TPD cover without the need for further medical underwriting and is open to all occupation classes (not available with Activities of Daily Living TPD plans/options). This is possible as the client will be fully medically underwritten for the potential final sum insured during their initial application.

Business solutions option is generally available to self employed persons or key persons of a business and allows them to apply each year for an increase in the sum insured in line with:

- the value of the insured person's business, or
- the value of the insured person to the business, or
- the value of the relevant business loan at the time of the increase.

Please note that this option is only available to clients whose medical rates are standard.

At each increase, your client will not be required to provide medical evidence unless they have received, are currently receiving or are eligible to receive any benefit under a plan held by AMP or another company. Financial information to justify the required increase in cover and details of other insurances, along with occupation, residence, travel and pastimes are required when completing a current application form.

Financial requirements at application stage will be based on the initial sum insured and the reason and business purpose of the cover requested. You can read more about this on the next page.



Increases – financial requirements for Business solutions option

In addition to the mandatory financial requirements based on the total sum insured which you can find [here](#), the minimum financial requirements at the time of each increase are:

For key person insurance

- Client's individual tax returns and assessment notices, or a letter from the company accountant detailing remuneration since last application.
- Confirmation from the company accountant of the performance of the company, and
- Confirmation of why the client is a key person, and who else in the company is a key person.

For loan protection insurance

- Bank documentation regarding the current status, details and reason for the loan.
- Reason for the increase in loan amount, and
- If there is a new loan, a copy of the new loan agreement.

For business protection insurance

- Business financial accounts and tax returns for the years since last application.
- Details of your client's share in the business, and
- Independent valuation of the business.

Maximum benefits for Death, TPD and Trauma

The maximum sums insured available are stated below. Please note these are only available subject to full financial underwriting.

The maximums of cover are different depending on your client being income or non-income earning.

Income earning applicants

Life cover	Any financial justifiable amount
TPD	\$5,000,000 from all sources combined, for both personal and business cover
Activities of daily living (ADL) TPD	\$2,000,000
Trauma	\$2,000,000 from all sources

Non-income earning applicants

Maximum sums insured for non-income earning applicants are generally restricted to the below amounts.

	Home Duties	Tertiary Students	Unemployed
Life cover	\$3,000,000	\$500,000	\$750,000
TPD	\$2,000,000	\$500,000	N/A
Activities of daily living (ADL) TPD	\$2,000,000	\$500,000	\$750,000
Trauma	\$750,000	\$500,000	\$750,000

✓ Be prepared

- While your client can select both Any/Own occupation TPD and ADL TPD, the total amount of TPD cannot exceed \$5,000,000, regardless of the type of TPD this is made up of.
- The maximum sum insured available for TPD Own Definition is \$2,000,000 if cover cannot be offered at standard rates.
- Financial requirements apply above certain thresholds. For details on what these are please refer to [Financial requirements](#) section.

i Tip

- For Home Duties, Life and TPD, amounts up to \$1,250,000 will generally be considered on the basis of information in the Personal Statement. Refer to [Financial requirements for Home Duties](#) to review the requirements needed to allow cover above this amount.
- Maximum amounts take into account cover held with AMP and any other insurance companies.

If you have any questions contact your [AMP underwriter](#), who will assist you with further clarification.



General considerations for financial underwriting of Income Protection

Income insurance plans are designed to replace a proportion of personal exertion income when your client is disabled and unable to work as a result of illness or injury. A quick test to determine 'personal exertion income' can be made by asking 'If the person is unable to work, will this income cease?'.

Benefits paid under Income Protection plans are restricted to 75% of the insured's personal exertion income. This is intended to provide a reasonable amount of income replacement, while also providing a financial incentive to return to work.



Tip

Replacement of income ratios are currently considered on the following basis:

- 75% of the first \$320,000
- 50% of the next \$240,000
- 20% of the balance.

The maximum amount of cover available is subject to set maximums for certain occupation categories and the business rules at the time of application. For example, the current maximum cover amount for a professional person is \$60,000 per month.

After considering all risk factors for individual applications, the underwriter may restrict cover to a lesser amount. You should also note that for any amount over \$30,000 per month, a two year benefit period applies.



More detail

When preparing an application or providing advice to your client, there are a few important factors and definitions to be aware of:

- Third party ownership
- Insurable income explained
- Types of contracts
- Maximum monthly benefit limits and financial requirements
- Applications above \$30,000 per month
- Other considerations
 - Ongoing Business Income
 - Superannuation contributions
 - Unearned income
 - Income splitting

Business Expense insurance

Business Expense insurance is designed to cover the expenses that a business would continue to incur if the owner (as the person insured) was totally disabled. Details of financial requirements can be found [here](#).

Determining the need

Provided they incur fixed overheads in the conduct of their business, your client may be considered for business expenses cover if they are:

- a self-employed person in a clearly defined profession or occupation, especially sole traders, and
- in a professional partnership of no more than five partners including your client.

For details on the expenses we can or cannot cover, refer to our fact sheet [here](#).

The business expenses details should be completed in the Elevate insurance application and Personal statement (Form 07316B) which you can find at [Portal > Forms & tools > Planner forms > Insurance > AMP Elevate > Applying for insurance](#)



Bankruptcy, Liquidation, Receivership or Administration

The Underwriting team need to carefully consider applications from clients who have:

- been declared bankrupt or who have entered into Part IX or Part X Agreements, or
- owned or controlled an entity that has been placed under administration, into receivership or liquidation.

We will require further information to understand your client's situation before we can make a decision to provide cover.

Undischarged bankruptcy

If your client is currently bankrupt, or under administration, receivership or liquidation:

Life and Trauma cover – benefits for family protection will be assessed on their merits and cover may be available.

Income insurance and TPD cover – benefits will not be available.

Discharged bankruptcy

When your client has a discharged bankruptcy:

Life and Trauma cover – normal financial underwriting practices will apply.

Total & Permanent Disability cover – will be available without restriction after bankruptcy has been discharged for five years and may be available within five years of discharge, depending on individual circumstances and overall personal history.

Income Insurance cover – may be available depending on the details surrounding the bankruptcy, duration of bankruptcy and length of time since date of discharge, current employment situation and availability of financial evidence.

Terms may be available with some restrictions including indemnity cover, reduced benefit period, limited monthly benefit for:

- **Employed:** within five years of discharge.
- **Self-employed:** between two to five years from discharge. (Cover is not available within two years of discharge).

After five years from discharge normal underwriting practices and benefits can apply. The Underwriting team may request a Personal Medical Attendant's Report from the usual doctor and proof of income.

✓ Be prepared

Questions to ask your client that we may need to know for pre-assessment.

- What was the date of declared bankruptcy?
- Is bankruptcy yet discharged? On what date?
- Please provide full details of circumstances leading to the bankruptcy, including amounts of money involved.
- Are any legal proceedings pending?
- Do you still have any financial commitments to other parties involved. If so, how much?
- Please provide details of employment history since discharge, including status as employer or employee, current role and time in role.
- Has there been any medical/health issues related to or caused by the financial situation?
- How will the premiums be paid for the policy?



More details for general considerations for financial underwriting of Income Protection

Third party ownership

As the benefits of any Income Protection plan claim are intended for the person insured, applications should normally be submitted on an 'own life' basis.

There are, however, some cases where the cover can be owned by a third party. Specifically:

- Where the client is the chief executive and principal owner (minimum 25% shareholding) of the company requesting the cover.
- Your client wants the plan to be owned by their family trust or family company.
- Where a professional partnership is involved.
- Where the cover is owned by a self-managed superannuation fund (SMSF) and the SMSF is responsible for any super compliance and taxation requirements.

Insurable income explained

As outlined at the top of this section, Income Protection plans are limited to 'personal exertion income' – income that will cease if your client cannot work. It does not include income from investments or interest.

Some other things to note:

Income for employees

As long as your client has no ownership in their employer's business, their income is assessed as their total salary package, including any commissions, regular bonuses and fringe benefits. To minimise the risk of over-insurance, commission and bonus amounts will be averaged.

Insurable income does not include living away from home, site or travel allowances and waiting periods may be adjusted to match any sick-pay period provided by the employer.

Income for self-employed

Your client is considered self-employed if they own part or all of a business or they are a working director and shareholder. Income is defined as money generated by your client's own activity within the business, after all expenses in earning that income have been deducted – it is income that will cease if your client cannot work.

Where drawings are used in the calculation of insurable personal exertion income, we will need to confirm that they are not a withdrawal of business capital or drawings from profits carried over from previous years. They must represent entitlement to the current year's net business profits.

Depreciation may need to be considered when calculating your client's personal exertion income. For the purposes of calculating an individual's personal exertion income, the amount of depreciation allowable for adding back is limited to the lesser amount of:

- a maximum of 10% of the gross turnover, or
- the amount of depreciation.

Note that the depreciation amount should not be greater than 20% of insurable income.



Types of contracts

Indemnity insurance

If your client is seeking indemnity cover, mandatory financial evidence is generally not required. In some cases, however, we may request financial evidence to clarify the income disclosed.

Tip

When preparing an application, the proposed benefit amount should be based on income earned in the previous two years or if your client's income has been reducing, the lower amount. At the time of any claim, we will require financial evidence to establish pre-disability income. This can be, for indemnity cover, the highest average monthly income for any consecutive 12-month period in the three years before the disability.

Some occupation ratings categories and plans are only eligible for indemnity insurance. These include:

- Yearly renewable occupation classes (BY, CY and DY)
- Occupation F (Farmers)
- Income Insurance Senior Plan
- Income Insurance Plans held within Super.

Agreed value insurance

During the application and underwriting process for an agreed value contract, your client will be required to make disclosures regarding their finances. We will rely on their disclosures, except in cases where we require mandatory financial evidence.

Depending on the level and type of cover requested, we will advise whether mandatory financial evidence is required at the time of application.

Follow this link for [details of acceptable financial evidence for Agreed Value Income Protection cover](#).

If Mandatory financial evidence is not required your client will also have the option to provide us with financial evidence upfront to support their application before the contract is issued. This is the preferred approach because if we are satisfied the evidence provided supports the benefit applied for, your client will not be required to provide this evidence again at a later date, or in the event of a claim. It's one less thing to worry about at a stressful time. If accepted, we will provide a letter of confirmation.

If we haven't received satisfactory financial documents at the time of application or underwriting, in the event of a later claim for total disability, your client will be required to provide this financial evidence to support the benefit they are claiming.

Tip

In the event of a partial disability claim, further financial evidence of pre-disability earnings may be requested. You should also note that the benefit may be reduced by any other payments received under legislation or another plan.

Maximum monthly benefit limits and financial requirements

Under an agreed value contract, the maximum monthly benefit allowable and the level at which financial evidence is required is dependent on your client's occupation class rating. The details can be found [here](#).

Applications above \$30,000 per month

Financial evidence will be required for all applications for Occupation groups MP, AA and A that require a monthly benefit greater than \$30,000 on Agreed Value contracts and Indemnity contracts. Those requirements can be found [here](#).

Tip

- Monthly benefits above \$30,000 are not available to any occupations except MP, AA, A.
- Any benefit above \$30,000 per month will only be available on a two year benefit period.
- A list of acceptable and not acceptable financial evidence can be found [here](#).



Other considerations

Ongoing Business Income

If your client is likely to continue receiving income from their employer or business in the event of a disability claim, we may need to make modifications to their policy.

If, for example, the ongoing income is likely to be for a short duration, we may offer cover with a longer waiting period. This minimises the likelihood of both benefit payment and income being received at the same time, which could result in the disabled client receiving more than 100% of their pre-disability income.

If income is likely to continue for up to six months, an offset clause is generally not required, however, if the income is likely to continue for more than six months the policy could be offered with an 'Ongoing business income offset clause'.

In cases where your client's income is guaranteed to continue through a partnership or employment agreement, we may align a waiting period with that agreement or offer an 'Ongoing business income offset clause'.

✓ Be prepared

Questions to ask your client that we may need to know for pre-assessment.

- Do you have an employer or partnership agreement in place that would guarantee ongoing income in the event of a disability?
- What are the terms of that agreement, ie how long would the income continue? How is the income calculated?
- Type of business and its structure?
- Number of employees and whether they are income producing or not?
- Owners and employees duties?
- Who and how income is generated in the business?
- What is expected to happen in the event of disablement of the owner, how long is income expected to continue and at what capacity?

Superannuation contributions

Your client can choose to:

- include any superannuation contributions as part of their insurable income calculation, which will be subject to the replacement of income ratios, or
- insure 100% of their superannuation contributions, under the superannuation contributions option, and not have the contributions included in the replacement of income ratios.

Matching the super contribution rate to super that your client is receiving, we accept rates ranging from the legislated Superannuation Guarantee Rate up to 15%. Where a superannuation contribution is selected, in the event of a claim we will pay a proportion of the benefit to the client's complying super fund.

Unearned income

To avoid the risk of over-insurance, it's important to consider your client's potential unearned income at the stage of application.

Unearned income is income that will continue regardless of your client's inability to continue working. Unearned income sources could include:

- investments
- interest income
- rental income
- royalties
- annuities, and
- dividends.

Note that 'dividends' do not include shares held in private or public companies in which your client has any operational involvement.

Consideration also needs to be given to your client's net assets and their potential to generate unearned income. While current income from net assets may be low, if your client has substantial net assets such as real estate and shares, in the event they were not able to work for a prolonged period, the portfolio could be rearranged to generate significant unearned income.



To determine the amount of unearned income attributable to clients with substantial net assets, a notional earning rate of 5% is applied.

If your client has a mix of income from investments and net assets, unearned income will be determined as the greater of:

- investment income, or
- 5% of net asset value.

An offset calculation will apply to the monthly benefit at underwriting stage for clients with:

- net assets with a value greater than \$5,000,000, or
- net investment or unearned income exceeding \$250,000 per year.

Please note that your client's family home/personal residence and superannuation are not included in your client's net asset position. The decision to reduce benefits will depend on individual circumstances and the underwriter will consider the composition of assets, their liquidity and ability to realise book value.

We will require a financial questionnaire or statement of advice where:

- net assets or unearned income exceed the limits above, or
- your client is applying for benefits that exceed \$30,000 per month.



Tip

Our offset formula:

Personal exertion income
+ unearned income
x applicable income replacement ratio
less unearned income
= annual insured benefit.

Income splitting

Income splitting is when an income earner directs part of their own, personal exertion income to their spouse as a wage for usually minimal work within the business such as clerical duties. It's a tactic that can help ensure the income earner's own personal income is not forced into a higher tax bracket.

If your client is income splitting and it is made clear to the underwriter, their spouse's wages can be added back into the calculation to determine your client's net income. This will not be possible if, in the event the spouse could not work, their equivalent income would need to be paid as a wage to someone else to perform functions necessary to the business.

If a spouse's split income payments have been used to calculate the main income earner's net income, that amount cannot be used to calculate Income Protection cover for the spouse.



Be prepared

Questions to ask your client that we may need to know for pre-assessment.

- Do you pay your spouse an income through a split-income arrangement?
- How many hours does your spouse work in the business?
- What duties does your spouse perform in the business?
- If your spouse was unable to work, would you need to pay someone else to perform those duties?
- Are you seeking cover for both yourself and your spouse... or just the main income earner?
- Does your spouse have any other Income protection policy?



Fact sheet – Financial requirements and maximum monthly benefits for Income Protection and Business Expenses

Financial limits – mandatory requirements

Financial and maximum monthly benefit limits – Income Insurance⁽ⁱ⁾ and Business Expenses (BE)

Occupational groups/plan	Financial Evidence Required (Agreed Value only) (\$)	Maximum Monthly Benefit (Industry wide) (\$)
MP	12,001	60,000 ⁽ⁱ⁾
AA	12,001	60,000 ⁽ⁱ⁾
A	10,001	60,000 ⁽ⁱ⁾
B	6,001	30,000
C	5,001	30,000
D	4,001	30,000
F	N/A	3,500
Mining industry	See occupational group above	6,500 ⁽ⁱⁱ⁾
Senior Plan	N/A	30,000 ⁽ⁱⁱⁱ⁾
Business Expenses (BE)	refer to table below	40,000

(i) A two year benefit period applies to any amount over \$30,000. Refer to Fact Sheet – [Financial requirements for Income Insurance for benefits greater than \\$30,000 per month](#), if you are applying for a monthly benefit above \$30,000.

(ii) Certain skilled trades people and professionals are entitled to higher amounts. Please click [here](#) for further information.

(iii) \$6,000 per month for plans with the right to convert into SeniorGuard (IP Premier plans issued after September 1996).

[Click here](#) for Acceptable financial evidence for Agreed Value Income Protection.

Financial requirements – Business Expenses (BE)

Less than or equal to \$10,000 per month	More than \$10,000 per month
Business expenses details in the Personal Statement	Business expenses details in the Personal Statement
	Profit and Loss accounts for the last two years



Fact sheet – Acceptable financial evidence

Acceptable financial evidence for Agreed Value Income Protection

Use this checklist to help ensure you're providing the information we require to support your application. Getting it right the first time makes life easier for you, the Underwriting team and your client.

For employees (no ownership in the employer's company)

- PAYG payment summaries for last two financial years, or
- Three consecutive pay slips showing year-to-date earnings for pay periods within the last six months, or
- A letter from the company accountant on company letterhead confirming the full remuneration package, including a breakdown of all packaged items for the last two financial years, or
- Individual tax returns and assessment notices for the last two financial years.

For self-employed applicants (including working directors and shareholders, and partners)

- Verified detailed profit and loss accounts and balance sheets for all of the business entities (including any service companies and family trusts) over the last two financial years. These accounts are to include notes to the accounts, **and**
- Company tax returns and assessment notices for all entities for the last two financial years, **and**
- Individual tax returns and assessment notices for the last two financial years, **and**
- Letter from accountant with details of any income splitting arrangements. If applicable, we will also require the spouse's tax returns and assessment notices for the last two financial years.

For sole traders

- Individual tax returns and assessment notices, including details of all business expenses with profit and loss statement attached, for the last two financial years.

Unacceptable financial evidence for Income Insurance

- For employees – a letter from any company representative other than the company accountant and/or not on company letterhead.
- For self-employed – a letter from accountant in lieu of the above.
- Unverified accounts (including MYOB or Quicken printouts).
- Business Activity Statements.
- Invoice books or bank statements.
- Tax returns without assessment notices.
- Assessment notices without tax returns.
- Previous owner's financials.
- Projected income spreadsheets.
- Incomplete accounts.



Fact sheet – Financial requirements for Income Insurance for benefits greater than \$30,000 per month

When your client is applying for benefits greater than \$30,000 per month the below financial requirements apply to all ages and for Indemnity or Agreed value contracts.

Note: Benefits above \$30,000 are only available for occupations groups MD, AA and A.

For employees

- PAYG payment summaries for the last two financial years, or
- three consecutive pay slips showing year to date earnings for pay periods within the last six months, or
- a letter from the company accountant on company letterhead confirming the full remuneration package, including a breakdown of all packaged items for the last two financial years, or
- individual tax returns and assessment notices for the last two financial years,
and
- financial questionnaire signed by accountant.

For self-employed

- Verified detailed profit and loss accounts and balance sheets for all of the business entities (including any service companies and family trusts) over the last two financial years. These accounts are to include notes to the accounts,
and
- company tax returns and assessment notices for all entities for the last two financial years,
and
- individual tax returns and assessment notices for the last two financial years,
and
- letter from accountant with details of any income-splitting arrangements. If applicable, we will also require the spouse's tax returns and assessment notices for the last two financial years,
and
- financial questionnaire signed by accountant,
and
- copy of Partnership Agreement (where applicable).

For sole traders

- Individual tax returns and assessment notices including details of all business expenses with profit and loss statement to be attached, for the last two financial years,
and
- financial questionnaire signed by accountant.



Fact sheet – Insurable Business Expenses

Insurable expenses:

- accounting fees
- ongoing bank charges and fees
- disposables
- general insurance premiums
- regular interest payment on a business loan or mortgage.
- cleaning
- electricity
- gas
- heating
- leasing of equipment and motor vehicles for business use
- dues to professional bodies
- salaries and associated costs (eg superannuation contributions) for employees who do not generate revenue
- property rates and taxes
- telephone
- rent or mortgage interest payments.

And for qualified registered medical practitioners or dentists classified as MP or AA – Net Locum cost.¹

¹ Net Locum Cost is the estimated cost of engaging a locum to replace your client while they are totally disabled and unable to work due to sickness or injury, less any income this person generates.

Non-insurable expenses:

- the cost of implements of their profession, business or occupation
- depreciation
- expenses that are not fixed and ongoing
- fittings
- fixtures
- merchandise
- goods, wares, merchandise or trade in stock
- payments of a private or domestic nature
- premiums payable on this policy
- salaries, fees, drawing accounts or any other form of remuneration to your client, their replacement or any other person who directly contributes to the earnings of the client or the business (excluding the net cost of a medical locum)
- taxes (unless associated with the salaries of non-income generating employees)
- salaries paid to non-working spouses
- remuneration, however paid, to members of the person insured's family (unless they were employed at least 30 days prior to total disablement and they do not directly contribute to earnings)
- any other outgoings of the business (some common examples seen on profit and loss accounts are personal superannuation, personal motor vehicle expenses, entertainment, donations).



Fact sheet – Financial requirements for Death, TPD and Trauma

Lump Sum

The tables on this page and the next page provide a guide to our general financial requirements when considering applications for lump sum cover for personal and business plans. Should you need further advice or information, contact the Underwriting team.

Type of cover	Sum Insured for personal protection					
	Up to \$1 million	\$1,000,001 to \$1,500,000	\$1,500,001 to \$2 million	\$2,000,001 to \$3 million	\$3,000,001 to \$5 million	Over \$5 million
Life	A	A	A	A	B	D ⁽ⁱ⁾
TPD	A	A	A	A	C	N/A
Trauma	A	B ⁽ⁱ⁾	D ⁽ⁱ⁾	N/A	N/A	N/A

(i) Where the cover is for **loan cover**, copy of the loan documentation showing approval and all the loan details including an explanation of why this person is responsible for the loan repayment to the extent of the sum insured applied for is also required OR there is an added requirement as per (ii) below.

* The Adviser report provides our underwriters with background information on the proposed insurance. As each client's circumstances differ significantly, we have not provided a generic template for you to complete. Rather, the Adviser report should be styled to fit the individual application. Please provide information, such as:

- the background of the person to be insured
- a description of the business of the person to be insured
- a description of the corporate structure of this business if more than one entity is involved
- comments on the financial position of the person to be insured and the business
- details of how the sum insured has been calculated, and
- any other information thought to be relevant to the assessment of the person to be insured.

An adviser report can be found in the last page of the Financial questionnaire.

Key

- A = Personal Statement
- B = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
- C = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Income tax returns and notice of assessments for the last two years
- D = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Individual income tax returns and notice of assessment for the last two years OR
if self employed or employed by own company, audited detailed Profit and Loss accounts, balance sheets, notes to accounts for the last two years for all business entities and company tax returns
- E = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Audited detailed Profit and Loss accounts, balance sheets and notes to accounts for the last two years for all business entities
- F = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Audited detailed Profit and Loss accounts, balance sheets and notes to accounts for the last two years for all business entities
+ copy of buy-sell agreement (if applicable)
+ independent business valuation (if applicable)
+ copy of business plan (if applicable)



Fact sheet – Financial requirements for Death, TPD and Trauma cont.

Type of cover	Sum Insured for business protection				
	Up to \$1 million	\$1,000,001 to \$1,500,000	\$1,500,001 to \$2 million	\$2,000,001 to \$3 million	Over \$3 million
Life/TPD cover – key person	A	A	A	B	E ⁽ⁱⁱ⁾
Life/TPD cover – buy/sell	A	A	A	B	F ⁽ⁱⁱ⁾
Life/TPD cover – loan protection	A	A	A	B	E ^{(i) (ii)}
Trauma – key person or buy/sell	A	F ⁽ⁱ⁾	F ⁽ⁱ⁾	N/A	N/A
Trauma – loan protection	A	E ⁽ⁱ⁾	E ⁽ⁱ⁾	N/A	N/A

(i) Where the cover is for **business loan cover**, a copy of the loan documentation showing approval and all the loan details including an explanation of why this person is responsible for the loan repayment to the extent of the sum insured applied for is also required OR there is an added requirement as per (ii) below.

(ii) For **TPD (business)** in excess of \$3,000,000 up to \$5,000,000 there is an added requirement of business tax returns for all business entities for the last two years.

Statement of Advice and Fact Find must contain the following:

- financial position (assets, liabilities, income, dependants, etc)
- needs analysis
- details of the policy/ies recommended
- calculations for the sum insured.

* The Adviser report provides our underwriters with background information on the proposed insurance. As each client's circumstances differ significantly, we have not provided a generic template for you to complete. Rather, the Adviser report should be styled to fit the individual application. Please provide information, such as:

- the background of the person to be insured
- a description of the business of the person to be insured
- a description of the corporate structure of this business if more than one entity is involved
- comments on the financial position of the person to be insured and the business
- details of how the sum insured has been calculated, and
- any other information thought to be relevant to the assessment of the person to be insured.

An adviser report can be found in the last page of the Financial questionnaire.

Key

- A = Personal Statement
- B = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
- C = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Income tax returns and notice of assessments for the last two years
- D = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Individual income tax returns and notice of assessment for the last two years OR
if self employed or employed by own company, audited detailed Profit and Loss accounts, balance sheets, notes to accounts for the last two years for all business entities and company tax returns
- E = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Audited detailed Profit and Loss accounts, balance sheets and notes to accounts for the last two years for all business entities
- F = Personal Statement + Adviser report*
+ Financial Questionnaire OR Statement of Advice and Fact Find
+ Audited detailed Profit and Loss accounts, balance sheets and notes to accounts for the last two years for all business entities
+ copy of buy-sell agreement (if applicable)
+ independent business valuation (if applicable)
+ copy of business plan (if applicable)



Fact sheet – Financial requirements for Home Duties

Home Duties

Type of cover	Sum Insured for personal protection			
	Up to \$1.25 million	Up to \$1.5 million	Up to \$2 million	Up to \$3 million
Life	A	B	C	C
TPD	A	B	C	N/A
Trauma	A	N/A	N/A	N/A

Important note:

Additional supporting information may be required for home makers (above \$1.25 million), we recommend you attach your Statement of Advice and any supporting cover calculation documentation.

Refer to [Maximum benefits](#) for maximum sums insured for Home duties.

Key

- A = Personal Statement
- B = Personal Statement, spouse/partner's income, balance of residential mortgage debt owing, number and age of dependants
- C = Personal Statement, balance of residential mortgage debt owing, number and age of dependants, client's financial plan, home maker's plans to return to work, previous income and occupation, any child or dependent adult with special needs (if applicable)



Fact sheet – Financial underwriting for personal insurance

The aim of personal insurance is to protect your insured client and their dependants from any financial loss arising from your client's death, disability or the occurrence of a traumatic event.

Personal insurance generally includes insurance for:

1. **Personal and/or family protection.**
2. **Personal loan protection (that is, loans that are repaid using personal income), and**
3. **Non-personal exertion income earner protection.**

1. Personal and/or family protection

Life cover

This cover is intended to insure the loss of future personal exertion income caused by the death of the insured.

Personal exertion income is the income an individual generates by his or her own activity (after expenses but before tax). Unearned income (eg interest, rent and dividends) is not taken into consideration when calculating the sum insured unless it ceases on the person insured's death.

Financial evidence may be requested if the income disclosed does not appear to support the benefit proposed.

The most common method of calculating a sum insured for family protection is to use a simple multiple of annual personal exertion income.

We will take into consideration factors such as liabilities and the age and number of dependants and the number of years they will need support. Any other information you believe is relevant would be helpful to us. The following table may be used as a guide for calculating an appropriate amount of Lump Sum cover.

Income replacement multiples

Age	Life & TPD ⁽ⁱ⁾	Trauma ⁽ⁱⁱ⁾
Up to age 40	Up to 25x	Up to 15x
41–50	Up to 20x	Up to 10x
51–55	Up to 15x	Up to 8x
56–60	Up to 10x	Up to 5x
≥61	Up to 5x	Up to 2x

(i) TPD cover is subject to a maximum industry wide limit, including all in-force TPD cover held by the insured with all companies.

(ii) Trauma cover is subject to a maximum industry wide limit, including all in-force Trauma cover held by the insure with all companies.

Applications for cover in excess of \$3 million must be supported by additional financial evidence as set out in the table [here](#).

Refer to [Maximum benefits](#) for Death, TPD and Trauma maximum sums insured for income earning and non income earning applicants.

Trauma

This cover is intended to assist the person insured with the expenses and associated lifestyle changes expected in the event of a major trauma.

Unlike Life and TPD insurance, a trauma event does not necessarily result in the insured's death or inability to work.

The sum insured should not represent a 'windfall' gain to the plan owner or beneficiary.



Fact sheet – Financial underwriting for personal insurance cont.

For cover in excess of these multiples, we will initially require an adviser report to explain how the sum insured was determined and the need for the cover before consideration is given.

The current maximum sum insured for income-earning applicants for Trauma is \$2,000,000 (from all sources).

TPD

This cover is intended as a lump sum income replacement, so it is important to ensure the cover is not excessive when compared to your client's usual personal exertion income.

The multiple may vary depending on your client's age, financial needs, commitments and the total number of dependants and their ages.

For cover in excess of these multiples, we will initially require an adviser report detailing the reason for cover and explaining how the sum insured was calculated.

The current maximum sum insured for income earning applicants for standard TPD is \$5,000,000 (from all sources).

2. Personal loan protection

In the majority of cases, personal loan protection is requested to cover a mortgage. This cover is intended to protect the lender from financial loss upon the premature death or disablement of the borrower.

The underwriter will take into consideration the amount of the loan, the duration of the loan, the reason for the loan, the reputation of the lending service, the capacity to repay the loan and any other insurance on the life or disablement of the person insured.

Generally, the amount of loan cover required will be adequately accommodated when using the multiple of personal exertion income method mentioned in the **Personal and/or family protection** section which you can find [here](#).

Applications for cover in excess of \$3,000,000 will need to be supported by additional financial evidence as set out [here](#).

3. Non-personal exertion income earner protection

This cover is usually proposed to insure joint debt commitments and/or the financial responsibility for dependants. Applicants for this type of insurance include home makers and tertiary students. Cover for tertiary students will generally be limited to \$500,000.

For home makers, Life, Trauma and TPD amounts up to \$750,000 will generally be considered on the basis of information in the Personal Statement. However, higher amounts of Life and TPD cover may be considered subject to the receipt of a statement from the person to be insured containing the following information:

- The need for the cover and how the cover amount was determined.
- The personal exertion income of the income generating spouse/partner, if applicable.
- Unearned income details (eg interest, rent or dividends).
- Assets and liabilities of the family unit.
- The total number and type of dependants and their ages.
- Any existing insurance in-force on both the income-generating spouse/partner. It is preferable that the income-generating spouse/partner has at least an equivalent amount of cover.
- Any other helpful information (eg a child with an ongoing sickness).

For maximum sum insured refer to **Maximum benefits for Death, TPD and Trauma**. For requirements refer [here](#).



Fact sheet – Financial underwriting for business insurance

Business insurance generally includes insurance for:

1. Key person protection.
2. Business protection – shareholder and partnership and buy-sell protection, and
3. Business loan protection.

1. Key person protection

Life and TPD

This cover is intended to protect a business from the negative effects on trading caused by the death or total disablement of any person whose presence is considered vital for its continued wellbeing.

These key people are employees to whom profits can be directly attributable. They may possess sound knowledge and experience in a specific field of business, and have valuable personal contacts.

Key person insurance is intended to cover such things as a loss of profitability within the business, the cost of recruitment and the training of replacement staff with specialised skills or knowledge.

The need for key person cover is mainly evident in the small to medium-sized business sector. Generally, the larger the business, the less vulnerable they are to the loss of one employee.

Important considerations for key person protection

- Type of business and performance of business over the last two years.
- Details of the management structure.
- Who are the key people? Why are they key people?
- What is the total salary bill for the business?
- Are all key people being insured? If not, why?

- What other insurance cover is in place?
- Significant shareholders are not automatically key personnel. We will need to ensure the individual is active in the company and that he or she is essential to its continued existence.
- Often key person cover turns out to be business loan protection. These applications can be assessed under the guidelines for business loan cover; however, we need to understand why the applicant being insured is not the company owner.

Calculating the sum insured for key person protection

There are different methods for calculating the sum insured based on either the earnings of the key person or the company profits.

The most common method is to adopt a multiple of remuneration method. This is a sensible calculation basis for employees with no ownership in the business, as in many cases their salary should reflect their value to the company.

The sum insured is calculated by multiplying the key person's annual remuneration package by five to ten times. This depends on the size of the company, the age of the key person and the time it will take to replace them. If the plan proceeds are taxable to the company, then a higher multiple may be used.



Fact sheet – Financial underwriting for business insurance cont.

An alternative method is to base the sum insured on the sum of various cost impacts including:

- recruitment and relocation costs
- any training costs
- costs associated with short-term contractors
- advertising expenses, and
- replacement salary to attract an appropriate replacement.

Applications for cover in excess of \$2,000,000 will need to be supported by additional financial evidence as set out in the table [here](#).

Trauma

Unlike Life and TPD insurance, a trauma event does not necessarily result in the insured client's death or inability to work. It is likely that the insured will be absent from work for some period of time but the period of time will depend on the trauma event suffered.

For this reason cover will generally be calculated using up to 50% of the multiple used to calculate the Life cover.

2. Business protection – shareholder and partnership and buy-sell protection

Normally, business partners will want their business to continue after the death or total disablement of one of the partners. The basic principle behind this insurance is to provide cover on all partners in a business.

The cover on each shareholder or partner should be proportionate to their respective shareholding in the business. On death or disablement, the plan proceeds provide a lump sum to allow the remaining partners to purchase the deceased or disabled partner's share in the business.

This form of insurance enables the business to continue with a minimum of disruption by:

- supplying an amount of cash for purchase of the insured's share of the business, and/or
- excluding the involvement of the insured's beneficiaries in the day-to-day running of the operation (for which they may not possess the knowledge or skill).

Important considerations for business protection

- Each partner's percentage share in the business.
- The value of the business including the method used in deriving the valuation.

- Details of any other business partner insurance cover.
- Are all partners being insured? If not, why?
- The business must be a profitable business with positive net assets.
- Financial evidence must be recent and freely available.
- The value of company shares if listed on the stock market.
- Existence of a buy-sell agreement as part of an overall business succession plan.
- Existence of a cross-purchase agreement between partners.

Calculating the sum insured for business protection

- Value of the business and the method used will be required.
- We will only cover the percentage of the business that the insured client owns.
- We may reduce the sum insured where the application overlaps with other in-force coverage, or if there are other underwriting considerations.
- Allowances can be made for tax implications.

Applications for cover in excess of \$2,000,000 will need to be supported by additional financial evidence as set out in the table [here](#).



Fact sheet – Financial underwriting for business insurance cont.

3. Business loan protection

This cover is intended to protect a lender from financial loss from the death or disablement of a business owner who is liable for the repayment of money borrowed by the company.

The insurance provides a lump sum on the death or disablement of your insured client to repay all or part of a loan.

Important considerations for business loan protection

- Duration—plan term should match the loan terms.
- Loan—reason for new loan, reason for re-financing, reputation of lending institution, percentage of loan covered, who is the guarantor?
- Capacity—ability to pay premium, business performance last two years, will the servicing capacity be affected by the loss of the insured?
- The company must be a profitable and borrowing must not be for operating costs, or for capital injection.
- Has the lending institution requested that insurance be effected?
- Details of other insurance in-force.

- Have the funds been drawn down (please note that generally cover can not be considered until the loan has been drawn down)?
- Why is this person responsible for the loan repayment and what will happen to the repayments if he/she dies?
- What is the person to be insured's share of liability?
- Are all guarantors taking the appropriate levels of insurance? If not, why?

Calculating the sum insured for business loan protection

- Percentage of loan your client is responsible for.
- If the loan is being granted to joint borrowers, the sum insured should be based on the amount for which each borrower is responsible. We will generally not allow each life to be covered for the full amount of the loan in these circumstances.
- Reduce the sum insured if loan servicing capacity will be unaffected by the loss of the insured.

Applications for cover in excess of \$2,000,000 will need to be supported by additional financial evidence as set out in the table [here](#).



Section 5

Occupational underwriting

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General guidelines

This section provides a useful guide to help you understand how we will classify your client's occupation and determine their eligibility for different types of insurance.

Keep in mind that classifications will be based on actual duties of the job, not just your client's job title. When preparing the Personal Statement, please provide a full description of job duties to assist the Underwriting team.

The links on this page ('More detail' sections) will take you to important information about specific occupations and industries along with explanations of eligibility criteria for cover – such as the number of hours worked, home-based workers and second occupations – that may be useful when preparing your application.

Look for the 'Be prepared' sections which provide useful questions to ask your clients to ensure you have all the information that we may need for pre-assessment of your application.

A full list of occupations and their ratings can be found [here](#).



Tip

Not sure how to classify an occupation?

Contact AMP underwriting, We're here to help.

Occupation classification and rate categories

When you are using Elevate Online, or even IRESS, the software will indicate the likely classification for your client's occupation. The information below provides a guide to those classifications and can help you provide the best advice to your clients.

Remember that different classifications and rate categories can apply to different types of insurance.



More detail

In this section you will find a general overview of our approach for:

- › Ratings for Death cover
- › Ratings for Trauma cover and ADL TPD
- › 'Own' occupation TPD
- › Ratings for TPD
- › Ratings for Income Insurance

Hours worked – full-time and part-time eligibility criteria

Some special conditions may apply to our consideration of cover, depending on the terms of your client's employment and the hours that they actually work. Where your client has more than one occupation, their principal occupation must meet the appropriate working requirements listed below.

See [Second occupation](#) for further details.



More detail

Here are some important things to note about eligibility for cover:

- › Hours worked per week and weeks per year
- › Part-time employment
- › Casual workers
- › Working more than 50 hours per week

Other considerations for eligibility for cover



More detail

- › Apprentices
- › Contractors (sub-contractors)
- › Farmers (owners)
- › Home Duties
- › Medical and dental graduates
- › Mining industry
- › Newly self-employed
- › On claim – current or impending workers' compensation claim
- › Seasonal workers
- › Second occupation
- › Working from home



More details for occupation classification and rate categories

Ratings for Death cover

While most occupations will generally be considered for Life cover, it goes without saying that some occupations are more hazardous than others. Occupations working at heights, for example, entail more risk than working in an office.

For this reason, special consideration must be applied to hazardous occupations such as personnel in the armed forces or where workers handle explosives or other dangerous goods. Where we can provide insurance for hazardous occupations, they may be rated with a \$2.00 per thousand loading, for example.

You should contact the Underwriting team for details and actual ratings for your client's occupation and work duties. You can find details of contacts at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#).

Ratings for Trauma cover and ADL TPD

An exclusion will be imposed or an occupation rate will be charged based on the hazardous duties of your clients' occupational duties. The occupation rates are based on a multiple of the standard premium.

Note: Generally the multiples applied to Trauma and ADL TPD are the same but not the same as the ones applied to TPD.

'Own' Occupation TPD

Own Occupation TPD insurance means at the time of a claim your client will be assessed against their ability to return to their own occupation, which is a narrower set of criteria.

Own Occupation covers roles that are 100% sedentary and do not include manual work. Individuals seeking Own Occupation TPD must be fully qualified in their field of expertise and, where applicable, hold appropriate registration.

Refer to the Occupational classification tables to identify if your customer is eligible for Own Occupation TPD.

Tip

A few important things to note:

- Own Occupation TPD cover is not available for SMSF or Super applications.
- Own Occupation TPD cover is acceptable with up to:
 - a maximum loading of +100%, or
 - two exclusions, either medical or non-medical, or
 - a combination of one exclusion and +50% loading.
- Own Occupation TPD that is acceptable with substandard rates will have a maximum benefit of \$2,000,000.
- Own Occupation is generally not available for:
 - Home Duties applicants
 - if your client applies during pregnancy.

Ratings for TPD

A multiple of the basic or standard premium will be charged. These multiples will be calculated based on the duties of your client's occupation.

- | | |
|-----|--|
| A | White collar, office-based workers whose duties are primarily administrative and sedentary such as clerks. It also includes professionals such as engineers who are limited to consulting/office duties only and selected medical specialists. |
| B | White collar occupations that are not primarily sedentary, such as commercial travellers or stock and station agents. This category also includes technicians, crafts people and some retail shopkeepers. Also includes occupations that involve light manual work and use of light machinery. |
| C | Occupations that involve some manual duties and use of light machinery, including many qualified tradespersons and retail shopkeepers. Includes some professions in the mining industry. |
| D/E | Occupations requiring heavy manual work or where there are significant accident or environmental hazards, such as earthmoving workers. |



Ratings for Income Insurance

MP Selected medical professionals including general practitioners, dental professionals and psychiatrists.

AA Traditionally referred to as 'the professions', these occupations are characterised by training and registration by a professional or government body.

The acceptable professions include:

- those that are considered to be the lowest risk, such as engineers who are limited to consulting/office duties only
- selected medical specialists who are not rated under the MP category
- individuals in office-based management roles only, earning more than \$130,000 and who are:
 - degree qualified, or
 - not degree qualified but have worked in their current role for at least two years.

A White collar, office-based workers whose duties are primarily administrative and sedentary. For example, clerks.

B White collar occupations that are not primarily sedentary, such as commercial travellers or stock and station agents. This category also includes technicians, crafts people and some retail shopkeepers.

C Occupations that involve some manual duties and use of light machinery, including many qualified tradespersons and retail shopkeepers.

C/M1 – these are mining occupations for which the type of contract and the monthly benefit may be restricted depending on the benefit period applied for and your clients' number of years' experience.

C/M2 – these are mining occupations for which the monthly benefit and benefit period are restricted.

D Occupations requiring heavy manual work or where there are significant accident or environmental hazards, such as earthmoving workers.

F Farmers who own and work full-time on their own properties or are full-time share farmers. Farmers must have established experience in these roles of at least three years.

BY, CY, DY These occupations are only eligible for insurance that can be cancelled after the insurance has been in-force for three years and there has been a claim.

Tip

In the occupation rating tables the following codes are defined as:

RUW If insurable, hazardous occupations such as occupations at heights or handling dangerous goods or explosives may be rated with an extra premium dollar amount per thousand of sum insured (eg \$2.00 per thousand). Please contact the Underwriting team for confirmation.

For a more comprehensive list, please refer to Elevate Online or ask the Underwriting team.

NA Cover is not available for this client's occupation.

EXC This indicates that special conditions apply to cover that will automatically exclude certain activities, duties or events.

Due to individual circumstances and factors other than the current occupation title, some applications may require different terms than those indicated.



More details on hours worked – full-time and part-time eligibility criteria

Hours worked per week and weeks per year

Income Insurance

Your client must work in a permanent full-time capacity, and be in regular employment. This means for a minimum 30 hours worked per week, for at least 40 weeks per year.

TPD

Your client must be in regular permanent work for at least 20 hours, but not exceeding 60 hours, per week.

Any Occupation TPD is however, available for students and home makers and ADL TPD to those working below the minimum hours and if your client is unemployed

Part-time employment

Income Protection

We will consider applications from clients who are permanent part-time employees regularly working at least 20 hours away from home each week. Your client will need to demonstrate regular and ongoing part-time employment over at least 12 months.

If your client is qualified professional returning from parental leave to part-time work, we may waive the 12-month requirement detailed above.

Please note that the Income Insurance Premier Plan or PremierLink Insurance Protection will not be available to part-time applicants.

TPD

Your client must be involved in regular permanent part-time work for at least 20 hours per week.

If your client is eligible for cover under Home Duties – see the notes under [Home Duties](#) – but is also engaged in regular permanent part-time work for less than 20 hours a week, we will apply the appropriate TPD rating for the higher risk occupation.

Casual workers

Casual workers are not eligible for Income Protection or TPD cover.

Working more than 50 hours per week

Some limitations may be applied if your client is working more than 50 hours each week or they work excessive hours due to a second occupation. The benefit period may be limited – to two or five years for example – the benefit amount reduced or in some cases, cover may be declined.



More details on other considerations for eligibility for cover

Apprentices

Apprentices can generally be covered in their fourth year. We will also consider applications from second or third year apprentices and individuals with previous trade qualifications may be considered more favourably. Ask the Underwriting team for more information. You can find details of contacts at [Portal > Products > Insurance > Personal – Insurance > Underwriting](#).

Be prepared

Questions to ask your client that we may need to know for pre-assessment.

- In which trade are you an apprentice in?
- What year of your apprenticeship is current at time of application?
- Has your apprenticeship to date been with the same employer? If not, please detail employment details.
- What are the dates for commencement and anticipated end of the apprenticeship?
- Do you have additional trade or any other qualifications?

Contractors (sub-contractors)

Consideration of cover for contractors may depend on your client's individual circumstances such as their experience and qualifications, their current contracts, the terms/length of the contract and the amount of time they have been self-employed.

Generally, indemnity cover with benefit periods limited to two or five years will be considered if your client has been self-employed for more than 12 months and we take into consideration the terms of their contract along with their qualifications and experience in their current profession.

Longer benefit periods may be offered where:

- your client has moved to a contract basis but remains working in the same company and the same position.
- your client has extensive experience and qualifications in their current profession.

Be prepared

Questions to ask your client that we may need to know for pre-assessment.

- How long have you been working in your current profession? What are your qualifications?
- How long have you been working on a contract basis?
- When is the current contract due to expire? What's up next?
- Have you had any period of unemployment?
- What expenses are incurred in earning the income?
- What are the circumstances of the contract? For example, are you contracting back to your previous employer? Are you working different positions with different contracts?



Farmers – Income Protection for farmers (owners)

The ability of self-employed farmers to provide financial evidence in support of their Income Protection application is often complicated by the nature of their business. With this in mind, the following offer is in addition to our usual fully underwritten long-term cover without any cap.

Farmers that own and work their property on a full-time basis or have been full-time share farmers for three years or more, can access the 'F' occupation category and can get:

- An indemnity basis contract with benefit periods available up to age 65.
- A monthly benefit based on 30% of the gross farm turnover, up to a maximum of \$3,500 per month.

(For share-farmers or part-owners, the farm share split must be determined and the benefit will be the determined portion of the 30% of the gross farm turnover, within the maximum benefit of \$3,500 per month.)

The following table clarifies the difference between the offer for a Farmer that cannot provide financial evidence to substantiate an Income Protection policy:

	Farmer/Owner	Farmer/Owners
	Cannot provide financial evidence to substantiate income	Can provide financial evidence to substantiate income
Occupation category	F	C
Waiting period	14, 30, 60, 90, 180, or 730 days	14, 30, 60, 90, 180, or 730 days
Benefit period	2 years, 5 years, to age 60, to age 65	2 years, 5 years, to age 60, to age 65
Benefit type	Indemnity	Agreed Value or Indemnity
Insurable benefit	Up to a maximum of \$3,500 monthly benefit	Up to \$25,000 monthly benefit



Home Duties

Home Duties (full-time)

We recognise the contribution made by a non-income producing partner to the day-to-day running of a household including the active involvement in caring for children and the costs associated with this in the event of an illness or injury.

Home maker – actively seeking employment

To allow our Underwriting team to provide an accurate pre-assessment and appropriate occupational category, we will consider any unique circumstances where your client is actively seeking employment, we recommend you obtain the following additional information:

1. Previous occupation, length of time in role, and income level.
2. Proposed new occupation arrangement (eg full-part-time, casual-contract, days worked/ hours per week, usual work duties and expected income range etc).

Please refer to the [Maximum benefits for Personal Cover – non income earning applicants](#) and [Maximum benefits for Home Duties](#) section for further details of maximum benefits for Home Duties cover.

Please note that if your client is in between jobs and actively seeking employment then they are considered unemployed and generally not considered for Home Duties.

Own Occupation is generally not available.

Be prepared

If applying for more than the maximum benefit for Home Duties, we need to know:

- What is the income of the partner?
- Provide the number of dependants and their ages and if any require special care.
- What is the level of debt held by the household?

Medical and dental graduates

While medical graduates are rated to the same equivalent categories as their colleagues, we offer particular cover and benefits for recent graduates.

Under our Agreed Value Income Insurance product, we will allow a maximum monthly benefit of \$6,250. This entry level benefit includes super contributions and is set regardless of your client's current income. While all claims for partial disability always require proof of income disability, under this cover your client would not be required to provide evidence of income to lodge a claim for total disablement.

To qualify for this offer your client must:

- have graduated within the last two years
- be employed full-time in a medical or dental position (not self-employed), and
- be registered with the relevant medical or dental board.



Mining industry

From mine managers to explosive handlers, the Australian mining sector employs a wide range of industry specialists. Income protection cover is available for many mining industry occupations. If the occupation falls under the '**C' occupation rate categories C/M1 or C/M2**, the table below summarises conditions that may apply to cover such as maximum benefit amounts and benefit payment periods that may depend on your client's occupation and industry experience.

Occupations rated as C/M1

Benefit period	Industry experience	Maximum benefit amount allowable ⁽ⁱ⁾
Age 60, Age 65	<5yrs	Indemnity: Up to \$30,000 maximum monthly benefit Agreed value: Limited to \$6,250 held on an agreed value basis with the remainder, up to a maximum of \$30,000, held on an indemnity basis.
	≥5yrs	Indemnity: Up to \$30,000 maximum monthly benefit Agreed value: Limited to \$7,500 held on an agreed value basis with the remainder, up to a maximum of \$30,000, held on an indemnity basis.
2 years, 5 years	<5yrs	Indemnity: Up to \$30,000 maximum monthly benefit Agreed value: For sums insured less than or equal to \$10,000 – full agreed value cover can be purchased. For sums insured greater than \$10,000 – agreed value cover is limited to a maximum monthly benefit of \$6,250 with the remainder, up to a maximum of \$30,000, held on an indemnity basis.
	≥5yrs	Indemnity: Up to \$30,000 maximum monthly benefit Agreed value: For sums insured less than or equal to \$10,000 – full agreed value cover can be purchased. For sums insured greater than \$10,000 – agreed value cover is limited to a maximum monthly benefit of \$7,500 with the remainder, up to a maximum of \$30,000, held on an indemnity basis.

Occupations rated as C/M2

Benefit period	Industry experience	Maximum benefit amount allowable ⁽ⁱ⁾
2 years, 5 years	N/A	\$10,000 (agreed value or indemnity cover)

(i) The agreed value/indemnity splits described are not available for the Income Insurance Superannuation Plan and Income Insurance SMSF Plan. When the Income Insurance Superannuation Plan or Income Insurance SMSF Plan is selected, the maximum monthly benefit can still be applied for, but the entire amount will be indemnity.

Note: Some allowances are not to be included when calculating income for these occupations. For further information on which allowances can be included please contact the Contact AMP underwriting, [We're here to help](#).



Newly self-employed

Australians are famous for 'giving things a go', but the reality of small business in Australia is that a high percentage will fail within the first two years. Establishing a new business, building a steady income and dealing with cashflow issues are challenges faced by many operators.

With these risks in mind, we will take your client's individual circumstances into consideration. Under our approach we may limit Income Protection to an indemnity contract, apply a Newly Self-employed clause and/or limit the benefit period and the monthly benefit. Should your client have a history of bankruptcy, unstable employment, no demonstrable link between the previous occupation and the new occupation or work from home, we cannot consider cover.

Contact the Underwriting Team if you'd like further advice or information about your client's individual circumstances.

On claim – current or impending workers' compensation claim

If your client has a current active workers' compensation claim (or similar) or intends to lodge such a claim, then Income Protection and TPD are unlikely be offered until the claim has been finalised. Please contact the Underwriting team for more information.

✓ Be prepared

Questions to ask your client that we may need to know for pre-assessment of newly self employed applicants.

- Are you contracting back to your previous employer in the same occupation?
- What is the nature of the business and how long has it been operating?
- Is the business in the same industry as your past occupational experience?
- Have you purchased a successful existing business and/or purchased a franchise?
- What is your experience and what are your qualifications in this area?
- Have you ever run a business in the past? Or did you obtain any qualifications in how to run a business?
- How is the business tracking?
- Can you provide evidence of business success such as contracts or income?

Seasonal workers

For seasonal workers such as fruit pickers or ski instructors, work is usually dependent on factors or conditions beyond their control including weather and travel arrangements. The unpredictable nature of this work means we are not able to consider Income Insurance and TPD cover for seasonal workers.

Second occupation

Like a growing number of Australians, your client may be working more than one job. We will consider

an application for Income Protection and TPD as long as the client works the required hours in their main occupation to be eligible for that cover. These criteria are detailed under [Hours worked – full time and part-time eligibility criteria](#).

We are not able to offer cover for income generated through hobbies or investments.

✓ Be prepared

When occupations are of the same nature

We will consider insuring the total combined income of both occupations under an indemnity contract if:

- the occupations are of the same nature and occupation class
- the total hours worked do not exceed 60 hours per week
- both hours worked and income received are regular and consistent
- your client has been working in the second occupation for at least two years.

If your client's combined working hours are excessive, we may limit the benefit period to two or five years, for example, reduce the benefit amount, or decline to provide cover.

When occupations are of a different nature

If your client's occupations are different – say a clerk who also works as a waiter – we will cover the insurable income from the main occupation only. It's important to understand that the applicable occupation rate category will be that of the occupation that presents the higher risk. For instance, the clerk in our example would be rated as a waiter.



Working from home

Home-based businesses are as varied as any other business. Some may meet with clients or customers at home, while others may have little contact. Some may have a dedicated workspace while the kitchen table is the office for others. Some may have regular ongoing contracts while for others paid work is a little more unpredictable.

With so many variables, it can be difficult to determine the impact of a disability claim or the actual amount of work and income. That said, there are many situations where we can offer Income Protection for clients working from home. As outlined in the table below, where cover is available certain restrictions may be applied, such as extended minimum waiting periods or limited benefit periods.

Contact the Underwriting team if you have any questions about your client's individual circumstances.

Here's a general guide to our approach for considering Income Protection for home-based workers.

Work situation	Restrictions
Medical Professionals with a fully equipped surgery and waiting room such as doctors, dentists and veterinary surgeons with regular income and customer contact.	No restrictions, any waiting period is available.
Employees of a home-based business with no ownership interest in the business who have an established employment record of at least 12 months.	Minimum 30 day waiting period.
Self-employed with a home-based business established for at least 12 months. Regular face-to-face customer contact at least weekly with an office separate from main living area.	Minimum 30 day waiting period.
Self-employed, home-based worker with no or minimal customer contact working under contract with regular and ongoing work and established for at least 12 months. Freelancers who can demonstrate a record of regular project work from an established customer base may also be considered.	Minimum 90 day waiting period. Benefit period may be restricted to two or five years.
Self-employed with no or minimal customer contact and an irregular stream of work. Just a few examples are freelance travel writer, dressmaker or bookkeeper.	Not insurable.
Certain home-based occupations that may involve some degree of customer contact, but have a less predictable or consistent income. Examples include beautician, masseur/masseuse, hairdresser, child care worker, or craft manufacturer such as a potter or painter.	Not insurable.

✓ Be prepared

Questions to ask your client that we may need to know for pre-assessment:

Employee of a non-family run business

- What is the nature of your work and what are your exact duties?
- How often are you in contact with your employer?

Self-employed

- What is the nature of your business and what are your exact duties?
- How often are you in contact with customers?
- Do you work on established contracts? How is your work sourced?

Set up

- Do you have a workspace or office that's separate from living areas?
- Is there a separate phone line dedicated to your business?
- Does your office have a separate entrance that's open to the public?

Client contact

- How often and for what reasons do you leave home to conduct business?
- How are you in contact with your clients? Phone and email? Do they visit your home? Do you visit them at their place of work?
- What percentage of this contact is face to face?

Other general information

- How many hours per week and weeks per year are you working from home?
- Do you work regular hours or does work come in on an irregular basis?
- How long have you been working from home? Can you demonstrate a successful track record?
- What are your professional qualifications for the work you do?



Fact sheet – Occupation rate categories

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Abalone diver	RUW	B or EXC	NA	NA	B or EXC	NA
Abattoir worker						
– Not slaughterer	A	A	NA	NA	A	DY
– Slaughterer	A	A	NA	NA	A	NA
Accountant						
– CPA / CA qualified	A	A	A	A	A	AA
– Other	A	A	A	A	A	A
Actor (see radio / television / film industry or theatre / cinema industry)						
Actuarial Analyst	A	A	A	A	A	A
Actuary						
– FIAA qualified or overseas equivalent	A	A	A	A	A	AA
– Other	A	A	A	A	A	A
Acupuncturist						
– Qualified and registered	A	A	A	A	A	MP
– Qualified, not registered	A	A	NA	NA	A	NA
– Not qualified	A	A	NA	NA	A	NA
Aerial photographer (see Photographer)						
Agent						
– Advertising (100% office work)	A	A	A	A	A	A
– Customs and shipping						
– Airport / mail centre	A	A	B	NA	A	C
– Docked ships	A	A	B	NA	A	C
– Clerical	A	A	A	NA	A	A
– Employment	A	A	A	A	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Agent (continued)						
– Machinery	A	A	B	NA	A	B
– Mercantile / repossession / private detective	A	A	A	NA	A	NA
– Real estate						
– 100% office work	A	A	A	A	A	A
– Light manual work	A	A	B	NA	A	B
– Stock / station	A	B	B	NA	B	B
Agriculture (see farmer)						
Agronomist						
– Office based consultant	A	A	A	A	A	AA
– Analytical / lab (Degree Qualified)	A	A	B	NA	A	B
– Field work	A	A	C	NA	A	C
Air conditioning						
– Office duties / consulting	A	A	A	NA	A	A
– Installation / repairs / servicing	A	A	C	NA	A	C
– Supervisor / inspector	A	A	A	NA	A	B
Airforce personnel	RUW	A	NA	NA	A	NA
Airline (see aviation industry)						
Airport management (office based only)	A	A	A	A	A	A
Ambulance						
– Driver / officer / paramedic	A	A	E	NA	A	D
– Personnel (administrative only)	A	A	A	A	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Amusement parlour / centre proprietor						
– No. of employees >10	A	A	A	NA	A	B
– No. of employees <10	A	A	B	NA	A	C
– Employee	A	A	C	NA	A	CY
Anaesthetist (registered)	A	A	A	A	A	AA
Analyst / programmer (see computer industry)						
Antenna erector						
– Commercial / industrial	RUW	A	NA	NA	A	NA
– Domestic only	RUW	A	D	NA	A	CY
Antique dealer	A	A	B	NA	A	B
Apprentice						
– First, second, third year	A	A	NA	NA	A	NA
– Fourth year	A	A	D	NA	A	DY
Architect (degree qualified)	A	A	A	A	A	AA
Architectural draftsman	A	A	A	A	A	A
Army personnel	RUW	A	NA	NA	A	NA
Artist						
– Commercial (full-time, not working at home)	A	A	A	A	A	A
– Graphic (full-time, not working from home)	A	A	A	A	A	A
– Sculptor	A	A	NA	NA	A	NA
– Other	A	A	NA	NA	A	NA
Asphalt layer	A	C	NA	NA	C	NA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Auctioneer						
– Livestock (three years' experience)	A	A	C	NA	A	C
– Real estate (three years' experience)	A	A	A	A	A	A
– Other	A	A	RUW	NA	A	RUW
Audiologist (registered)	A	A	A	A	A	MP
Auditor						
– Degree qualified	A	A	A	A	A	AA
– Not degree qualified	A	A	A	NA	A	A
Author / writer	A	A	NA	NA	A	NA
Auto space electrician	A	A	C	NA	A	C
Automobile (see motor vehicle industry)						
Aviation industry						
– Flying personnel						
– Instructor	RUW	A	NA	NA	A	NA
– Aircrew / attendants / pilot	RUW	A	NA	NA	A	NA
– Non-flying personnel						
– Air traffic controller	A	A	NA	NA	A	NA
– Mechanic / maintenance staff	A	A	C	NA	A	C
– Baggage handler	A	A	D	NA	A	DY
– Clerical	A	A	A	A	A	A
– Other manual	A	A	D	NA	A	DY
Backhoe operator	A	A	D	NA	A	D



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Baker / pastry cook						
– Qualified	A	A	C	NA	A	C
– Others (two years minimum)	A	A	D	NA	A	D
Banana farmer – owner / manager	A	A	C	NA	A	C
Bank / building societies – administrative / clerical / management	A	A	A	A	A	A
Banking – merchant	A	A	A	A	A	AA
Barber						
– Not working at home	A	A	C	NA	A	CY
– Working at home	A	A	NA	NA	A	NA
Bartender	A	A	C	NA	A	CY
Barrister	A	A	A	A	A	AA
Beach inspector	A	A	NA	NA	A	NA
Beautician						
– Not working from home	A	A	C	NA	A	C
– Working at home	A	A	NA	NA	A	NA
Beekeeper / apiarist	A	A	C	NA	A	C
Billiard saloon						
– Proprietor						
– No. of employees > 10	A	A	A	NA	A	B
– No. of employees <10	A	A	B	NA	A	C
– Employee	A	A	C	NA	A	CY
Blacksmith / farrier	A	A	E	NA	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Blaster / explosives handling	RUW	C or EXC	NA	NA	C or EXC	DY
Blind / awning / screen						
– Manufacturer	A	A	C	NA	A	C
– Installer	A	A	C	NA	A	C
Boarding house – proprietor / owner	A	A	NA	NA	A	NA
Boat builder (tradesperson qualified)	A	A	C	NA	A	C
Boat / watercraft operator (full details required)	A	A	NA	NA	A	NA
Bobcat owner / operator	A	A	D	NA	A	D
Boiler						
– Inspector (no manual work)	A	A	C	NA	A	C
– Maker	A	A	D	NA	A	D
Bookbinder	A	A	B	NA	A	B
Bookkeeper	A	A	A	A	A	A
Bookmaker / betting	A	A	NA	NA	A	NA
Bottle dealer	A	A	C	NA	A	CY
Bouncer / crowd control	A	B	NA	NA	B	NA
Bread vendor	A	A	C	NA	A	C
Brewery / distillery						
– Admin / clerical / management (100% office work)	A	A	A	A	A	A
– Supervisor	A	A	B	NA	A	B
– Chemist (degree qualified)	A	A	A	A	A	A
– Worker (non-skilled)	A	A	C	NA	A	CY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Bricklayer	A	A	E	NA	A	DY
Brickworks employee (non-skilled)	A	A	C	NA	A	DY
Broker – Finance / insurance / share / stock	A	A	A	A	A	A
Builder (licensed)	A	A	C	NA	A	C
Builder (without trade qualification)	A	A	E	NA	A	DY
Builders labourer	A	A	E	NA	A	DY
Builder's supply merchant	A	A	C	NA	A	C
Building inspector	A	A	B	NA	A	B
Bulldozer driver / operator	A	A	D	NA	A	D
Bus driver						
– Local	A	A	C	NA	A	D
– Long distance	A	A	D	NA	A	DY
Business executive (100% office work)	A	A	A	A	A	A
Butcher – Retail	A	A	C	NA	A	C
Buyer						
– Clerical	A	A	A	A	A	A
– Other	A	A	IC	NA	A	IC
Cabinet maker						
– Qualified	A	A	C	NA	A	C
– Unqualified / labourer	A	A	E	NA	A	D
– Fourth year apprentice	A	A	D	NA	A	DY
Cafe proprietor	A	A	B	NA	A	B



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Camera operator (see radio / television / film / industry)						
Cane farmer – owner / manager	A	A	C	NA	A	C
Car salesperson	A	A	A	NA	A	A
Caravan park – proprietor / owner / employee	A	A	NA	NA	A	DY
Caretaker	A	A	NA	NA	A	D
Carpenter						
– Qualified	A	A	C	NA	A	C
– Unqualified / labourer	A	A	E	NA	A	D
– Fourth year apprentice	A	A	D	NA	A	DY
Carpet cleaner	A	A	C	NA	A	C
Carpet – layer	A	A	NA	NA	A	DY
Cartage contractor / carrier						
– Local / metropolitan	A	A	C	NA	A	D
– Long distance	A	A	NA	NA	A	DY
Cashier – financial institution	A	A	A	A	A	A
Casino						
– Croupier (minimum two years' experience)	A	A	B	NA	A	B
– Poker / gaming machine staff security (see security guard)	A	A	B	NA	A	C
Caterer						
– Cooking	A	A	C	NA	A	C
– No cooking	A	A	B	NA	A	B
Ceiling fixer	A	A	D	NA	A	NA
Cement renderer	A	A	NA	NA	A	NA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Cemetery / crematorium worker	A	A	C	NA	A	CY
Chainman (surveying)	A	A	D	NA	A	DY
Chauffeur	A	A	B	NA	A	B
Chef						
– Qualified	A	A	C	NA	A	C
– Unqualified, minimum two years' experience	A	A	D	NA	A	D
Chemical industry						
Not handling acids, explosives, radioactive materials:						
– Analytical or lab (degree qualified)	A	A	B	B	A	B
– Industrial (non hazardous)	A	A	A	A	A	AA
– Research (degree qualified)	A	A	A	A	A	AA
– Technician / lab assistant	A	A	B	NA	A	B
– Process / production worker	A	A	C	NA	A	CY
– Industrial chemist (hazardous) handling acids, explosives, radioactive materials	RUW	RUW	RUW	NA	RUW	RUW
Chemist / pharmacist (qualified)	A	A	A	A	A	AA
Childcare worker qualified and registered						
– Working from home	A	A	NA	NA	A	NA
– Not working from home	A	A	B	NA	A	B
– Not govt. registered	A	A	NA	NA	A	NA
Chiropodist / podiatrist (registered)	A	A	A	A	A	A
Chiropractor (registered with Chiropractors' registration board)	A	A	A	NA	A	A
Cinema (see theatre / cinema industry)						
Circus performer / worker	RUW	B	NA	NA	B	NA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Cleaner (full time only)						
– Brick	A	A	E	NA	A	DY
– Carpet	A	A	C	NA	A	C
– Factory / office / school	A	A	C	NA	A	CY
– Household	A	A	C	NA	A	CY
– Street	A	A	C	NA	A	CY
– Window						
– Up to 10 metres high	A	A	C	NA	A	CY
– Above 10 metres high	RUW	A	NA	NA	A	DY
Clerical worker / clerk	A	A	A	A	A	A
Club						
– Entertainment	A	A	NA	NA	A	NA
– Club night / disco	A	A	NA	NA	A	NA
– Private / exclusive						
– Management / admin (100% office work)	A	A	A	NA	A	A
– Others	A	A	RUW	NA	A	RUW
Coach Driver						
– Local	A	A	C	NA	A	D
– Long distance	A	A	D	NA	A	DY
Commercial artist (full-time, not working from home)	A	A	A	A	A	A
Commercial traveller	A	A	B	NA	A	B
Composer						
– Keyboard work only	A	A	B	NA	A	B
– Other	A	A	B	NA	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Computer Industry						
– Consultant (professional, degree qualified)	A	A	A	A	A	AA
– Consultant (other)	A	A	A	A	A	A
– Engineer (degree qualified)	A	A	A	A	A	AA
– Technician	A	A	B	NA	A	B
– Maintenance engineer	A	A	B	NA	A	B
– Keyboard operator	A	A	B	NA	A	B
– Programmer / systems analyst	A	A	A	A	A	A
– Sales representative	A	A	A	A	A	A
Concrete contractor / paver	A	A	NA	NA	A	NA
Cook (with trade qualification)	A	A	C	NA	A	C
Courier (see driver)						
Craneperson / driver (other than dock worker)						
– Tower crane	RUW	A	NA	NA	A	DY
– Other	RUW	A	C	NA	A	D
Dairy						
– Proprietor	A	A	C	NA	A	C
– Delivery person	A	A	C	NA	A	C
– Employee	A	A	C	NA	A	CY
Debt collector						
– Repossessing	RUW	A	NA	NA	A	DY
– No repossessing (office based only, no field work)	A	A	C	NA	A	C
– Other	RUW	A	A	NA	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Decorator / designer						
– Design only – no manual work	A	A	A	A	A	A
– Interior / exterior (manual work, up to 10 metres high)	A	A	B	NA	A	B
– Interior / exterior (manual work, over 10 metres high)	RUW	A	NA	NA	A	DY
Delicatessen proprietor	A	A	B	NA	A	B
Demolisher (building)						
– Foreperson	A	A	C	NA	A	CY
– Other	RUW	A	NA	NA	A	NA
Dental nurse	A	A	B	B	A	B
Dental technician / mechanic	A	A	B	B	A	B
Dentist / dental surgeon / orthodontist	A	A	A	A	A	MP
Diemaker / caster	A	A	C	NA	A	C
Diesel Mechanic (qualified)	A	A	C	NA	A	C
Dietician						
– Qualified and registered	A	A	A	A	A	A
– Unqualified	A	A	B	NA	A	B
Director (100% office work)	A	A	A	A	A	A
Diver (professional)	RUW	B	NA	NA	B	NA
Docker / waterside worker	RUW	A	NA	NA	A	NA
Doctor (medical or dental)	A	A	A	A	A	MP
Dog groomer (mobile) >two years' experience, employed or self employed (business operating successfully ie established clientele, stable income)	A	A	D	NA	A	D



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Dog groomer (Shop front business) > two years' experience, employed or self employed (business operating successfully ie established clientele, stable income)	A	A	B	NA	A	B
Draftsperson	A	A	A	A	A	A
Drainer / Drainage contractor (trade qualified)	A	A	D	NA	A	DY
Dressmaker (full-time, not working from home)	A	A	C	NA	A	C
Drillers						
– Offshore (Australian waters only) and/or explosives use	RUW	A	NA	NA	A	NA
– Other (no explosives use)	RUW	A	D	NA	A	DY
Driver						
– Ambulance	A	A	E	NA	A	D
– Bulldozer	A	A	D	NA	A	D
– Bus / coach						
– Local	A	A	C	NA	A	D
– Long distance	A	A	D	NA	A	DY
– Chauffeur (not hire car)	A	A	B	NA	A	B
– Courier						
– Bicycle	RUW	A	NA	NA	A	CY
– Cars, small vans	A	A	C	NA	A	C
– Motorcycle	RUW	A	C	NA	A	CY
– Trucks (see section below)						
– Crane (other than dock worker and tower cranes)	A	A	C	NA	A	D
– Dairy delivery person	A	A	C	NA	A	C
– Earthmoving and construction equipment	A	A	D	NA	A	D
– Explosives	RUW	C or EXC	E	NA	C	DY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Driver (continued)						
– Fork lift	A	A	C	NA	A	C
– Garbage collector	A	A	D	NA	A	DY
– Instructor						
– Car	A	A	B	NA	A	B
– Truck	A	A	C	NA	A	C
– Log hauler	RUW	A	C	NA	A	DY
– Taxi	A	A	C	NA	A	CY
– Tow truck	A	A	C	NA	A	D
– Trucks						
– Local / metropolitan	A	A	C	NA	A	D
– Long distance (operating more than 200 km from base)	A	A	D	NA	A	DY
Drover / musterer	A	A	NA	NA	A	NA
Dry cleaning industry – owner / manager	A	A	C	NA	A	C
Dry cleaning industry – employee	A	A	D	NA	A	D
Electrical lines installer or repairer / power lines	RUW	A	NA	NA	A	DY
Electrician						
– Domestic or light commercial (with trade qualification)	A	A	C	NA	A	C
– Industrial high voltage (with trade qualification)	RUW	C	NA	NA	C	NA
– Other	A	A	RUW	NA	A	RUW
Electroplater / electrotyper / enameller	A	A	C	NA	A	C
Engineer (degree qualified, no manual work)						
– Aircraft (flying endorsement will apply)	A	A	A	NA	A	AA
– Chemical (non-hazardous materials)	A	A	A	A	A	AA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Engineer (degree qualified, no manual work) (continued)						
– Consulting / office duties only	A	A	A	A	A	AA
– Supervising (not involved with bridges or heights, underground work or explosives)	A	A	B	NA	A	B
– Manual work (not involved with bridges or heights, underground work or explosives)	A	A	C	NA	A	C
– Maritime (degree qualified, not sea going, no manual work)	A	A	A	A	A	AA
– Mining – no underground work and office duties only (refer to mine worker – professionals)	A	A	A	A	A	AA
– Other	RUW	RUW	RUW	NA	RUW	RUW
Engraver / etcher	A	A	B	NA	A	B
Entertainer	A	A	NA	NA	A	NA
Executive (100% office work)	A	A	A	A	A	A
Explosives worker	RUW	C or EXC	NA	NA	C or EXC	NA
Exporter / importer						
– 100% office work	A	A	A	A	A	A
– Some light manual work	A	A	B	NA	A	B
– Other	RUW	RUW	RUW	NA	RUW	RUW
Factory hand / worker	A	A	C	NA	A	CY
Farmer owner / manager (minimum three years)	A	A	C	NA	A	C/F
Farm hand / labourer / worker	A	A	D	NA	A	DY
Farm manager (duties required)	A	A	C	NA	A	C
Farrier	A	A	E	NA	A	DY
Fashion designer	A	A	A	NA	A	A
Fast food / takeaway proprietor	A	A	C	NA	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Fencing contractor						
– Proprietor	A	A	C	NA	A	D
– Employee	A	A	C	NA	A	DY
Fibreglass worker	A	A	D	NA	A	DY
Film industry (see radio / television / film industry)						
Financial planner / consultant	A	A	A	A	A	A
Firefighter						
– Airport	RUW	A	D	NA	A	DY
– City	RUW	A	D	NA	A	DY
– Explosives	RUW	C or EXC	NA	NA	C or EXC	NA
– Mines	RUW	C or EXC	NA	NA	C or EXC	NA
– Oil and natural gas well	RUW	C or EXC	NA	NA	C or EXC	NA
– Rural	RUW	C	NA	NA	C	NA
Fishing						
– Deep sea or seasonal	RUW	A	NA	NA	A	NA
– Owner / skipper (Aust waters only)	RUW	A	NA	NA	A	NA
– Other workers (Aust waters only)	RUW	A	NA	NA	A	NA
Fishmonger	A	A	C	NA	A	C
Fitter and turner	A	A	C	NA	A	C
Floor coverer / layer (linoleum / plastic, not carpet)	A	A	D	NA	A	D
Floor surfacer / tiler / sander	A	A	D	NA	A	D
Foreperson – building and construction (no demolition / wrecking)	A	A	C	NA	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Foundry						
– Patternmaker	A	A	D	NA	A	D
– Worker	A	A	E	NA	A	DY
French polisher	A	A	C	NA	A	C
Funeral Parlour						
– Funeral director / undertaker (100% office work)	A	A	A	A	A	A
– Driver / embalmer / pall bearer / other	A	A	C	NA	A	C
Furniture removalist						
– Local	A	A	C	NA	A	DY
– Long distance	A	A	D	NA	A	NA
Garbage collector	A	A	D	NA	A	DY
Gardener						
– Domestic landscape (two years' experience)	A	A	C	NA	A	C
– Other	A	A	C	NA	A	CY
Gas fitter	A	A	C	NA	A	D
Geologist						
– 100% office work	A	A	A	A	A	A
– Field work	A	A	C	NA	A	C
Glass cutter / blower	A	A	C	NA	A	CY
Glazier	A	A	C	NA	A	C
Goldsmith / silversmith	A	A	B	NA	A	B



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Golf club professional						
– Shop, tuition only (full-time, minimum three years' experience, not touring or professional player)	A	A	NA	NA	A	C
– Touring	A	A	NA	NA	A	NA
Government employee (100% office work)	A	A	A	A	A	A
Graduates (within last two years)						
– Medical doctor MP (registered)	A	A	A	A	A	MP
– Medical doctor AA (registered)	A	A	A	A	A	AA
– Dental professional MP (registered)	A	A	A	A	A	MP
Graphic artist / designer (not working from home)	A	A	A	A	A	A
Greenkeeper / grounds person						
– Supervisor (detail training / occupational history)	A	A	C	NA	A	C
– Other	A	A	D	NA	A	D
Gym Instructor						
– Qualified, minimum three years' experience, working in practice / sports club only)	A	A	C	NA	A	CY
– Other	A	A	NA	NA	A	NA
Hairdresser / barber						
– Not working at home	A	A	C	NA	A	CY
– Working at home	A	A	NA	NA	A	NA
Handyperson (minimum two years' experience)	A	A	E	NA	A	DY
Harbour pilot	A	B	NA	NA	B	DY
Hardware / building supplies – management / admin (100% office work)	A	A	A	A	A	A
Home duties (full-time care and maintenance of home and dependents)	A	A	A	NA	A	NA
Horse riding instructor	A	A	NA	NA	A	CY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Horse stable hand / strapper	A	A	D	NA	A	DY
Horse trainer / breeder (no horse breaking)	A	A	C	NA	A	CY
Horticulturist (degree qualified, less than 25% manual work)	A	A	B	NA	A	B
Hospital						
– Aides	A	A	C	NA	A	CY
– Domestic	A	A	C	NA	A	CY
– Orderly / wardperson	A	A	C	NA	A	CY
– Registrar / manager	A	A	A	A	A	A
Hotel industry (including motels)						
– Manager / proprietor						
– 10 or more full-time employees	A	A	A	NA	A	B
– Under 10 full-time employees	A	A	B	NA	A	C
– Staff						
– Bar	A	A	C	NA	A	CY
– Bottle shop attendant	A	A	C	NA	A	C
– Bouncer	A	B	NA	NA	B	NA
– Chef	A	A	C	NA	A	C
– Cleaner	A	A	C	NA	A	CY
– Driveway attendant	A	A	C	NA	A	C
– Office / admin (100% office work)	A	A	A	A	A	A
– Waiter	A	A	B	NA	A	B
– Other	A	A	IC	NA	A	IC
Houseperson	A	A	A	NA	A	NA
Human resources / personnel manager	A	A	A	A	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Importer / exporter						
– 100% office work	A	A	A	A	A	A
– Some light manual work	A	A	B	NA	A	B
– Other	RUW	RUW	RUW	NA	RUW	RUW
Industrial chemist (non-hazardous materials)	A	A	A	A	A	AA
Inspector						
– Electrical industry	A	A	C	NA	A	C
– Meat industry	A	A	B	NA	A	B
Instrument maker	A	A	B	NA	A	B
Insulation installer	A	A	C	NA	A	D
Insurance						
– Adjuster / assessor (not private investigator)	A	A	B	NA	A	B
– Adviser / salesperson	A	A	A	A	A	A
– Broker	A	A	A	A	A	A
– Inspector	A	A	B	NA	A	B
Interior decorator / designer (see decorator / designer)						
Investigator / inquiry agent	A	A	NA	NA	A	NA
Investment adviser (licensed)	A	A	A	A	A	A
Jackaroo / jillaroo / stockhand / stationhand	A	A	NA	NA	A	DY
Janitor	A	A	C	NA	A	CY
Jeweller						
– Repairs / retail sales	A	A	B	NA	A	B
– Others (including cutter / polisher / setter / engraver)	A	A	B	NA	A	B



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Jockey	RUW	B or EXC	NA	NA	B or EXC	NA
Journalist						
– Freelance, no overseas assignments	A	A	NA	NA	A	NA
– Salaried, no overseas assignments	A	A	A	A	A	A
– Salaried, overseas assignments	RUW	NA	NA	NA	NA	NA
Kennel Proprietor	A	A	C	NA	A	C
Key punch operator	A	A	B	NA	A	B
Kitchen Hand						
– Two years' experience	A	A	D	NA	A	D
– <Two years' experience	A	A	D	NA	A	DY
Knitter (mill worker)	A	A	C	NA	A	CY
Laboratory technician						
– Not handling radioactive or toxic substances or chemicals	A	A	B	NA	A	B
– Other	A	RUW	RUW	NA	RUW	RUW
Labourer (not under specified industry)	A	A	E	NA	A	DY
Land broker	A	A	A	A	A	A
Landscape gardener						
– Not qualified (two years' experience)	A	A	C	NA	A	C
– Qualified (horticultural degree / diploma, less than 25% manual work)	A	A	B	NA	A	C
– Other	A	A	C	NA	A	CY
Lawnmower sales and service	A	A	B	NA	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Lawnmowing contractor						
– three years' experience	A	A	C	NA	A	C
– Other	A	A	C	NA	A	CY
Lawyer	A	A	A	A	A	AA
Librarian	A	A	A	A	A	A
Lift installer / mechanic	A	A	C	NA	A	C
Lines installer or lines repairer (see electrical or telecommunications)						
Linotype operator	A	A	C	NA	A	C
Livestock buyer / dealer	A	A	B	NA	A	B
Locksmith	A	A	B	NA	A	B
Logging (see timber)						
Loss adjuster (not private investigator / repossession)	A	A	B	NA	A	B
Machinery equipment – hire or service	A	A	B	NA	A	C
Machinist						
– Clothing						
– In shop or factory away from home	A	A	C	NA	A	C
– At home	A	A	NA	NA	A	NA
– Metal / wood	A	A	D	NA	A	DY
Mail contractor						
– Van	A	A	C	NA	A	C
– Motorcycle	A	A	C	NA	A	CY
Management consultant (degree qualified, 100% office)	A	A	A	A	A	AA
Management director (100% office work)	A	A	A	A	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Manicurist						
– Not working from home	A	A	C	NA	A	C
– Working at home	A	A	NA	NA	A	NA
Manufacturer						
– Office duties only	A	A	A	A	A	A
– Other (not handling toxic / hazardous substances)	A	A	C	NA	A	CY
Market gardener	A	A	C	NA	A	C
Maritime (see shipping / maritime industry)						
Mason	A	A	D	NA	A	D
Masseur / masseuse						
– Working from home	A	A	NA	NA	A	NA
– Qualified, minimum three years' experience, working in practice not from home	A	A	C	NA	A	CY
Mathematician (degree qualified)	A	A	A	A	A	AA
Meat packer	A	A	D	NA	A	DY
Mechanic (with trade qualification)	A	A	C	NA	A	C
Medical practitioner	A	A	A	A	A	MP
Merchant banker	A	A	A	A	A	AA
Merchant sea person	RUW	A	NA	NA	A	NA
Metal industry						
– Fitter and turner (qualified)	A	A	C	NA	A	C
– Metal supply / stocks	A	A	D	NA	A	DY
– Sheet metal worker	A	A	D	NA	A	D
– Skilled supervisor	A	A	C	NA	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Metal industry (continued)						
– Skilled worker	A	A	C	NA	A	C
– Other worker	A	A	E	NA	A	DY
Metallurgist						
– Office / laboratory only	A	A	A	A	A	A
– Field work	A	A	C	NA	A	C
Meter reader	A	A	D	NA	A	D
Milk bar						
– Proprietor	A	A	B	NA	A	B
– Employee	A	A	B	NA	A	B
Milk vendor	A	A	C	NA	A	C
Mining industry						
– Assayer	A	A	B	NA	A	B
– Boilermaker / welder	A	A	C	NA	A	C/M1
– Carpenter	A	A	C	NA	A	C/M1
– Carpenter (apprentice)	A	A	C	NA	A	C/M2
– Chemical engineer (office only)	A	A	A	A	A	AA
– Chemical engineer / industrial chemist (hazardous materials)	A	RUW	RUW	NA	RUW	RUW
– Chemical engineer / industrial chemist (non-hazardous materials)	A	A	A	A	A	AA
– Clerical	A	A	A	A	A	A
– Dragline operator	A	A	C	NA	A	C/M2
– Driver / operator – bogger	A	A	C	NA	A	C/M2
– Driver / operator – crane	A	A	C	NA	A	C/M2
– Driver / operator – dump truck	A	A	C	NA	A	C/M2
– Driver / operator – excavator	A	A	C	NA	A	C/M2



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Mining industry (continued)						
– Driver / operator – jumbo	A	A	C	NA	A	C/M2
– Driver / operator – mill	A	A	C	NA	A	C/M2
– Driver / operator – truck	A	A	C	NA	A	C/M2
– Electrician	A	A	C	NA	A	C/M1
– Electrician (apprentice)	A	A	C	NA	A	C/M2
– Electronic technician	A	A	C	NA	A	C/M1
– Engineer (field work)	A	A	C	NA	A	C/M1
– Engineer (office only)	A	A	A	A	A	AA
– Explosives handler – hard rock	A	A	C	NA	A	C/M2
– Explosives handler – soft rock open cut (explosives exclusion to apply)	RUW	A	C	NA	A	C/M2
– Fitter / turner	A	A	C	NA	A	C/M1
– Fitter / turner (apprentice)	A	A	C	NA	A	C/M2
– Foreman	A	A	C	NA	A	C/M1
– Geologist (field work)	A	A	C	NA	A	C/M1
– Geologist (office only)	A	A	A	A	A	A
– Instrument technician	A	A	C	NA	A	C/M1
– Longwall co-ordinator (field work)		A	C	NA	A	C/M1
– Maintenance supervisor (no manual work)		A	B	NA	A	B
– Maintenance worker	A	A	C	NA	A	C/M2
– Mechanic	A	A	C	NA	A	C/M1
– Mechanic (apprentice)	A	A	C	NA	A	C/M2
– Metallurgist (field work)	A	A	C	NA	A	C/M1
– Mill superintendent	A	A	C	NA	A	C/M1
– Mine deputy (field work)	A	A	C	NA	A	C/M1
– Mine deputy (office only)	A	A	A	A	A	A



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Mining industry (continued)						
– Mine manager (field work)	A	A	C	NA	A	C/M1
– Mine manager (office only)	A	A	A	A	A	A
– Miner / driller	RUW	A	C	NA	A	C/M2
– O.H. and S. manager (degree qualified, office only)	A	A	A	A	A	AA
– O.H. and S. manager (field work)	A	A	C	NA	A	C/M1
– O.H. and S. manager (not degree qualified, office only)	A	A	A	A	A	A
– Pit technician	A	A	C	NA	A	C/M2
– Plant operator	A	A	C	NA	A	C/M2
– Plumber	A	A	C	NA	A	C/M1
– Plumber (apprentice)	A	A	C	NA	A	C/M2
– Rescue / recovery team (fire)	A	C	NA	NA	C	NA
– Safety officer	A	A	C	NA	A	C/M1
– Sandblaster	A	A	C	NA	A	C/M2
– Shotfirer – hard rock	A	A	C	NA	A	C/M2
– Shotfirer – soft rock open cut (explosives exclusion to apply)	RUW	A	C	NA	A	C/M2
– Soft rock underground – driver / operator – dump truck	A	A	C	NA	A	DY
– Soft rock underground – carpenter	A	A	C	NA	A	DY
– Soft rock underground – dragline operator	A	A	C	NA	A	DY
– Soft rock underground – driver / operator – bogger	A	A	C	NA	A	DY
– Soft rock underground – driver / operator – crane	A	A	C	NA	A	DY
– Soft rock underground – driver / operator – excavator	A	A	C	NA	A	DY
– Soft rock underground – driver / operator – jumbo	A	A	C	NA	A	DY
– Soft rock underground – driver / operator – mill	A	A	C	NA	A	DY
– Soft rock underground – driver / operator – truck	A	A	C	NA	A	DY
– Soft rock underground – electrician	A	A	C	NA	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Mining industry (continued)						
– Soft rock underground – explosives handler (explosives exclusion to apply)	A + EXC	A + EXC	C + EXC	NA	A + EXC	NA
– Soft rock underground – fitter / turner	A	A	C	NA	A	DY
– Soft rock underground – foreman	A	A	C	NA	A	C/M2
– Soft rock underground – longwall co-ordinator (field work)	A	A	C	NA	A	C/M2
– Soft rock underground – maintenance worker	A	A	C	NA	A	DY
– Soft rock underground – mechanic	A	A	C	NA	A	DY
– Soft rock underground – mill superintendent	A	A	C	NA	A	C/M2
– Soft rock underground – mine deputy (field work)	A	A	C	NA	A	C/M2
– Soft rock underground – miner / driller	A	A	C	NA	A	DY
– Soft rock underground – pit technician	A	A	C	NA	A	DY
– Soft rock underground – plant operator	A	A	C	NA	A	DY
– Soft rock underground – plumber	A	A	C	NA	A	DY
– Soft rock underground – sandblaster	A	A	C	NA	A	DY
– Soft rock underground – shotfirer (explosives exclusion to apply)	A + EXC	A + EXC	C + EXC	NA	A + EXC	NA
– Soft rock underground – supervisor (field work)	A	A	C	NA	A	C/M2
– Soft rock underground – train driver	A	A	C	NA	A	DY
– Supervisor (field work)	A	A	C	NA	A	C/M1
– Supervisor (office only)	A	A	A	A	A	A
– Surveyor (field work)	A	A	C	NA	A	C/M1
– Surveyor (office only)	A	A	A	A	A	A
– Train driver	A	A	C	NA	A	C/M2
Minister of religion / Priest / clergy (sole occupation)	A	A	A	A	A	A
Model	A	A	NA	NA	A	NA
Motel (see hotel industry)						



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Motor vehicle industry						
– Assembly / production line worker	A	A	C	NA	A	CY
– Dealer	A	A	A	NA	A	A
– Retailer	A	A	C	NA	A	C
– Mechanic	A	A	C	NA	A	C
– Sales	A	A	A	NA	A	A
– Wrecker	A	A	E	NA	A	DY
Musician						
– Orchestral (full time)	A	A	NA	NA	A	NA
– Teacher (full-time, not working from home)	A	A	B	NA	A	B
– Other	A	A	NA	NA	A	NA
Mustering (excluding aerial)	A	A	NA	NA	A	DY
Naturopath						
– Govt. registered, not working at home	A	A	A	NA	A	A
– Other	A	A	NA	NA	A	NA
Navy personnel (all ranks)	RUW	A	NA	NA	A	NA
Newsagent (sales only)	A	A	B	NA	A	B
Nurse						
– Aide	A	A	C	NA	A	CY
– Dental	A	A	B	B	A	B
– General						
– Enrolled	A	A	C	NA	A	C
– Registered	A	A	C	NA	A	C
– Geriatric	A	A	D	NA	A	C



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Nurse (continued)						
– Personal care attendant						
– Hospital and aged care facility based only	A	A	D	NA	A	DY
– In-home based	A	A	D	NA	A	NA
– Midwife	A	A	B	NA	A	C
– Psychiatric	A	A	D	NA	A	C
– Primarily engaged in administration (eg. Nurse educator, director of nursing)	A	A	A	A	A	B
– Veterinary	A	A	C	NA	A	C
Nursery (plants)	A	A	C	NA	A	C
Occupational therapist (degree qualified)	A	A	A	A	A	A
Oil and gas industry – offshore						
– Hazardous duties eg working with explosives or diving	RUW	C or EXC	NA	NA	C	NA
– Professional	RUW	A	NA	NA	A	NA
– Rig personnel, drillers (non-hazardous duties)	RUW	A	NA	NA	A	NA
Oil and gas – onshore						
– Administration / clerical	RUW	A	A	RUW	A	A
– Distributor (no delivery work involved)	RUW	A	C	NA	A	B
– Driller (no explosives)	RUW	A	D	NA	A	DY
– Engineer (degree qualified, office only)	RUW	A	A	RUW	A	AA
– Geologist (degree qualified, office only)	RUW	A	A	RUW	A	A
– Management	RUW	A	A	RUW	A	A
– Other (working with explosives, drilling, rigs, underground work or diving)	RUW	C	NA	NA	C	NA
– Pipeline worker (skilled, trade qualified, surface work only)	RUW	A	D	NA	A	CY
– Pipeline worker (unskilled, surface work only)	RUW	A	E	NA	A	DY
– Professional (degree qualified, office only)	RUW	A	A	RUW	A	AA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Oil and gas – onshore (continued)						
– Refinery worker (skilled, trade qualified, no rigging involved)	RUW	A	B	NA	A	C
– Refinery worker (unskilled, no rigging involved)	RUW	A	C	NA	A	DY
– Rig personnel	RUW	A	NA	NA	A	NA
– Tanker driver (local)	RUW	A	C	NA	A	D
– Tanker driver (long distance)	RUW	A	D	NA	A	DY
Ophthalmologist (registered)	A	A	A	A	A	AA
Optician	A	A	A	A	A	A
Optometrist (registered)	A	A	A	A	A	MP
Orchardist	A	A	C	NA	A	C
Orthodontist (registered)	A	A	A	A	A	MP
Orthopaedist (registered)	A	A	A	A	A	AA
Osteopath (registered with Osteopath / Chiropractors' board)	A	A	A	A	A	A
Owner / driver (see driver for particular category)						
Oyster farmer	A	A	C	NA	A	C
Painter (qualified)						
– Up to 10 metres high	A	A	C	NA	A	C
– Over 10 metres high	RUW	A	NA	NA	A	DY
Painter (without qualification)						
– Up to 10 metres high	A	A	E	NA	A	DY
– Above 10 metres high	RUW	A	NA	NA	A	NA
Panel beater (qualified)	A	A	C	NA	A	D
Parking station attendant	A	A	B	NA	A	BY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Pastry cook	A	A	C	NA	A	C
Pathologist (registered)	A	A	A	A	A	MP
Pathology analyst	A	A	A	A	A	A
Patio erector / installer (trade qualified / licensed)	A	A	C	NA	A	C
Patternmaker (Foundry moulds etc)	A	A	D	NA	A	D
Paver	A	A	NA	NA	A	NA
Payroll guard (see security guard)						
Personal trainer (qualified, minimum three years' experience, working in practice / sports club only)	A	A	C	NA	A	CY
Personal trainer (other)	A	A	NA	NA	A	NA
Pest controller / exterminator	A	C	NA	NA	C	DY
Pharmacist (degree qualified)	A	A	A	A	A	AA
Photoengraver	A	A	C	NA	A	C
Photographer						
– Mainly studio	A	A	B	NA	A	B
– Aerial	A	A	NA	NA	A	NA
– Other	A	A	NA	NA	A	NA
Physicist (degree qualified)	A	A	A	A	A	AA
Physiotherapist (qualified and state registered)	A	A	A	NA	A	A
Piano tuner	A	A	B	NA	A	B
Picture framer (not working from home)	A	A	C	NA	A	C
Pilot	RUW	A	NA	NA	A	NA
Plasterer	A	A	D	NA	A	NA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Plumber						
– Trade qualified / domestic only	A	A	C	NA	A	C
– Fourth year apprentice	A	A	C	NA	A	DY
Plumber (roof)	A	A	E	NA	A	DY
Podiatrist / chiropodist (registered)	A	A	A	A	A	A
Police						
– Motorcyclist	RUW	C	NA	NA	C	NA
– Non-motorcyclist / General duties	A	A	NA	NA	A	NA
– Superintendent / Senior officer	A	A	A	NA	A	NA
Post office						
– Australia post shop employee	A	A	B	NA	A	B
– Post office agent (sole business)	A	A	B	NA	A	B
– Delivery van	A	A	C	NA	A	C
– Mail sorter	A	A	C	NA	A	C
– Motorcycle	A	A	C	NA	A	CY
– Supervisor / clerk	A	A	A	NA	A	A
Priest	A	A	A	A	A	A
Printer / publisher						
– No manual work	A	A	A	A	A	A
– Skilled manual work (eg engraver / linotype operator)	A	A	B	NA	A	B
– Other worker	A	A	RUW	NA	A	RUW
Prison officer	A	A	NA	NA	A	NA
Private detective / investigator	A	A	NA	NA	A	NA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Process / Production worker	A	A	C	NA	A	CY
Produce merchant	A	A	C	NA	A	C
Professional sports person	RUW	A	NA	NA	A	NA
Programmer (see computer industry)						
Property						
– Consultant	A	A	A	NA	A	A
– Developer	A	A	A	NA	A	NA
– Investor	A	A	NA	NA	A	NA
Psychiatrist	A	A	A	A	A	MP
Psychologist	A	A	A	A	A	MP
Public relations officer (degree qualified)	A	A	A	A	A	A
Public servant – clerical	A	A	A	A	A	A
Publisher (see printer)						
Purchasing officer						
– Clerical	A	A	A	A	A	A
– Other	A	A	B	NA	A	IC
Quantity surveyor	A	A	A	A	A	A
Quarry worker	RUW	C or EXC	NA	NA	C or EXC	DY
Radio / television / film industry						
– Actor / actress	A	A	NA	NA	A	NA
– Administration	A	A	A	A	A	A
– Announcer (employee)	A	A	NA	NA	A	BY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Radio / television / film industry (continued)						
– Camera operator						
– Studio only	A	A	B	NA	A	B
– On location (no overseas work)	A	A	C	NA	A	C
– Director / producer	A	A	A	NA	A	A
– Editor	A	A	A	NA	A	A
– Engineer	A	A	B	NA	A	B
– Projectionist	A	A	B	NA	A	B
– Reporter (salaried, no overseas work)	A	A	A	NA	A	A
– TV / radio technician / repairer	A	A	B	NA	A	B
Radiographer	A	A	A	NA	A	A
Radiologist	A	A	A	A	A	AA
Railway worker						
– Customer service	A	A	B	NA	A	B
– Driver	A	A	C	NA	A	DY
– Fireperson	A	C or EXC	NA	NA	C or EXC	DY
– Guard (not security)	A	A	B	NA	A	CY
– Inspector (tickets only)	A	A	B	NA	A	B
– Labourer	A	A	E	NA	A	DY
– Maintenance	A	A	E	NA	A	DY
– Porter	A	A	D	NA	A	DY
– Shunter	A	A	NA	NA	A	DY
– Signal person	A	A	B	NA	A	BY
– Station master	A	A	B	NA	A	BY
– Station assistant	A	A	B	NA	A	CY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Railway worker (continued)						
– Ticket collector	A	A	B	NA	A	B
– Track laying	RUW	A	NA	NA	A	DY
Real estate agent	A	A	A	A	A	A
Real estate auctioneer (three years' experience)	A	A	A	A	A	A
Receptionist (office duties only)	A	A	A	A	A	A
Refrigeration mechanic / repairer	A	A	C	NA	A	C
Repairer / service technician						
– Light manual (eg office machines)	A	A	B	NA	A	B
– Heavy manual	A	A	C	NA	A	C
Reporter (see journalism)						
Restaurant						
– Chef / cook	A	A	C	NA	A	C
– Proprietor / manager						
– five or more employees	A	A	A	NA	A	B
– Less than five employees	A	A	B	NA	A	C
– Waiter	A	A	B	NA	A	B
– Other full-time employees	A	A	RUW	NA	A	RUW
Retired	A	A	NA	NA	A	NA
Rigger	RUW	A	NA	NA	A	NA
Roofer / roof tiler	RUW	A	E	NA	A	DY
Rubbish removalist	A	A	D	NA	A	DY



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Sales representative (see also agent, car salesperson, shop proprietor / assistant)						
– Not listed elsewhere (no delivery / assembly / repair)	A	A	A	NA	A	A
– Other	A	A	C	NA	A	IC
Sand blaster	A	A	NA	NA	A	DY
Scaffolder	RUW	A	NA	NA	A	DY
Scrap metal dealer	A	A	D	NA	A	DY
Seaman	RUW	A	NA	NA	A	NA
Search / rescue worker (not volunteer)	RUW	A	NA	NA	A	NA
Seasonal workers	A	A	NA	NA	A	NA
Secretary	A	A	A	A	A	A
Security guard						
– Armed	A	C	NA	NA	C	DY
– Unarmed (no unusual hazards)	A	A	NA	NA	A	D
Services (armed forces)	RUW	A	NA	NA	A	NA
Service station / garage						
– Attendant / worker	A	A	C	NA	A	CY
– Console operator (no driveway work)	A	A	B	NA	A	BY
– Mechanic (Qualified)	A	A	C	NA	A	C
– Proprietor (no mechanical work)	A	A	B	NA	A	B
Shearer / shearing contractor	A	A	NA	NA	A	DY
Sheet metal worker	A	A	D	NA	A	D



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Shipping / Maritime industry – Seagoing personnel (Australian waters only)						
– Crew	RUW	A	NA	NA	A	NA
– Officer	RUW	A	B	NA	A	NA
– Engineer	RUW	A	C	NA	A	NA
– Shore personnel						
– Administration only	A	A	A	A	A	A
– Dock worker	RUW	A	NA	NA	A	NA
– Shipyard worker	RUW	A	NA	NA	A	DY
Shipwright	A	A	C	NA	A	C
Shoemaker / repairer	A	A	C	NA	A	C
Shopfitter	A	A	C	NA	A	C
Shop proprietor / assistant						
– Antiques (sales)	A	A	B	NA	A	B
– Antiques (restoration)	A	A	C	NA	A	C
– Bicycles	A	A	B	NA	A	B
– Booksellers, stationery, cards	A	A	B	NA	A	B
– Bread / cakes (no baking)	A	A	B	NA	A	B
– Butcher (retail – no slaughtering)	A	A	B	NA	A	B
– Café	A	A	B	NA	A	B
– China / glassware	A	A	B	NA	A	B
– Clothing	A	A	B	NA	A	B
– Curtain (sales only)	A	A	B	NA	A	B
– Delicatessen	A	A	B	NA	A	B
– Disposals	A	A	B	NA	A	B



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Shop proprietor / assistant (continued)						
– Dry cleaner						
– Proprietor / manager	A	A	C	NA	A	C
– Other	A	A	D	NA	A	D
– Electrical, radio, television (sales only)	A	A	B	NA	A	B
– Fast food	A	A	C	NA	A	C
– Fishmonger	A	A	C	NA	A	C
– Florist						
– Administration / sales	A	A	B	NA	A	B
– Deliveries	A	A	C	NA	A	C
– Fruiterer and greengrocer	A	A	C	NA	A	C
– Furniture (new retail)	A	A	B	NA	A	B
– Furrier	A	A	B	NA	A	B
– General store	A	A	B	NA	A	B
– Gift	A	A	B	NA	A	B
– Glass (plate glass etc)	A	A	B	NA	A	B
– Gunsmith	A	A	B	NA	A	B
– Haberdasher, draper	A	A	B	NA	A	B
– Hardware (light lifting)	A	A	C	NA	A	C
– Health foods	A	A	B	NA	A	B
– Jeweller (retail only)	A	A	B	NA	A	B
– Lawnmowing (sales and service)	A	A	B	NA	A	C
– Licensed grocer / liquor store	A	A	B	NA	A	B
– Lingerie	A	A	B	NA	A	B
– Locksmith	A	A	B	NA	A	B



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Shop proprietor / assistant (continued)						
– Milk bar	A	A	B	NA	A	B
– Milliner (retail only)	A	A	B	NA	A	B
– Mobile (eg ice cream, donuts)	A	A	C	NA	A	CY
– Motor spares	A	A	B	NA	A	B
– Music / musical instruments (sales)	A	A	B	NA	A	B
– Newsagent (shop sales only)	A	A	B	NA	A	B
– Photographic (Mainly studio)	A	A	B	NA	A	B
– Second hand	A	A	B	NA	A	B
– Shoe store (sales only)	A	A	B	NA	A	B
– Skin / hide / leather	A	A	B	NA	A	B
– Sporting goods (sales only)	A	A	B	NA	A	B
– Supermarket proprietor						
– Manager large store	A	A	B	NA	A	B
– Other	A	A	C	NA	A	C
– Tobacconist	A	A	B	NA	A	B
– Video shop	A	A	B	NA	A	B
– Not otherwise rated						
– Light goods only (eg clothes)	A	A	B	NA	A	B
– Heavy goods (eg machinery)	A	A	B	NA	A	C
– Mainly take-away food	A	A	C	NA	A	C
Sign erector	A	A	NA	NA	A	DY
Sign writer	A	A	B	NA	A	C
Slaughterer – meat industry	A	A	NA	NA	A	NA
Social worker	A	A	B	NA	A	B



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Soft drink manufacturer	A	A	C	NA	A	C
Solicitor	A	A	A	A	A	AA
Sonographer (registered)	A	A	A	A	A	AA
Specialist physician (registered)	A	A	A	A	A	AA
Speech therapist (qualified)	A	A	A	A	A	A
Sporting / fitness club						
– Management / admin only	A	A	A	A	A	A
– Coach	A	A	NA	NA	A	NA
– Others	A	A	NA	NA	A	NA
– Gym instructor (qualified, minimum three years' experience, working in practice sports club only)	A	A	C	NA	A	CY
– Personal trainer (qualified, minimum three years' experience, working in practice / sports club only)	A	A	C	NA	A	CY
Spray painter (qualified)	A	A	C	NA	A	C
Squash court proprietor (full-time only, non-professional playing)	A	A	B	NA	A	B
Statistician	A	A	A	A	A	AA
Steel erector / fixer	A	A	NA	NA	A	DY
Stevedore	RUW	A	NA	NA	A	NA
Stockman / station hand (see Jackaroo)						
Stonemason	A	A	D	NA	A	D
Storekeeper (see Shop proprietor / assistant)						
Storeperson (Light manual)	A	A	C	NA	A	C
Storeperson and packer	A	A	C	NA	A	D
Student	A	A	A	NA	A	NA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Stuntperson	RUW	NA	NA	NA	NA	NA
Surgeon (not dental)	A	A	A	A	A	AA
Surveyor						
– Consulting	A	A	A	A	A	A
– Explosives	RUW	C or EXC	NA	NA	C or EXC	DY
– Other	A	A	B	NA	A	B
Swimming pool						
– Builder	A	A	C	NA	A	C
– Proprietor / manager	A	A	B	NA	A	B
– Swimming instructor (full-time, not seasonal)	A	A	C	NA	A	CY
– Attendant	A	A	NA	NA	A	NA
Systems analyst (see computer industry)						
Tab – totalisator agent (full-time, sole occupation)	A	A	B	NA	A	B
Take-away food shop proprietor (three years' experience)	A	A	C	NA	A	C
Tailor (not working from home)	A	A	C	NA	A	C
Tanner	A	A	NA	NA	A	D
Tattooist (minimum five years' experience, shop only)	A	A	D	NA	A	DY
Tax consultant	A	A	A	A	A	A
Taxi driver	A	A	C	NA	A	CY
Teacher						
– Music (full time)	A	A	B	NA	A	B
– Physical (eg physical education, dancing)	A	A	NA	NA	A	C
– Pre-school	A	A	B	NA	A	B



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Teacher (continued)						
– Trade (eg agriculture, technical college)	A	A	C	NA	A	C
– Other	A	A	A	NA	A	A
Telecommunications / telephone / TV						
– Engineer (degree qualified, 100% office work)	A	A	A	A	A	AA
– Engineer (not degree qualified)	A	A	B	NA	A	B
– Lines installer or line repairer						
– Tower	RUW	A	NA	NA	A	DY
– Others	RUW	A	NA	NA	A	DY
Telephonist / switchboard operator	A	A	A	A	A	A
Television (see radio / television / film industry)						
Tennis coach (full-time, minimum three years' experience, not touring or professional player)	A	A	NA	NA	A	C
Textile workers	A	A	C	NA	A	CY
Theatre / cinema industry (Full-time only)						
– Actor / actress	A	A	NA	NA	A	NA
– Director / producer	A	A	B	NA	A	B
– Management (administration only)	A	A	A	A	A	A
– Make-up artist	A	A	C	NA	A	C
– Projectionist	A	A	B	NA	A	B
– Ticket seller / usher	A	A	B	NA	A	BY
– Wardrobe	A	A	C	NA	A	C
– Other	A	A	RUW	NA	A	RUW



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Tiler / slater						
– Floor / wall	A	A	D	NA	A	D
– Roof	RUW	A	E	NA	A	DY
Timber						
– Cutter / getter / feller / logger	RUW	A	NA	NA	A	DY
– Using explosives	RUW	C or EXC	NA	NA	C or EXC	NA
– Sawmill						
– Milling / log work	A	A	D	NA	A	DY
– Stacking and similar duties	A	A	D	NA	A	DY
Timber merchant						
– No manual work	A	A	C	NA	A	C
– manual work	A	A	D	NA	A	DY
Toolmaker (qualified)	A	A	C	NA	A	C
Tramway workers						
– Tram conductor	A	A	B	NA	A	BY
– Tram driver	A	A	C	NA	A	DY
Transit guard						
– Armed	A	C	NA	NA	C	NA
– Unarmed	A	B	NA	NA	B	D
Travel agent / consultant	A	A	A	A	A	A
Tree surgeon / lopper / remover	A	A	NA	NA	A	DY
Trench digger	A	A	D	NA	A	D
Trotting driver	A	B or EXC	NA	NA	B or EXC	NA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Truck driver						
– Local / metropolitan	A	A	C	NA	A	D
– Long distance (operating more than 200 km from base)	A	A	D	NA	A	DY
Tug boat crew (No deep sea)	RUW	A	NA	NA	A	DY
Tunneller / shaft worker	RUW	A	NA	NA	A	NA
Typist / stenographer	A	A	B	NA	A	B
Undertaker (see funeral parlour)						
Unemployed	A	A	NA	NA	A	NA
University and college staff – lecturer / professor / dean	A	A	A	A	A	AA
University – office administration staff	A	A	A	A	A	A
University – tutor (with degree)	A	A	A	NA	A	AA
Upholsterer	A	A	C	NA	A	C
Valuer (licensed) (not salesperson)	A	A	A	A	A	A
Vending machine technician – Qualified tradesperson / repairer	A	A	B	NA	A	B
Veterinary surgeon						
– Domestic pets	A	A	A	A	A	MP
– Other	A	A	B	NA	A	B
Vigneron / winemaker (minimal manual work)	A	A	B	NA	A	C
Waiter / waitress – table service only	A	A	B	NA	A	B
Watchmaker	A	A	B	NA	A	B
Welder (qualified)	A	A	C	NA	A	D
Wharf / waterside worker	RUW	A	NA	NA	A	NA



Fact sheet – Occupation rate categories cont.

Occupations	Life	Trauma	TPD Any	TPD Own	TPD ADL	IP
Window cleaner						
– Up to 10 metres high	A	A	C	NA	A	CY
– Above 10 metres high	RUW	A	NA	NA	A	DY
Window dresser (full time only)	A	A	B	NA	A	B
Window framers / fitters	A	A	C	NA	A	C
Windscreen fitter	A	A	C	NA	A	C
Winemaker (minimal manual work)	A	A	B	NA	A	C
Wine / spirit merchant	A	A	B	NA	A	B
Wool buyer / classer	A	A	B	NA	A	B
Wrecker (building)						
– Supervisor / manager / overseer / foreperson	RUW	A	C	NA	A	CY
– Other	RUW	A	NA	NA	A	NA
X-ray technician	A	A	B	NA	A	B
Zoo / wildlife keeper / attendant	A	B	NA	NA	B	D
Zoologist						
– Degree qualified, lab only	A	A	A	NA	A	A
– Degree qualified, field work	A	B	C	NA	B	C
– Other	RUW	RUW	RUW	NA	RUW	RUW



Section 6

Policy maintenance

Making changes to your clients' cover with AMP doesn't have to be hard work. This section contains helpful information on the client requests that many advisers will encounter. You'll find a top line checklist of our underwriting requirements along with links to further details and forms you may require.

If you can't find the information you need or require further advice, please contact the Underwriting team. We're here to help.

General policy administration

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Adding options and plans to an existing AMP Elevate plan or policy

Adding an option

Where an option is added:

- it will be based on the terms of the original contract, and
- any relevant enhancements that have been made in the following years will also apply.

For example, a TPD or Trauma Option may be added to an existing Life Insurance Plan.

The commission payable will be based on the existing structure of the plan it is linked to, ie a grandfathered Upfront commission policy will pay Upfront commission on the new Option.

A new Insurance Schedule will be sent to the client.

Policies issued between 17 August 2009 (commencement of Elevate) – 31 December 2017 (pre-LIF)

Options can be added to plans except in the following scenarios:

- Addition of PremierLink, StandardLink and FlexiLink options to an existing plan.
- Addition of a TPD Own Occupation option to an Elevate Super or SMSF plan.
- Addition of a TPD Any Occupation option to an Elevate Super or SMSF plan commencing prior to 1 July 2014.

Policies issued since 1 January 2018 (post-LIF)

Options can be added. The above restrictions do not apply when adding an option to an existing Elevate plan, except for bullet point two regarding the addition of a TPD Own Occupation option to an Elevate Super or SMSF plan.

Note: An option cannot be added if the cover commenced prior to 17 August 2009.

- Addition of PremierLink, StandardLink and FlexiLink options to an existing plan can only be added if primary benefit is on the current product series.
- Addition/alterations to the Super contribution option benefit for Income Secure plans cannot be done on the existing policy, a new policy is required.

Adding a plan

Where a plan is added:

- it will be based on the current on-sale series, and
- the current Elevate PDS and policy document will apply to that plan.

Policies issued between 17 August 2009 (commencement of Elevate) – 31 December 2017 (pre-LIF)

A new plan cannot be added to a grandfathered AMP Elevate policy. For example, an Income Insurance Plan cannot be added to the same schedule as a Life Insurance Plan. The Income Insurance Plan will be issued as a new policy and will have a separate Schedule. The post-LIF commission and clawback rules will apply for that new plan and policy.

Policies issued since 1 January 2018 (post -LIF)

New Elevate plans can be added, which will enable the cover to be on the same schedule. For example, an Income Insurance Plan can be added to an existing Life Insurance Plan.

Note: A plan cannot be added if the cover commenced prior to 17 August 2009.

Adding an option or plan – what is the process for advisers?

1. Adviser requests a quote from AMP by calling **136 267** or emailing **askamp@amp.com.au**
2. Adviser returns the applicable quote and completed **Increase/alteration/addition** form (07270) to AMP.
3. AMP underwrites only the added benefit.
4. AMP sends the customer a new Insurance Schedule.

Clients/advisers can still elect to be issued with a new policy (eg the new plan will have its own schedule), the old process will still be available.



Tip

Where can I find the Increase/alteration/addition form?

It is accessible via **Portal / Forms & Tools / Product Forms / Customer Forms / Insurance**



Alterations

Alterations table

This table provides a guide to the underwriting requirements for typical alteration requests along with links to further information and forms that you may require. For details on requirements for policy transfers, conversions or takeovers, please refer to the [Transferring policies](#) section of this guide in Section 1 – How to apply.

Alteration request	Requirements	Underwriting required?
Smoker to non-smoker	Non-smoker declaration	Yes
Between stepped, level and blended premiums	Letter, email or phone call from policy owner or planner ⁽ⁱ⁾	No
Review of health loading	Increase/alteration/addition application form and Personal Statement	Yes
Review of pursuits exclusion	Signed and dated relevant pursuits questionnaire section from the Personal Statement	Yes
Review of health exclusion	Review of health exclusion form and relevant questionnaire	Yes
Review of occupation category	Increase/alteration/addition application form and Personal Statement	Yes
Waiting period increase	Letter, email or phone call from policy owner or planner	No
Waiting period decrease	Increase/alteration/addition application form and Personal Statement	Yes
Waiting period decrease from 730 days to 90 days with termination of Group Salary Continuance (GSC) cover	Reduction of waiting period application form Read more here .	No
Sum insured increase	Increase/alteration/addition application form and Personal Statement	Yes
Sum insured decrease	Letter, email or phone call from policy owner or planner	No
Increase in benefit period	Increase/alteration/addition application form and Personal Statement	Yes
Decrease in benefit period	Letter, email or phone call from policy owner or planner	No
Exercising buy back option	Exercising a trauma reinstatement option and/or life buy-back option form , a new business quote is required.	No
Exercising Trauma reinstatement option	Exercising a trauma reinstatement option and/or life buy-back option form , a new business quote is required.	No
Exercising the Business solutions option	Increase/alteration/addition application form , relevant financials, and the following signed and dated sections of the Personal Statement : occupation, residence, other insurance and pursuits	Yes



Alterations table (continued)

Alteration request	Requirements	Underwriting required?
Addition of Children's trauma option	Children's trauma Personal Statement	Yes
Indemnity to Agreed value (post August 2005, non superannuation policies only)	Increase/alteration/addition application form and the following signed and dated sections of the Personal Statement : occupation and Income details, residence, pursuits, other insurance, relevant financial evidence and declarations sections	Yes
Alteration to indemnity option	Letter, email or phone call from policy owner or planner (product/series restrictions may apply)	No
Conversion to Senior Plan (where eligible)	Application and the following signed and dated sections of the Personal Statement : insurance details, smoking status, Occupation and Income	Yes
Future Insurability Option increase (not inbuilt option)	Future Insurability Benefit for Life – TPD and Trauma insurance form	No
Addition of any option (incl superannuation contributions option), FlexiLink plan or PremierLink option	Increase/alteration/addition application form and Personal Statement , refer to page 111 for eligibility.	Yes
Take up of Benefit booster/Cover booster option (Flexipol)	Increase/alteration/addition application form	No
Alter TPD any to TPD own definition	Increase/alteration/addition application form and Personal Statement	Yes
Alter TPD own to TPD any occupation	Letter, email or phone call from policy owner or planner	No
Change of plan ownership	Refer to the Transferring cover across AMP insurance products flyer (27437)	No
Out of working hours cover to 24-hour cover	Letter, email or phone call from policy owner or planner	No
Cover boost option (IP) or Future cover option (AC&L plans)	Increase/alteration/addition application form and Income section of the Personal Statement , a new business quote is required.	Yes
Increasing the expiry age of an existing product (if product rules permit)	Increase/alteration/addition application form and Personal Statement	Yes

(i) A change in premium structure is only possible where the rates for the new premium structure are available for the plan(s) and all options. Where the new premium structure is level or blended, the initial age for determining those premiums will be the age when the change in premium structure occurs.



Application for reduction in waiting period with termination of GSC cover

If the client has changed employers and has the following:

- an AMPL or NM Super individual income insurance plan with a series date of 25 July 2005 or later, with a 730 day waiting period, and
- group salary continuance (GSC) cover under a group income protection plan with a two year benefit period (with us or another insurer).

Upon ceasing employment and cancellation of their GSC cover they can reduce the waiting period on the individual income insurance plan from 730 days to 90 days (180 days is also available).

The reduction in the waiting period will not require medical evidence, subject to the following conditions:

- the group insurance cover must have ceased due to the customer ceasing employment, and consequently ceasing to meet the criteria for cover under group Income Protection plan
- the customer must not exercise, or have exercised, a continuation option, transfer or conversion from the group Income Protection plan
- the customer must not have ceased work due to any sickness or injury
- the customer must not be claiming a benefit, or eligible to claim a benefit, under this plan or the group Income Protection plan
- the customer must apply for the reduction in the waiting period within 60 days of ceasing cover under the group Income Protection plan

- the customer must be gainfully employed for more than 30 hours per week at the time they apply for the reduction of the waiting period, and please note:
- this is not available to customers who have previously had their individual insurance waiting period restricted
- availability is subject to the cancellation of the existing group cover.

Tip

To apply, complete the [Reduction of waiting period application form](#) with evidence of your client's new employment and the level and type of GSC cover previously held.

Reassessment of health loading or exclusion

If your client has a change in their health, they may request a reassessment of a health loading or exclusion on their existing plan. For health loading reviews we require an [Elevate_Insurance_Personal statement_form](#) and, for health reassessments, a completed [Review of health exclusion form](#) and relevant questionnaire.

In considering your client's request, we will review all aspects of their health, occupation, pastimes and their residence and let you know if we require any additional health evidence.

Reassessment of occupation ratings

If your client has a change in occupational duties, they may request a reassessment of their occupation category rating on their existing plan. We will initially request a [Elevate_Insurance_Personal statement_form](#).

In considering your client's request, we will review all aspects of their health, occupation, pastimes and their residence and let you know if we require any additional health evidence.

Reassessment of pursuits loadings or exclusions

If a client requests reassessment of a pursuits exclusion or loading on an existing plan – such as a diving exclusion – we will initially require that a pursuits questionnaire is completed. Based on the questionnaire, we will let you know if further information or evidence is required.

Questionnaires can be found in the [Elevate_Insurance_Personal statement_form](#).



Reinstatement process and requirements

If your client requests a cancellation

In the event cover has been cancelled at your client's request – or, in some cases, by another owner of the plan – plans cannot be automatically reinstated. Full underwriting will be required to establish a new plan.

If your client does not pay premiums

Plans may be cancelled if your client has not:

- continued to pay their required premiums
- advised us of a change to bank account details
- actioned our renewal notices, or
- advised us of their change of address.

Your client may be able to reinstate the plan as per the table below:

Date paid to	Evidence	Payment required
60 days or less since the 'date paid to'	Nil	Premium arrears must be paid in full within 60 days of the plan's 'date paid to' date.
61 days – 6 months	<ul style="list-style-type: none"> – Application for reinstatement⁽ⁱ⁾⁽ⁱⁱ⁾, including income details. – Any discretionary evidence requested by the underwriter. – HIV/MBA20/Hep B&C blood tests (only if over current limits and last test was more than 12 months ago). 	<p>For policies written on or before 31 December 2017 (ie grandfathered from LIF arrangements): Premium arrears must be paid in full.</p> <p>For policies which started from 1 January 2018 (ie post-LIF policies): A premium payment calculated as at date of reinstatement.</p>
Over 6 months since the 'date paid to'	Cannot be reinstated. A new plan is required with full underwriting.	

(i) An Application for reinstatement form can be found at portal.amp.com.au.

(ii) To reinstate Children's trauma plans please complete the Children's Trauma Personal Statement which can be found under forms at portal.amp.com.au.

Request to alter to non-smoker premium rates

For this request to be considered, your client must have stopped smoking or using any product containing nicotine or e-cigarettes for at least 12 months and not have ceased smoking for medical reasons. Initially, we will request a [Non-smoker declaration](#).

The granting of requests for non-smoker premium rates are not guaranteed, particularly if your client has a smoking related or affected medical condition. We will let you know if we require further evidence or information and any alteration to premiums will be made at our discretion. Note that premiums cannot be backdated prior to the date that any changes are approved.



Section 7

Claims

Making a claim should not be stressful or time consuming. At a time when clients or their families are or have experienced a traumatic life event, we aim to make the claims process as prompt and painless as possible. We're committed to helping your clients and their families to realise their best life.

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Claims philosophy

At AMP we see our role as more than just paying a claim. We create tailored solutions to help your clients and their family should something happen. While this may involve paying a financial benefit, depending on the nature of the claim it may also involve rehabilitation, working with them on a return to work program, or offering domestic assistance.

How we help

We will be there for your clients when they need us most

In 2017, we helped 11,705 customers by paying \$1.112 billion in claims across our Trauma, Life, Terminal illness, Total and Permanent Disablement and Income protection insurance plans – that's about \$3 million paid per day.

Our commitment to you and your clients

We recognise that your clients' situation is unique. We'll work with you, your clients and their loved ones transparently, fairly, and with respect and empathy.

Providing more than financial support

We provide more than just financial assistance. We partner with a range of specialists to help your clients return to work and your usual lifestyle, wherever we can.

Offering tailored solutions

We'll help develop the best solution for your clients based on their individual situation, providing the right support and management, at the right time.

Claims expertise

Our highly experienced claims teams are supported by internal and third party expertise, best-in-class tools and an ongoing focus on professional development.

How we help

Feedback from you and your clients

"Thank you for your assistance in the processing of this Claim.

It has been a smooth process from my initial Claim Advice on 18 September until your call today advising that the Claim has been admitted and will be settled. Even more so when I notice the Specialist's Report was sent to you on 4 October.

Being diagnosed with a Critical Illness does cause much emotional as well as medical strain, but knowing this policy was there for such a life event was a great relief to my wife and myself.

My Case Manager has kept me updated with my case each and every week. She answers all my calls or calls me back straight away if she was unavailable at the time I called. She has helped me so much at a very difficult time and has reduced my stress by communicating with me, so I don't have to worry."

"I have to say, its been really great with this claim, everyone is talking to each other and its real open communication and it makes it so much better. The client always knows he can phone and say what's going on. Its great, thank you for what you are doing. We really are impressed by you and AMP."



How to claim

At AMP we understand your clients are going through a difficult time, so we've made claiming as simple as we can.

Online

Lodge the claim using our [online claims notification service](#).

Call us

1300 366 214

Monday to Friday

8.30am – 5pm (AEST)

Email us

Notify us of a claim at claims@amp.com.au

Useful links

- › [Making a claim](#)
- › [What to expect when making an Income Protection claim](#)
- › [What to expect when making a lump sum claim](#)
- › [Claims Paid Brochure 2017](#)



Tip

Want to know what benefits apply to your clients' policy?

A summary of benefits can be found in the IDL online via Portal at [Customer > Customer Name > AMP Insurance > Product Details](#).

Note: This is a summary only and does not replace the Plan document.

Contact us

phone 131 267
web portal.amp.com.au
or amp.com.au/advisersupport