



Adviser's Guide

February 2008



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Section A

Contact Summary

Contact Numbers

Adviser Assistance:	Freecall 1800 033 490 Option 1 – New Business Option 2 – Existing Policies Option 3 – Claims Option 4 – Adviser Services
Adviser Technology Support Line:	03 9009 4877
Adviser Website:	www.aiglife.com.au
Fax:	
New Business & Underwriting:	Freefax 1800 832 266
Existing Business:	Fax 03 9009 4824
Claims:	Fax 03 9009 4127

Postal Address

Reply Paid 6111
St Kilda Road Central VIC 8008

Office Addresses

Head Office

549 St Kilda Road
Melbourne VIC 3004

Queensland Branch

Unit 7
1177 Logan Road
Holland Park QLD 4121

South Australia Branch

Suite 30
239 Magill Road
Maylands SA 5069

New South Wales Branch

Level 5
220 George Street
Sydney NSW 2000

Western Australia Branch

Level 3
Allendale Square
77 St Georges Terrace
Perth WA 6000

Contact Summary

Website Information

www.aiglife.com.au contains information about new and existing policies and many commonly used forms you may require.

New Business

This '**Underwriting**' section contains details of the current status of new proposals:

- Current status of new proposals
 - What requirements have been received
 - What requirements are outstanding
 - Other relevant communications that have been sent
- Underwriting procedures and commonly used forms

Existing business

The '**Policy Services**' section contains:

- Current details of existing policies
 - current premium
 - current benefits
- Commonly used reports
 - premiums due
 - premiums due but not paid
 - lapses
- Policy Services procedures and commonly used forms

Claims

The '**Claims Information**' section contains:

- Current list of paid claims only

Section B

About The Company

AIG Life

AIG Life is a registered trading name of American International Assurance Company (Australia) Limited (AIA). AIA has been operating in Australia for over 30 years and is a member company of the world's leading international insurance and financial services organisation, American International Group, Inc. (AIG), which has operations in approximately 130 countries and jurisdictions. The strength of the AIG brand is evidenced by its global assets which exceed A\$1.1 trillion (US\$980 billion) and employs over 106,000 people.

AIG Life in Australia is a specialist provider of financial products designed to offer comprehensive, affordable solutions to insurance.

American International Group, Inc. (AIG)

American International Group, Inc. (AIG), world leaders in insurance and financial services, is the leading international insurance organisation with operations in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional and individual customers through the most extensive worldwide property-casualty and life insurance networks of any insurer. In addition, AIG companies are leading providers of retirement services, financial services and asset management around the world. AIG's common stock is listed in the U.S. on the New York Stock Exchange as well as the stock exchanges in Paris, Switzerland and Tokyo.

Underwriting Guidelines

Medical Requirements – Term Life, Limited Term and TPD[^]

Age Next Birthday	MBA, HIV Test Hep B & C	Medical Exam by GP or Paramed	Short Medical Exam*	PMAR	ECG (Resting)	Exercise ECG	PSA (Males)	Full Blood Count
Up to 40	\$1,000,001	Nil	\$1,500,001	\$3,000,001	Nil	Nil	Nil	\$5,000,001
41 – 50	\$750,001	Nil	\$1,000,001	\$3,000,001	\$2,500,001	\$5,000,001	Nil	\$5,000,001
51 – 60	\$650,001	\$750,001	Nil	\$2,500,001	\$2,000,001	\$3,000,001	\$2,000,001	\$3,000,001
61 – 65	\$500,001	\$500,001	Nil	\$2,000,001	\$1,500,001	\$2,000,001	\$2,000,001	\$3,000,001
66+	\$250,001	\$250,001	Nil	\$750,001	\$1,000,001	\$1,500,001	\$2,000,001	\$1,000,001

* Short M/E: A short medical exam consists only of blood pressure, height/weight details and urine specimen.

Completion of AIG Life's full application is required including the Personal History and Medical History sections.
M/E by Specialist Physician is required for all ages at \$2,000,001.

(For non-English speaking clients, medical exam must be performed by applicant's own doctor.)

[^] Above applies to Term Life, Limited Term or Permanent Disablement Stand Alone. Where the Permanent Disablement Stand Alone and one or both of Term Life and Limited Term are purchased add 50% of lower sum insured to the higher sum insured to determine the total sum insured.

Above includes existing cover held with AIG Life only.

Underwriting Guidelines

Medical Requirements – Crisis Recovery[^]

Age Next Birthday	MBA, HIV Test Hep B & C	Medical Exam*	PMAR	Exercise ECG	PSA (Males)	Full Blood Count
Up to 40	\$750,001	\$1,000,001	\$1,000,001	Nil	Nil	Nil
41 – 50	\$650,001	\$750,001	\$1,000,001	\$1,500,001	Nil	\$1,500,001
51 – 60	\$500,001	\$500,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,000,001
61 – 64	\$250,001	\$250,001	\$750,001	\$750,001	\$750,001	\$1,000,001

* Medical Examinations apply as follows:

Up to \$1,000,000 M/E by GP or paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)
 \$1,000,001 + M/E by Specialist Physician

[^] Above applies to all Crisis Recovery benefits including Crisis Recovery rider benefits, Crisis Recovery with Buy-back or Crisis Recovery Stand Alone. Where Life or Permanent Disablement Stand Alone is also purchased with Crisis Recovery, the stricter limits will apply. Above includes existing cover held with AIG Life only.

Underwriting Guidelines

Medical Requirements – Disability Income (Agreed Value and Indemnity) and Business Expenses Insurance[^]

Age Next Birthday	MBA, HIV Test Hep B & C	PMAR	Medical Exam*
Up to 40	\$6,501	\$10,001	\$20,001
41 – 50	\$6,501	\$10,001	\$20,001
51 – 60	\$6,501	\$7,501	\$20,001
61 – 65 [#]	\$6,501	\$5,001	\$10,001

* Medical Examinations apply as follows:

M/E by GP or paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)

[^] Above also applies to Business Expenses Insurance Stand Alone. Where Business Expenses Insurance is combined with Disability Income add 50% of the Business Expenses Insurance benefit to the Disability Income to determine the total sum insured. Above includes existing cover held with AIG Life only.

[#] Cover available for occupation categories AAA & AA only

Underwriting Guidelines

Financial Evidence – Life, TPD and Crisis Recovery

Financial evidence must be provided for all applications where the sum insured proposed reaches or exceeds the levels shown in the table below.

Life and Permanent Disablement	Crisis Recovery	* Financial Evidence: (Personal, Business or Loan Protection)
Up to \$1,750,000	Up to \$1,000,000	• Nil
\$1,750,001 to \$2,250,000	\$1,000,001 to \$1,500,000	• Financial Questionnaire signed & verified by the adviser.
\$2,250,001 & over	\$1,500,001 to \$2,000,000	<ul style="list-style-type: none"> • Financial Questionnaire signed & verified by insured's accountant for all types of cover. • For business insurance cover (keyman, share purchase or partnership cover): Company Balance Sheets and Profit & Loss statements are required for last 2 years. • For Loan protection: Copies of loan agreements.

**Legal & Medical Professionals classified as AAA or AA – Nil evidence required up to \$2.5M for Life and Permanent Disablement and \$1.5M for Crisis Recovery.*

Important Notes:

1. The above includes Permanent Disablement Stand Alone and Crisis Recovery Stand Alone.
2. Financial evidence is based on total cover with all companies, however where there is existing cover not being replaced, details of ownership and type of cover (ie, personal or keyman etc), should be stated to ensure unnecessary financial evidence is not obtained.
3. To assist the financial underwriting process, copies of Statements of Advice or Fact Finds should also be submitted if available which may negate the need for additional financial information.
4. For business insurance cover, copies of Share Purchase or Buy/Sell agreements may be required in some instances.
5. Financial evidence may still be requested at lower levels of cover at AIG Life's discretion depending the individual circumstances of each case.

Underwriting Guidelines

Financial Evidence – Disability Income (Agreed Value)

Financial evidence must be provided for all applications where the proposed monthly benefit reaches or exceeds the levels shown in the table below.

1. Employed Persons

Occupation Class	Employed*	Financial Evidence
AAA	\$12,501	<ul style="list-style-type: none"> • Income Tax Returns and Notice of Assessments for the last 2 years. • Statement of Assets & Liabilities (held personally or in Trust), from the insured's Accountant must also be submitted for cover \$15,001 or more.
AA	\$12,501	
A	\$12,501	
B	\$10,001	
C	\$8,001	N/A
D	N/A	
E	N/A	

2. Self Employed Persons

Occupation Class	Self Employed	Financial Evidence
AAA	\$10,001	<ul style="list-style-type: none"> • Profit & Loss statements for the Business or practice (including any Trusts if applicable) for last 2 years. • Income Tax Returns & Notice of Assessments for the insured and all business entities for last 2 years. • Statement of Assets & Liabilities (held personally or in Trust), from the insured's Accountant must also be submitted for cover of \$15,001 or more.
AA	\$10,001	
A	\$10,001	
B	\$6,001	
C	\$5,001	N/A
D	N/A	
E	N/A	

**Employed person refers to employees who have no ownership interest in the organisation by whom he/she is employed.*

Important Notes:

1. Financial evidence is based on total cover with all companies.
2. Where Disability Income and Business Expenses combined **exceeds** \$20,000/month, Profit & Loss Statements for the last 2 years are required.
3. Profit & Loss statement submitted should include the Trading Account and the Accountants Notes to and forming part of the Accounts. Business Income Tax returns must also be submitted in addition to the Insured's individual Income Tax Returns.
4. Agreed Value is not available for class D & E.
5. Where the financial evidence above not received at application stage – financial proof of income will be required in the event of a claim.

Underwriting Guidelines

Financial Evidence – Disability Income (Indemnity)

Financial evidence must be provided for all applications where the proposed monthly benefit reaches or exceeds the levels shown in the table below.

1. Employed Persons

Occupation Class	Employed [^]	Financial Evidence
AAA	\$15,001	<ul style="list-style-type: none"> Income Tax Returns and Notice of Assessments for the last 2 years. Statement of Assets & Liabilities (held personally or in Trust), from the insured's Accountant must also be submitted.
AA	\$15,001	
A	\$15,001	
B	\$15,001	
C	\$15,001	
D	Nil*	Nil*
E	Nil*	

2. Self Employed Persons

Occupation Class	Self Employed	Financial Evidence
AAA	\$15,001	<ul style="list-style-type: none"> Profit & Loss statements for the Business or practice (including any Trusts if applicable) for last 2 years. Income Tax Returns & Notice of Assessments for the insured and all business entities for last 2 years. Statement of Assets & Liabilities (held personally or in Trust), from the insured's Accountant must also be submitted.
AA	\$15,001	
A	\$15,001	
B	\$15,001	
C	\$15,001	
D	Nil*	Nil*
E	Nil*	

* Maximum cover for class D is \$15,000/month and class E is \$10,000/month.

[^] Employed person refers to employees with no ownership interest in the organisation by whom he/she is employed.

Important Notes:

- Financial evidence is based on total cover with all companies.
- Where Disability Income and Business Expenses combined **exceeds** \$20,000/month, Profit & Loss Statements for the last 2 years are required.
- Profit & Loss statement submitted should include the Trading Account and the Accountants Notes to and forming part of the Accounts. Business Income Tax returns must also be submitted in addition to the Insured's individual Income Tax Returns.

Underwriting Guidelines

Financial Evidence – Business Expenses Insurance (Indemnity)

Financial evidence must be provided for all applications where the proposed monthly benefit reaches or exceeds the levels shown in the table below.

Occupation Class	Employed [^]	Financial Evidence
AAA	\$15,001	Last 2 years Profit & Loss Statements for the Business or Practice.
AA	\$15,001	
A	\$15,001	
B	\$15,001	
C	Nil*	Nil*
D	Nil*	
E	N/A	N/A

* Maximum Business Expenses Insurance cover for occupations C & D is \$15,000/month.

Important Notes:

- Financial evidence is based on total cover with all companies.
- Where Disability Income and Business Expenses Insurance combined exceeds \$20,000/month, Profit & Loss Statements for the last 2 years are required.
- Business Expenses Insurance is not available for occupation category E.

Underwriting Guidelines

Large Disability Income Business

1. Assets and Liabilities

For high net worth individuals (*ie, cover \$15,001/month or more*), an independent statement of an applicants 'Assets & Liabilities' from an Accountant is usually required. This statement should include an itemised list of all assets and liabilities to enable a thorough analysis and evaluation of the net asset base and degree of liquidity (but excluding superannuation and the net value of the family home).

Basis for Offsetting the Maximum Benefit Allowable

An applicant with net assets **exceeding \$5,000,000** will have the maximum annual benefit reduced by 5%. The net value of the family home and superannuation is excluded from the calculation.

How the 5% will be calculated to offset the DI benefit

Using AIG Life's formula: $[(\text{Earned Income} + \text{Unearned Income}) \times 75\% \text{ less Unearned Income}]$

Example : Applicant's Earned Income = \$350,000pa
 Total Assets \$7,200,000 (excluding family home and superannuation)
 Total Liabilities \$2,100,000 (excluding mortgage on family home)
 Net Assets: \$5,100,000

→ 5% of \$5,100,000 = \$255,000pa which is applied as the Unearned Income figure used in the above formula as follows:
 Earned Income: \$350,000
 Unearned Income: \$255,000

(Using formula: $\text{Earned} + \text{Unearned} \times 75\% - \text{Unearned Income}$)

→ $\$350,000 + \$255,000 = \$605,000$.
⇒ 75% X first \$250,000 = \$187,500 plus,
⇒ 50% X \$150,000 = \$75,000
⇒ 25% X balance of \$205,000 = \$51,250
⇒ $\$187,500 + \$75,000 + \$51,250 = \$313,750$
⇒ $\$313,750 - \$255,000$ (unearned income) = \$58,750
Maximum Monthly benefit available = $\$58,750/12 = \$4,895/m$

(Note: A statement of Assets & Liabilities is still required even if the Net Assets do not exceed \$1M)

2. Proof of Income – last 2 years

When requesting proof of income we are looking for consistent earnings in history that demonstrates continuity of income over the past few years. Proof of income is defined as actual lodged returns submitted to the Australian Taxation Office over the last 2 years. Since incomes can vary each year, we will average the income if high earnings are demonstrated in a single year which is out of line with previous years income (unless there are particular reasons to base the cover on the most recent earnings). We will however consider current figures available not yet lodged to the ATO, provided a statement is received from the accountant confirming that the figures are the final figures that will be submitted to the ATO. These figures would be in addition to the 2 years actual figures already provided. (When determining the final benefit allowable, other factors also taken into consideration include age of the applicant, years in the business, date the practice started and any significant fluctuations in earnings etc).

Underwriting Guidelines

Agreed Value and Indemnity

Self-employed

Agreed value

For self-employed individuals, a minimum of 2 years financials are needed (ITRs and P&Ls).

As a general rule clients should have been working in the **same/similar industry for 5 years** to be eligible for agreed value.

Indemnity*

1. Same Industry: Minimum 3 months self-employed.

2. Different industry: Minimum 6 months self-employed.

**Note those applying for indemnity who are self employed < 12 months special conditions apply => Income definition will be altered – 'Newly self-employed' clause will apply.*

Altering from Indemnity to Agreed Value

The evidence required for alteration from Indemnity to Agreed Value will be as follows:

Cases underwritten up to 6 months:	Financial evidence only
Cases underwritten between 6 – 12 months:	DCGH and financial evidence.
Cases underwritten over 12 months to 5 years:	Supplementary Personal Statement for DI and financial evidence based on current level of cover at the time of alteration.

(Alteration to agreed value **does not include takeover business** from other companies.
Full medical and financial underwriting will apply.)

Underwriting Guidelines

Occupation Ratings

Code:

AAA Professionals, executives and senior management with tertiary qualifications and high incomes, e.g. lawyers, barristers, CEOs.

AA Medical professionals, e.g. doctors, dentists, psychiatrists.

A White collar occupations involving clerical and administrative work in an office environment only.

B Occupation not classified as white collar and may involve some light manual work, e.g. shopkeepers, hairdressers, beauticians.

C Fully qualified skilled tradespeople, e.g. qualified electricians, chefs, mechanics.

D Unskilled manual workers, e.g. fencing contractor, plasterers, cleaners.

E Heavy manual workers. e.g. concreters, carpet layers, earthmoving workers.

IC Individual Consideration (further information needed).

NA Not Available.

Priority Protection		
Description	DI/BE	TPD/WOP
Abalone Diver	NA	NA
Abattoir Worker	NA	NA
Accountant [registered CPA – high earner]	AAA	AAA
Accountant [not tert qualified, not CPA]	A	A
Actor	NA	NA
Actress	NA	NA
Actuary	AAA	AAA
Acupuncturist [registered & qualified in Australia]	A	A
Administration [film/television/radio]	A	A
Administration [key executive]	AAA	AAA
Administration [manager – office only]	A	A
Administration [supervisor – office only]	A	A
Advertising Agent	A	A
Aeronautical Engineer [qualified – office only]	AAA	AAA
Agent [advertising]	A	A
Agent [commodities]	A	A
Agent [customs – clerical only]	A	A
Agent [customs – other]	IC	IC
Agent [employment]	A	A
Agent [insurance – est. at least 2 yrs]	A	A
Agent [other]	IC	B
Agent [private detective – surveillance only]	B	B
Agent [real estate – min. est 2 yrs]	A	A
Agent [repossession]	NA	NA
Agent [stock and station]	C	C

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Agent [TAB – full time sole occupation]	B	B
Agronomist – qualified [site visits – no manual work]	B	B
Air Conditioning [installer]	C	C
Airline Industry [pilots/crew – commercial]	NA	NA
Airline Industry [porters/baggage handlers]	NA	NA
Airline Industry [truck driver] local only – max 10 wheels	D	D
Airline Industry [office worker]	A	A
Airline Industry [refueller – no flying]	C	C
Airline Industry [test pilot]	NA	NA
Air Force Personnel [flying]	NA	NA
Air Traffic Controller	NA	NA
Ambulance Driver	D	D
Ambulance Officer	D	D
Amusement Parlour [proprietor]	B	B
Anaesthetist	AA	AA
Analyst [computer – qualified]	AAA	AAA
Analytical Chemist [not explosives]	AAA	AAA
Announcer [film/television/radio]	NA	IC
Antenna Erector [up to 10 m]	E	E
Antique Dealer [no manual work]	B	B
Antique Shop [employee]	B	B
Antique Shop [manager/proprietor]	B	B
Apiarist	D	D
Archaeologist	IC	IC
Architect [qualified – site visits no manual work]	AAA	AAA
Archivist	A	A
Armed Services/Forces	NA	NA
Artist [commercial]	B	B
Asbestos Industry	E	E
Asphalt Layer	NA	NA
Assembly Line Worker	E	E
Assessor & Adjuster [insurance]	A	A
Astronomer	AAA	AAA
Auctioneer [livestock & machinery]	B	B
Auctioneer [real estate – min. est 2 yrs]	A	A
Auditor [not qualified – office only]	A	A
Audiologist	A	A
Author	IC	IC

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Auto Electrician [qualified trade certificate]	C	C
Aviation [agricultural – crop dusting etc]	NA	NA
Aviation [instructor]	NA	NA
Backhoe Operator	E	E
Bailiff	B	B
Baker	C	C
Bank Manager [tertiary qualified – high earner]	AAA	AAA
Bank Manager [small branch]	A	A
Bank Officer/Teller	A	A
Barber	B	B
Barman	NA	NA
Barrister	AAA	AAA
Beach Patrol Lifeguard	NA	NA
Beautician [not working at home]	B	B
Beautician [working at home]	IC	B
Bicycle Courier	NA	NA
Bicycle Shop [employee]	B	B
Bicycle Shop [manager/proprietor]	B	B
Biochemist [not marine]	AAA	AAA
Biologist [no special hazards]	A	A
Biologist [marine]	IC	A
Blacksmith	E	E
Blaster/Explosives Handler	NA	NA
Blind/Awnings or Screen Installer	D	D
Blind Installer	D	D
Boarding House Proprietor	B	B
Boat Builder/Shipwright [qualified]	C	C
Bob Cat/Back Hoe Operator	E	E
Boiler Inspector [qualified]	C	C
Boilermaker/Welder [qualified]	D	D
Bomb Disposal Experts	NA	NA
Bookbinder	C	C
Bookkeeper	A	A
Bookmaker	NA	NA
Botanist	B	B
Bread/Cake Shop [retail – no baking]	B	B
Brewery [chemist – lab]	A	A
Brewery [worker]	E	E

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Brick Cleaner [full time]	E	E
Bricklayer [fully qualified – up to 10 m]	D	D
Bridge Builder	NA	NA
Bridge Engineer	IC	IC
Broker [finance]	A	A
Broker [finance & insurance]	A	A
Broker [insurance]	A	A
Builder's Labourer	E	E
Building Industry [bricklayer – qualified, up to 10 m]	D	D
Building Industry [builder – qualified & licensed]	C	C
Building Industry [carpenter – qualified]	C	C
Building Industry [carpet layer]	E	E
Building Industry [cement renderer]	E	E
Building Industry [concreter]	E	E
Building Industry [crane, derrick, hoist driver]	E	E
Building Industry [dogman]	E	E
Building Industry [electrician – qualified]	C	C
Building Industry [foreman – supervisor licensed]	IC	C
Building Industry [joiner – licensed/qualified]	C	C
Building Industry [labourer]	E	E
Building Industry [painter – qualified up to 10 m]	C	C
Building Industry [plasterer – qualified up to 10 m]	D	D
Building Industry [roof worker/tiler]	E	E
Building Industry [rigger]	E	E
Building Industry [tiler – floor/wall only]	D	D
Building Industry [tiler – roof]	E	E
Building Maintenance [mainly clerical – supervisory]	B	B
Bulldozer Driver (min 3 yrs f/time experience)	D	D
Bulldozer Driver (less than 3 yrs f/time experience)	E	E
Bus Driver [local only]	C	C
Bus Driver [interstate]	E	E
Butcher [retail]	C	C
Butcher [slaughterman]	NA	NA
Butler	IC	B
Buyer [retail – admin only]	A	A
Buyer [other]	IC	IC
Cabinet Maker [qualified]	C	C
Cable Maker/Wire Maker	E	E

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Cafe [manager/proprietor]	B	B
Cameraman [film/television]	IC	IC
Car Park Attendant	E	E
Caravan Park [employee]	E	E
Caravan Park [owner/proprietor – admin only]	B	B
Car Salesman [sales – admin duties only]	A	A
Card Shop [employee]	B	B
Card Shop [manager/proprietor]	B	B
Carer [not qualified – aged care]	D	D
Carer [qualified – aged care]	C	C
Caretaker	IC	C
Carpenter [fully qualified]	C	C
Carpet Cleaner [full time]	D	D
Carpet Layer	E	E
Cartographer [office only]	A	A
Cashier [shop]	B	B
Cashier [supermarket]	B	B
Cashier [hotel/tabaret]	B	B
Casino [Govt & Lcd] Bartender	NA	NA
Casino [Govt & Lcd] Cleaner	D	D
Casino [Govt & Lcd] Croupier min 2 yrs exp/30dw 5 yr bp	B	B
Casino [Govt & Lcd] Managerial/Clerical	A	A
Casino [Govt & Lcd] Security Guard	NA	NA
Caterer	C	C
Caterer [management – admin/office only]	A	A
Caterer [other]	IC	C
Cement renderer	E	E
Cemetery & Crematory Worker	D	D
Cemetery & Crematory Worker – Funeral Dir – office only	A	A
Cemetery & Crematory Worker – Grave Digger	E	E
Chauffeur	IC	B
Chef [qualified]	C	C
Chemical Industry [analytical admin only – qualified]	AAA	AAA
Chemical Industry [engineer qualified – 10% lab work]	B	B
Chemical Industry [industrial chemist – not explosives]	B	B
Chemical Industry [lab assistant/technician]	IC	B
Chemical Industry [production worker]	E	E
Chemical Industry [research worker – office only]	A	A

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Chemical Industry [technician]	C	C
Chemist [analytical – not explosives, office only]	AAA	AAA
Chemist [industrial – not explosives]	B	B
Chemist [manufacturing]	B	B
Chemist [qualified – office only – retail]	AAA	AAA
Chemist [qualified – office only – wholesaler]	AAA	AAA
Child Care Worker [qualified and registered]	B	B
China/Glassware Shop [employee]	B	B
China/Glassware Shop [manager/proprietor]	B	B
Chiropodist	A	A
Chiropractor [tertiary qualified]	A	A
Cinema [director – full time]	A	A
Cinema [director/producer – full time]	A	A
Cinema [producer – full time]	A	A
Cinema [management – full time]	A	A
Cinema [projectionist – full time]	B	B
Cinema [ticket seller – full time]	B	B
Cinema [usher – full time]	B	B
Clairvoyant	NA	NA
Cleaner [brick – full time]	E	E
Cleaner [carpet – full time]	D	D
Cleaner [factory – full time]	E	E
Cleaner [household – full time]	D	D
Cleaner [office – full time]	D	D
Cleaner [school – full time]	D	D
Cleaner [street – full time]	E	E
Cleaner [window – below 10 m full time]	E	E
Clergyman [sole occupation – no overseas work]	A	A
Clerical Worker	A	A
Clerk	A	A
Clothing Industry [salesperson – no deliveries]	B	B
Clothing Industry [tailor/milliner – not at home]	B	B
Clothing Industry [cutter – not at home]	D	D
Clothing [manufacturing] [machinist]	IC	C
Clothing [wholesales – admin/sales only]	B	B
Clothing Shop [employee]	B	B
Clothing Shop [manager/proprietor]	B	B
Club [administration only]	A	A

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Club [bar work]	NA	NA
Club [bouncer]	NA	NA
Club [caterer]	IC	C
Club [cleaner]	D	D
Coach Driver (not interstate)	C	C
Coach [sport]	NA	NA
College Lecturer [full time]	A	A
Commercial Artist	B	B
Commodities Agent	A	A
Commodity [agent]	A	A
Composer	NA	NA
Compositor	C	C
Computer Industry [analyst – qualified]	AAA	AAA
Computer Industry [consultant – qualified]	AAA	AAA
Computer Industry [technician]	B	B
Computer Industry [programmer – not qualified]	A	A
Computer Industry [programmer/analyst – qualified]	AAA	AAA
Concierge [hotel]	B	B
Concrete Layer	E	E
Construction Equipment Driver	E	E
Consultant/ Analyst [computer – qualified]	AAA	AAA
Consulting Engineer [qualified – office only]	AAA	AAA
Cook [not qualified]	D	D
Coroner	AAA	AAA
Courier [cars and small vans]	D	D
Courier [not m/cycle local under 1 tonne]	D	D
Crane [man]	E	E
Crane Driver	E	E
Crane Operator	E	E
Cray Fisherman	NA	NA
Crop Duster/Sprayer	NA	NA
Croupier – large casino only [min. 30dw, 5 yr ben.]	B	B
Curator [art gallery]	A	A
Curator [museum]	A	A
Curtain Installer	C	C
Customs officer [airport only – no firearms]	B	B
Dairy Industry [process worker – metro, not on farm]	E	E
Dairy Industry [farm proprietor – manual work]	NA	D

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Dairy Industry [employees – manual work]	NA	D
Dairy Deliveryman/Driver	D	D
Dance Teacher	NA	NA
Data Entry Operator [office only]	A	A
Debt Collector [not reposessing – office only]	A	A
Deckhand	NA	NA
Decorator [interior, manual work]	IC	C
Delicatessen [employee]	B	B
Delicatessen [proprietor]	B	B
Dental [mechanic]	B	B
Dental [nurse]	B	B
Dental [surgeon]	AA	AA
Dental [technician]	B	B
Dentist	AA	AA
Department Store [manager – admin/office only]	A	A
Department Store [sales only]	B	B
Designer Interior [design only, no manual work]	A	A
Diesel mechanic [fully qualified – not mining industry]	D	D
Diemaker	D	D
Dietician [qualified & registered]	A	A
Director [film/television/radio]	A	A
Disc Jockey	NA	NA
Disposals Shop [employee]	B	B
Disposals Shop [manager/proprietor]	B	B
Diver	NA	NA
Dock Worker/stevedore	E	E
Doctor [medical]	AA	AA
Draftsman	A	A
Drainer/Drainage Contractor	D	D
Dressmaker [not at home]	D	D
Drillers [water, oil, mineral]	NA	NA
Driver [ambulance]	D	D
Driver [bulldozer – min 3 yrs f/time experience]	D	D
Driver [bus – local only]	C	C
Driver [not interstate – coach]	C	C
Driver [armoured car]	NA	NA
Driver [chauffeur]	IC	B
Driver [construction equipment]	E	E

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Driver [crane]	E	E
Driver [dairy deliveryman]	D	D
Driver [earthmoving equipment – less than 3 yrs f/time experience]	E	E
Driver [earthmoving equipment – greater than 3 yrs f/time experience]	D	D
Driver [forklift]	D	D
Driver [garbage collector]	E	E
Driver [instructor – cars only]	C	C
Driver [logging]	NA	NA
Driver [long distance < 500 km radius]	E	E
Driver [milk man]	D	D
Driver [long distance > 500 km radius]	NA	NA
Driver [train]	NA	NA
Driver [removalist]	E	E
Driver [taxi – owner operators – est 2 yrs]	C	C
Driver [tow truck]	E	E
Driver [tram]	D	D
Driver [truck-local – not mines – 200 km radius]	D	D
Driving Instructor [cars only]	C	C
Drover	NA	NA
Dry Cleaner	IC	C
Dry Cleaner	B	B
Earthmoving Equipment Driver [less than 3 yrs f/time experience]	E	E
Earthmoving Equipment Driver [greater than 3 yrs f/time experience]	D	D
Economist [qualified]	AAA	AAA
Editor [office only]	AAA	AAA
Education [Dean/Principal]	AAA	AAA
Education [Lecturer – uni]	AAA	AAA
Education [Student]	NA	NA
Educator [nurse]	A	A
Electrical Linesman/Power Lines [up to 10m]	E	E
Electrician [apprentice]	D	D
Electrician [qualified]	C	C
Electroplater	C	C
Elevator/Lift Mechanic/Installer	C	C
Embalmer	C	C
Employment Agent	A	A
Engineer [aeronautical – qualified office/admin only]	AAA	AAA
Engineer [qualified – bridge or height]	IC	IC

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Engineer [qualified civil – office/admin only]	AAA	AAA
Engineer [qualified consulting – office admin only]	AAA	AAA
Engineer [qualified electrical – office admin only]	AAA	AAA
Engineer [film/television/radio]	A	A
Engineer [manual work]	IC	C
Engineer field work [mining – no underground work]	IC	IC
Engineer [office duties only – qualified]	AAA	AAA
Engineer [other – not qualified]	IC	IC
Engineer [other – qualified, no manual work or field work]	AAA	AAA
Engraver	C	C
Entertainer	NA	NA
Entomologist [qualified – no overseas work]	B	B
Excavator [min 3 yrs f/time experience]	E	E
Factory Cleaner [full time]	E	E
Factory Hand/Worker [light industry only]	E	E
Farm [farmhand]	NA	NA
Farm [labourer]	NA	NA
Farm [supervisory – no manual work]	NA	NA
Farm [worker]	NA	NA
Farmer [owner/proprietor]	NA	D
Farrier	E	E
Fast Food Proprietor	B	B
Fencing Contractor	D	D
Film [actor]	NA	NA
Film [actress]	NA	NA
Film [administration]	A	A
Film [announcer]	NA	IC
Film [cameraman – no special hazards or overseas work]	IC	IC
Film [director]	A	A
Film [director/producer]	A	A
Film [editor – admin only]	A	A
Film [engineer]	A	A
Film [producer]	A	A
Film [projectionist]	B	B
Film [reporter – no overseas work]	IC	B
Film [technician]	C	C
Finance Broker	A	A
Financial Planner/Adviser [tert. qual – high earnings]	AAA	AAA

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Financial Planner/Adviser [Other – min 2 yrs experience]	A	A
Fireman	NA	NA
Fisherman [inland only]	E	E
Fishmonger [shop only]	C	C
Fitter And Turner [qualified]	C	C
Flight Attendant	NA	NA
Floor [coverer]	E	E
Floor [layer]	E	E
Floor [sander]	E	E
Floor [surfacers]	E	E
Floor [tiler]	D	D
Florist	B	B
Food Technologist	A	A
Foreman	IC	C
Forest Ranger/Warden	D	D
Fortune Teller	NA	NA
Foundry Worker	E	E
French Polisher	C	C
Fruit Merchant	C	C
Fruit Picker	NA	NA
Funeral Director [admin/office only]	A	A
Funeral Parlour [driver/pallbearer]	C	C
Furniture Designer	B	B
Furniture Manufacturer [software]	C	C
Furniture Manufacturer [wood]	C	C
Furniture Removalist	E	E
Furrier [employee]	B	B
Furrier [manager/proprietor]	B	B
Furrier [shop only]	B	B
Garage [mechanic – qualified]	C	C
Garage [proprietor – no manual work]	B	B
Garage [worker]	D	D
Garbage [collector]	E	E
Garbage [driver]	E	E
Garbage Contractor	E	E
Gardener [lawn mowing/gardening]	D	D
Gas Fitter [not qualified]	C	C
Gas Fitter [qualified]	C	C

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Gas Meter Reader/Tester	C	C
General Store [employee]	B	B
General Store [manager/proprietor]	B	B
Geologist [field work]	IC	B
Geologist [office only]	AAA	AAA
Geophysicist [office only]	AAA	AAA
Gift Shop [employee]	B	B
Gift Shop [manager/proprietor]	B	B
Glass Worker [not factory]	IC	C
Glazier [installer]	C	C
Goldsmith	B	B
Golf Instructor	NA	NA
Golf Professional	NA	NA
Graphic Designer	A	A
Grave Digger	E	E
Green Keeper	D	D
Greengrocer	C	C
Guards [railway]	D	D
Gunsmith	C	C
Gym [instructor]	NA	NA
Gym [owner/proprietor]	IC	B
Gynaecologist	AA	AA
Hairdresser	B	B
Handyman	E	E
Hardware Merchant	B	B
Hardware Shop [employee]	B	B
Hardware Shop [manager/proprietor]	B	B
Head Master/Head Mistress	AAA	AAA
Health Food Shop [employee]	B	B
Health Food Shop [manager/proprietor]	B	B
Health Inspector	B	B
Herbalist [fully qualified]	B	B
Herbalist [other]	IC	B
Home Duties [full time]	NA	B
Homeopath [not working at home]	A	A
Horse Racing/Trotting [breeder/trainer]	NA	NA
Horse Racing/Trotting [horse riding instructor]	NA	NA
Horse Racing/Trotting [jockey]	NA	NA

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Horse Racing/Trotting [strapper]	NA	NA
Horse Trainer	NA	NA
Horticulturist [qualified]	C	C
Hospital [aides]	D	D
Hospital [domestic]	D	D
Hospital [orderly]	D	D
Hospital [wardsman]	D	D
Hospital Administrator	A	A
Hotel [bottleshop/driveway attendant]	NA	NA
Hotel [caterer]	C	C
Hotel [cleaner]	D	D
Hotel Manager [administration only]	A	A
Hotel Manager [bar work included]	NA	NA
Hotel Proprietor [administration only]	A	A
Hotel Proprietor [bar work included]	NA	NA
Hotel Staff [administration]	A	A
Hotel Staff [bar]	NA	NA
Hotel Staff [bouncer]	NA	NA
Hotel Staff [chef]	C	C
Hotel Staff [office]	A	A
Hotel Staff [other]	IC	C
Household Cleaner [full time]	D	D
Houseperson	NA	B
Human Resources Consultant	A	A
Hypnotherapist [medically qualified]	A	A
Importer/Exporter [admin/office only]	A	A
Industrial Chemist [not explosives]	B	B
Inspector [buildings]	B	B
Inspector [health]	B	B
Inspector [mining]	IC	IC
Inspector [other]	IC	B
Instructor [golf]	NA	NA
Instructor [sports – unspecified]	NA	NA
Instructor [swimming]	NA	B
Instructor [tennis]	NA	NA
Instrument Maker	C	C
Insulation Contractor [not asbestos]	E	E
Insulation Installer	E	E

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Insurance Agent [min 2 yrs experience]	A	A
Insurance Broker [min 2 yrs experience]	A	A
Insurance Industry [assessor/adjuster]	A	A
Insurance Industry [broker/planner/adviser – min 2 yrs exp]	A	A
Insurance Industry [clerical]	A	A
Insurance Industry [Investigator – interviews & surveillance]	B	B
Insurance Industry [management – tert qual. high earner]	AAA	AAA
Interpreter [sole occupation]	A	A
Jackeroo	NA	NA
Janitor [not factory]	D	D
Jeweller	B	B
Jewellery Industry [retail store]	B	B
Jewellery Industry [cutter/polisher/setter]	B	B
Jockey	NA	NA
Joinery Worker [qualified]	C	C
Journalist not salaried [freelance]	NA	IC
Journalist salaried [no special hazards]	IC	B
Journalist salaried [office/admin only]	A	A
Judge	AAA	AAA
Kennel Proprietor	C	C
Key Executive [administration]	AAA	AAA
Kitchen Hand	D	D
Laboratory Technician [not chemicals]	IC	B
Land Broker [admin only]	A	A
Landscape Architect [no manual design only]	B	B
Landscape Gardener	D	D
Lapidariast	B	B
Lathe Operator [qualified fitter & turner]	C	C
Lawnmower Sales & Service	B	B
Lawnmowing Contractor	D	D
Lawyer	AAA	AAA
Lecturer [college – full time]	AAA	AAA
Lecturer [university – full time]	AAA	AAA
Librarian [not qualified]	A	A
Lift Installer [qualified]	C	C
Lift Mechanic [qualified]	C	C
Lineman [up to 10m]	E	E
Lingerie Shop [employee]	B	B

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Lingerie Shop [manager/proprietor]	B	B
Linoleum & Carpet Layer	E	E
Linotype Operator	C	C
Lithographer [no manual work]	B	B
Locksmith	C	C
Log Driver	NA	NA
Loss Adjuster/Assessor	A	A
Machinery Agent & Merchant	B	B
Machinist [clothing – not at home or factory]	C	C
Machine Operator [factory]	NA	NA
Mail Contractor/Sorter	D	D
Maintenance [railway]	NA	NA
Management Consultant [ter qualified – high earner]	AAA	AAA
Manager [administration – office only]	A	A
Manicurist [not a home]	NA	B
Marine/shipping – crew	NA	NA
Marine/shipping [onshore – admin/office only]	A	A
Marine/shipping [dockworkers]	NA	NA
Market Analyst [not interviewing – qualified high earner]	AAA	AAA
Market Gardener	D	D
Massage Therapist [remedial or other – not at home]	E	E
Masseur [not at home]	E	E
Matron [senior nurse]	B	B
Meat Packer	E	E
Meter Reader	C	C
Mechanic [diesel qualified – not mining industry]	C	C
Mechanic [fully qualified]	C	C
Medical Practitioner	AA	AA
Medical Registrar	AA	AA
Metal Industry [fitter & turner – qualified]	C	C
Metal Industry [sheet metal workers]	D	D
Metal Industry [scrap dealer]	E	E
Metal Industry [skilled supervisor – trade qualified]	C	C
Metallurgist [qualified – not underground]	AAA	AAA
Meteorologist [minimal field work]	AAA	AAA
Midwife	B	B
Milk Bar [employee]	B	B
Milk Bar [manager/proprietor]	B	B

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Milk Man	D	D
Milliner	B	B
Military Personnel [all ranks]	NA	NA
Mine Worker	NA	NA
Mining [administration only]	A	A
Mining [inspector – not including students]	IC	B
Mining [surface worker – no explosives]	E	E
Mining [surveyor – not including students]	IC	B
Mining [underground worker]	NA	NA
Mining Engineer [no underground work]	IC	IC
Minister of Religion [no overseas work – sole occupation]	A	A
Model	NA	NA
Monumental Mason	NA	NA
Motel [cleaner]	D	D
Motel Manager [administration only]	A	A
Motel Proprietor [administration only]	A	A
Motel Staff [administration]	A	A
Motel Staff [office]	A	A
Motel Staff [other]	IC	C
Motor Cycle Courier	E	E
Motor Industry [spare parts & sales]	B	B
Motor Industry [assembly line worker]	E	E
Motor Industry [auto electrician]	C	C
Motor Industry [brake repairer]	C	C
Motor Industry [dealer]	B	B
Motor Industry [detailer]	D	D
Motor Industry [mechanic – qualified]	C	C
Motor Industry [panel beater – qualified]	C	C
Motor Industry [sales – admin duties only]	A	A
Motor Industry [spray painter – qualified]	C	C
Motor Industry [tyre fitter]	D	D
Motor Industry [wrecker]	E	E
Musical Instrument Maker & Repairer	C	C
Musician	NA	NA
Musician [school teacher – full time]	B	B
Navy Personnel [seagoing]	NA	NA
Navy Personnel [shore duties only]	IC	IC
Naturopath	A	A

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Newsagent	B	B
Newsagent [employee]	B	B
Newsagent [manager/proprietor]	B	B
Night Club [manager/owner]	IC	B
Nurse [educator – fully qualified: admin only]	A	A
Nurse [matron]	B	B
Nurse [aide]	D	D
Nurse [dental]	B	B
Nurse [general – division 1 qualified]	C	C
Nurse [general – enrolled]	D	D
Nurse [geriatric]	C	C
Nurse [matron- qualified]	B	B
Nurse [midwife – qualified]	B	B
Nurse [psychiatric/mental care]	NA	C
Nurse [other]	IC	C
Nurse [Royal Flying Doctor Service]	NA	NA
Nurse [theatre only]	B	B
Nurseryman	C	C
Obstetrician	AA	AA
Occupational Therapist	A	A
Office Cleaner [full time]	D	D
Office Equipment & Machine [repairer]	C	C
Office Equipment & Machine [supplier]	B	B
Office Worker	A	A
Oil and Gas Industry [offshore]	NA	NA
Oil and Gas Industry [onshore – office only]	A	A
Oil and Gas Industry [onshore – other]	IC	IC
Optician	A	A
Optometrist	AA	AA
Ophthalmologist	AA	AA
Orchardist	NA	C
Orthodontist	AA	AA
Osteopath	A	A
Paediatrician	AA	AA
Painter [over 10m]	NA	NA
Painter qualified [up to 10m]	C	C
Painter, Decorator & Paper Hanger [Qualified – up to 10m]	C	C
Painter [not qualified – up to 10m]	D	D

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Panel Beater [fully qualified]	C	C
Park Ranger	D	D
Parking Attendant	E	E
Parking/Ticket inspector [min 3 yrs exp – 90dw/2yr Ben period]	D	D
Pastry Cook [qualified]	C	C
Pathologist	AA	AA
Pattern Maker [foundry moulds etc.]	E	E
Paver	E	E
Paving Contractor	E	E
Pawnbroker	C	C
Periodontist	AA	AA
Personal Trainer	NA	NA
Pest Controller	D	D
Pest Exterminator	D	D
Pet Shop Owner/Dealer [domestic pets only – not exotic]	B	B
Pharmacist [tertiary qualified/retail/wholesaler]	AAA	AAA
Photoengraver	B	B
Photographer [aerial photographer]	NA	NA
Photographer [mainly studio]	B	B
Photographer [other – no special hazards]	IC	B
Photographic Dealer	B	B
Physician	AA	AA
Physicist	AAA	AAA
Physiotherapist	AA	AA
Piano Manufacturer & Repairer	C	C
Piano Tuner	C	C
Picture Framer	C	C
Pilot [air crew – commercial]	NA	NA
Pipeline worker [on shore only]	E	E
Plasterer [qualified]	D	D
Plumber [apprentice]	D	D
Plumber [not roofing – qualified]	C	C
Podiatrist	AA	AA
Police	NA	IC
Porter	E	E
Postman	C	C
Personal Assistant [office only]	A	A
Priest [sole occupation – no overseas work]	A	A

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Principal [teacher]	AAA	AAA
Printer	C	C
Prison Officer	NA	NA
Prison Warden	NA	NA
Private Investigator [surveillance & interviews only]	B	B
Process Worker	E	E
Produce Merchant	C	C
Producer [film/television/radio]	A	A
Production Worker	E	E
Professional Sports Coach	NA	NA
Professional Sportsperson	NA	NA
Professor [university & college staff]	AAA	AAA
Programmer [computer]	A	A
Programmer/Analyst [computer – qualified]	AAA	AAA
Projectionist [film/television]	B	B
Property Industry [developer]	IC	IC
Property Industry [land broker]	A	A
Psychiatrist	AA	AA
Psychologist	AA	AA
Publican [bar work]	NA	NA
Publisher	A	A
Purchasing Officer [clerical]	A	A
Quantity Surveyor [admin/office only]	A	A
Quarry Worker	E	E
Radio [administration]	A	A
Radio [announcer]	NA	NA
Radio [director]	A	A
Radio [director/producer]	A	A
Radio [engineer-admin/office]	A	A
Radio [producer]	A	A
Radio [technician]	D	D
Radiographer	A	A
Radiologist	AA	AA
Railway Inspector [ticket only]	B	B
Railway Worker [train drivers]	NA	NA
Railway Worker [guards]	D	D
Railway Worker [maintenance]	E	E
Railway Worker [shunters]	E	E

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Railway Worker [station assistants]	B	B
Railway Worker [station masters]	B	B
Railway Worker [ticket collector]	B	B
Railway Worker [track laying]	E	E
Reader [university & college staff]	A	A
Real Estate [auctioneer – experienced min 2 yrs]	A	A
Real Estate [agent – experienced min. 2 yrs]	A	A
Receptionist	A	A
Refrigeration [repairer]	C	C
Refrigeration [technician]	C	C
Refrigeration [mechanics – not factory]	C	C
Remedial Therapist [massage & other – not at home]	E	E
Removalist	E	E
Renderer [cement]	E	E
Repairer [air conditioner]	C	C
Repairer [musical instrument]	C	C
Repairer [piano]	C	C
Repairer [radio & television]	C	C
Repairer [refrigeration]	C	C
Repairer [vending machine]	C	C
Repairer [washing machine]	C	C
Repairer [watch]	B	B
Repairman [television/radio]	C	C
Reporter [no overseas work]	NA	B
Repossession Agent	C	C
Restaurant [chef – qualified]	C	C
Restaurant [cook – qualified]	C	C
Restaurant [kitchen hand]	D	D
Restaurant [manager]	B	B
Restaurant [maitre'd]	B	B
Restaurant [other – full time]	IC	C
Restaurant [proprietor]	B	B
Re-stumper	E	E
Rigger [building industry – up to 10 metres]	E	E
Roadie/Stage Hand [bands]	NA	IC
Roof Plumber	E	E
Roof Tiler	E	E
Roof Worker	E	E

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Sailmaker	E	E
Salesman [admin/office only]	A	A
Sawmill worker	E	E
Sandblaster	E	E
Scaffolder [up to 10m – not multi storey]	E	E
School Cleaner [full time]	D	D
Scientist [field work]	IC	IC
Scientist [research – lab or office only]	A	A
Scrap Metal Dealer	E	E
Screen Printer	D	D
Seamen	NA	NA
Sea Pilot [local harbour only – min. 90dw]	D	D
Seasonal Worker	NA	NA
Second Hand Dealer	B	B
Second Hand Shop [employee]	B	B
Second Hand Shop [manager/proprietor]	B	B
Security Guard [unarmed – no clubs/hotels]	D	D
Security Guard [armed – clubs/hotels]	NA	NA
Service Station [attendant]	C	C
Service Station [mechanic – qualified]	C	C
Service Station [proprietor – no manual work]	B	B
Service Station [worker]	D	D
Shearer/Shearing Contractor	NA	NA
Sheet Metal Worker	D	D
Shipwright/boat builder [qualified]	C	C
Shoe Repairer [shop]	C	C
Shop fitter [not carpentry qualifications]	C	C
Shop [antiques]	B	B
Shop [bicycles]	B	B
Shop [booksellers, stationery]	B	B
Shop [bread/cakes – no baking]	B	B
Shop [butcher – retail, no slaughtering]	C	C
Shop [cards]	B	B
Shop [china/glassware]	B	B
Shop [curtain – no manufacturing]	B	B
Shop [clothing]	B	B
Shop [delicatessen]	B	B

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Shop [disposals]	B	B
Shop [electrical – sales only]	B	B
Shop [fast foods]	B	B
Shop [fishmonger – shop only]	C	C
Shop [florist]	B	B
Shop [footwear – sales only]	B	B
Shop [fruiterer & greengrocer]	C	C
Shop [furniture retailer – sales & admin only]	B	B
Shop [furniture retailer – sales & some light manual]	IC	C
Shop [furnishings – cushions & fabrics]	B	B
Shop [furrier]	B	B
Shop [general store – light manual]	C	C
Shop [gift]	B	B
Shop [grocer – general retail/counter duties only]	B	B
Shop [gunsmith]	C	C
Shop [hardware – admin & sales]	B	B
Shop [hardware – sales & some light manual]	IC	C
Shop [hardware – yardworker]	D	D
Shop [health foods]	B	B
Shop [jeweller – retail only]	B	B
Shop [lawnmower sales and service]	B	B
Shop [liquor store – retail]	C	C
Shop [lingerie]	B	B
Shop [milk bar]	B	B
Shop [milliner]	B	B
Shop [motor spares]	B	B
Shop [music/musical instruments]	B	B
Shop [newsagent]	B	B
Shop [office supplies/stationer – sales only]	B	B
Shop [office supplies/stationer – deliveries]	D	D
Shop [other]	IC	C
Shop [other – light goods only]	IC	C
Shop [outdoor supplies – sales & admin only]	B	B
Shop [paint & wallpaper – sales only]	B	B
Shop [paint & wallpaper – sales & light manual]	B	B
Shop [pets – domestic only not exotic]	B	B
Shop [photocopying – sales only]	B	B

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Shop [second hand]	B	B
Shop [sporting goods]	B	B
Shop [tobacconist]	B	B
Shop [toys]	B	B
Shop [video]	B	B
Shop Assistant [department store]	B	B
Shop Cashier	B	B
Shunters [railway]	E	E
Signwriter [up to 10 metres]	C	C
Signwriter [over 10 metres]	NA	NA
Silversmith	B	B
Singer	NA	NA
Soft Drink Deliverer	D	D
Slaughterman	NA	NA
Social Worker	A	A
Solicitor	AAA	AAA
Speech Therapist [qualified]	A	A
Sports Coach [professional]	NA	NA
Sports Instructor [unspecified]	NA	NA
Spray painter [motor vehicle – qualified]	C	C
Stagehand/Roadie [bands]	NA	IC
Station Hand [farm]	NA	NA
Statistician	A	A
Steel Erector/Fixer [up to 10m]	E	E
Steeplejack	NA	NA
Stevedore/dock worker	E	E
Steward [air crew – commercial]	NA	NA
Stock and Station Agent	C	C
Stockbroker [not self employed or at home]	IC	A
Stockman	NA	NA
Stonemason	E	E
Storeman [Supervisory Only]	C	C
Storeman & Packer	E	E
Street Cleaner [full time]	E	E
Student	NA	NA
Stuntperson	NA	NA
Supermarket [deliveries]	D	D

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Supervisor [administration]	A	A
Surgeon	AA	AA
Supervisor/Administrator [office only]	A	A
Surveyor [field work – excluding mining]	IC	B
Surveyor [mining – including students]	B	B
Surveyor [office work only]	A	A
Swimming Pool [attendant/cleaner]	D	D
Swimming Pool [builder]	E	E
Swimming Pool [proprietor/manager – admin/office only]	B	B
Swimming Pool [swimming instructor]	NA	B
Systems Analyst [computer – qualified]	AAA	AAA
TAB Agent [sole occupation – full time]	B	B
Tailor [qualified]	B	B
Take Away Food Shop [employee]	B	B
Take Away Food Shop [proprietor]	B	B
Tanner	E	E
Tarot Reader	NA	NA
Tattooist [qualified – not at home]	NA	B
Taxi Driver [not owner operator – est 2 yrs]	D	D
Taxi Driver [owner operators – est 2 yrs]	C	C
Taxidermist	D	D
Teacher [gymnasium]	NA	B
Teacher [dance]	NA	NA
Teacher [lecturer – university full time]	AAA	AAA
Teacher [drama, music – not at home/not freelance]	B	B
Teacher [pre-school/kindergarten]	B	B
Teacher [primary/secondary school]	A	A
Teacher [principal]	AAA	AAA
Teacher [physical education – secondary school]	B	B
Teacher [trades]	C	C
Technician [film/television/radio]	C	C
Technician [refrigeration]	C	C
Technician [x-ray]	B	B
Telephonist	A	A
Television [actor]	NA	NA
Television [actress]	NA	NA
Television [administration]	A	A

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Television [announcer]	NA	IC
Television [cameraman]	D	D
Television [director]	A	A
Television [director/producer]	A	A
Television [producer]	A	A
Television [projectionist]	B	B
Television [reporter – no overseas work]	NA	B
Television [technician/repairman]	D	D
Tennis Coach	NA	NA
Tennis Instructor	NA	NA
Theatre [actor – full time]	NA	NA
Theatre [actress – full time]	NA	NA
Theatre [director – full time]	A	A
Theatre [director/producer – full time]	A	A
Theatre [management – full time]	A	A
Theatre [producer – full time]	A	A
Theatre [projectionist – full time]	B	B
Theatre [ticket seller – full time]	B	B
Theatre [usher – full time]	B	B
Ticket Collector [railway]	B	B
Ticket Inspector [railway]	B	B
Ticket/Parking inspector [min 3 yrs exp – 90dw/2yr ben period]	D	D
Tiler/Slater [floor/wall only]	D	D
Tiler/Slater [roof]	E	E
Tiler [roof]	E	E
Tiler [floor/wall only]	D	D
Timber Industry [tree feller]	NA	NA
Timber Industry [tree surgeon]	NA	NA
Timber Merchant [factory – manual work]	E	E
Timber Merchant [no manual work]	B	B
Tobacconist [employee]	B	B
Tobacconist [manager/proprietor]	B	B
Toolmaker	D	D
Tow Truck Driver	E	E
Toy Shop [employee]	B	B
Toy Shop [manager/proprietor]	B	B
Track Laying [railway]	E	E

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Train Driver	NA	NA
Tram Driver	D	D
Travel Agent	A	A
Tree Surgeon	NA	NA
Trench Digger	E	E
Truck Driver [local – no ldg/unldg – 200 km radius – not mines]	D	D
Turner [qualified]	C	C
Tyre Retreader	D	D
Underground Workers	NA	NA
Undertaker [no manual work]	A	A
Underwater Divers/Workers	NA	NA
University Lecturer [full time]	AAA	AAA
University & College Staff [lecturer]	AAA	AAA
University & College Staff [other – admin/office only]	A	A
University & College Staff [professor]	AAA	AAA
University & College Staff [reader]	A	A
Upholsterer	D	D
Urologist	AA	AA
Valuer [licensed – not salesman]	A	A
Vending Machine [stock supplier]	C	C
Vending Machine Serviceman	D	D
Veterinary Surgeon [country]	B	B
Veterinary Surgeon [domestic]	AA	AA
Video Library [proprietor]	B	B
Video Shop [employee]	B	B
Video Shop [manager/proprietor]	B	B
Vigneron [qualified – site visits – no manual work]	B	B
Waiter [qualified – f/time – no bar work]	B	B
Waitress [qualified – f/time – no bar work]	B	B
Washing Machine [repairer]	C	C
Watchmaker	B	B
Watchmaker & Repairer	B	B
Waterproofers [showers/baths – not swimming pools]	D	D
Waterside Worker	E	E
Welder/Boilermaker [qualified]	D	D
Welfare Officer	A	A
Wharf Worker	NA	NA

Underwriting Guidelines

Description	DI/BE	TPD/WOP
Window Cleaner [up to 10m]	E	E
Window Dresser	B	B
Window Tinter	D	D
Wine maker [qualified – site visits no manual work]	B	B
Wine/Spirit Merchant	B	B
Wool Broker	A	A
Wool Buyer	B	B
Wool Classer	B	B
Wrecker [building]	E	E
X-ray Technician	B	B
Zoologist	B	B
Zookeeper [no overseas field work]	D	D

Underwriting Guidelines

Pastimes and Pursuits

AIG Life Guidelines – Permanent Disablement (TPD) and Disability Income

(Refers to recreational/amateur activities)

Activity	DI/BE/SCI	TPD/WOP
Abseiling	Exclude	Exclude
Archery	Std	Std
Aviation (private recreational flying – see also Aviation Guidelines):		
– Fixed Wing – Up to 100 hours	Std	Std
– Over 100 hours	Exclude	Exclude
– Micro light/Ultra light	Exclude	Exclude
– Helicopter	Exclude	Exclude
– Ballooning (pleasure only – less than 100 hours)	Std	Std
– Gliding (powered/self launching)	Exclude	Exclude
– Hang Gliding	Exclude	Exclude
– Aerobatics	Exclude*	Exclude*
*(Full aviation exclusion must be applied – not just aerobatics)		
Baseball/Basketball	Std	Std
Boxing	Exclude	Exclude
Bungy Jumping	Exclude	Exclude
Cycling:		
– Racing	Exclude	Std
– Mountain Bike riding (pleasure only)	Std	Std
– Bicycle riding (pleasure only)	Std	Std
Canoeing/Kayaking (pleasure only – no remote areas)	Std	Std
Diving:		
– Scuba/Skin (amateur only) – Up to 30 m depth	Std	Std
– Over 30m depth	Exclude*	Std*
*(Underwriters can use some discretion here)		
– Cave diving, Pot holing	Exclude	Exclude
– Snorkel	Std	Std

Underwriting Guidelines

Activity	DI/BE/SCI	TPD/WOP
Equestrian (see Horse Riding)		
Fencing	Std	Std
Football* (all codes – excluding professionals):		
– Class AAA, AA, A only	– 14 dw	+50% or Exclude
	– 30 dw to 2 yr wait	Std
– Class B	– 14 dw	+50% or Exclude
	– 30 dw	+25% or Exclude
	– 60 dw to 2 yr wait	Std
– Class C, D	– 14 dw	Exclude
	– 30 dw	+25% or Exclude
	– 60 dw to 2 yr wait	Std
– Class E	– 30 dw to 2 yr wait	+25% Exclude
*(Depending on occupation, history of injuries or joint related problems, exclusion may still be applied)		
Gymnastics (no competition)	Std*	Std
*(Consider exclusion in some instances)		
Horse Riding		
– Social only (no jumping/racing/competitions)	Std	Std
– Show jumping, gymkhana, vaulting	Exclude	Std
– Endurance events, steeplechase	Exclude	Std
– Dressage only	Std	Std
Martial Arts (recreational only):		
– Contact (amateur, no exhibitions/competitions) (Judo, Jujitsu, Karate, Kick Boxing, Kung Fu, Hapkido, Aikido, Aris de Mano, Taekwondo, Tai Chi, Kendo, Ninja)	Exclude	Std
– Non Contact (amateur, no exhibitions/competitions)	Std (min. 30 dw)	Std
Marathon/Cross Country Running	Std	Std

Underwriting Guidelines

Activity	DI/BE/SCI	TPD/WOP
Motor Car Racing (amateur only):		
– Open Wheel	Exclude	Exclude
– Sports Cars/Sedans/Touring Cars	Exclude	Exclude
– Drag Racing/Hot rods/Stock Cars	Exclude	Exclude
– Karting – Enduro/sprint	Exclude	Exclude
– Speedway	Exclude	Exclude
– Others – Hill Climbs/Rallies/Off Road	Exclude	Exclude
– Vintage/Veterans/Historic	Std	Std
Motor Cycle Racing:		
– Circuit/Cross Country/Dirt Track	Exclude	Exclude
– Trail Bike (pleasure only)	Std	Std
Mountaineering:		
– Within Aust/NZ (below snow line)	Std	Std
(above snow line)	Exclude	Exclude
– Overseas	Exclude	Exclude
Parachuting:		
– ‘One off’ jump	Std	Std
– Regular jumps	Exclude	Exclude
Para sailing (pleasure only)	Std	Std
Private Flying	(see Aviation)	
Rafting (white water)	Exclude	Exclude
Rock Climbing:		
– Indoor	Std	Std
– Outdoors	Exclude	Exclude
– Abseiling	Exclude	Exclude
Rowing	Std	Std
Sail Boarding	Std	Std

Underwriting Guidelines

Activity	DI/BE/SCI	TPD/WOP
Sailing/Yachting:		
– pleasure cruising only	Std	Std
– ocean racing incl. Sydney to Hobart	Exclude	Std
– trans ocean (single/multi crew)	Exclude	Exclude
Shooting	Std	Std
Skiing:		
– Water – Amateur (pleasure only)	Std	Std
– Competition/Trick Skiing/Jumping	Exclude	Exclude
– Snow – Recreational (pleasure only)	Std	Std
– Downhill/Cross Country (no competition)	Std	Std
Sky Diving	Exclude	Exclude
Soccer	(see Football)	
Squash	Std	Std
Surfing	Std	Std
Tennis (all types)	Std	Std
Triathalons	Std	Std
Weight Lifting:		
– recreational only	Std	Std
– competitions	Exclude	Std
Wrestling	Exclude	Std
Yachting	(see Sailing)	

Note: Instructors in many of the above activities will usually require an exclusion.

Underwriting Guidelines

Underwriting Guidelines for Increases

Date of Last Full Personal Statement	Same Medical/Financial Evidence Bracket	Next Medical/Financial Evidence Bracket
Less than 6 months	AIG Life's Declaration of Continued Good Health (for income protection benefits, a current statement of net income plus confirmation that the occupation and duties have not altered).	<ol style="list-style-type: none"> 1. AIG Life's Declaration of Continued Good Health, (for income protection benefits a current statement of net income plus confirmation that the occupation and duties have not altered). 2. Extra medical and financial evidence not previously obtained for the total level of cover.
More than 6 months old but less than 12 months	Supplementary Personal Statement (or fully completed application).	<ol style="list-style-type: none"> 1. Supplementary Personal Statement (or fully completed application). 2. Medical and financial evidence not previously obtained for the total level of cover.
More than 12 months old	<ol style="list-style-type: none"> 1. Supplementary Personal Statement (or fully completed application). 2. Medical and financial evidence required for the additional level of cover. 	<ol style="list-style-type: none"> 1. Supplementary Personal Statement (or fully completed application). 2. Medical and financial evidence required for the new total level of cover.

Note:

1. Previously loaded or excluded policies.

Where increases on existing policies have been loaded or excluded, extra requirements may be requested in addition to the above evidence at the discretion of the Underwriters.

2. Policies originally accepted on Takeover Terms.

The above guidelines do not apply for cases originally accepted by AIG Life under takeover terms from another company. All increases will require full medical and financial evidence.

Multi-Plan Discounts

Policies will enjoy a premium discount (either 5% or 10%) if policy contains two or more qualifying plans. A plan is a qualifying plan if its contracted annualised premium, excluding the policy fee, any stamp duty payable and any multi-plan discount applicable, is \$500 or greater. The contracted annualised premium for a plan will include the premium for all benefits under that plan and any premium frequency charge applicable.

If a policy includes two qualifying plans a 5% premium discount will apply; if a policy includes three or more qualifying plans a 10% premium discount will apply.

If a policy qualifies for a multi-plan discount, the discount will apply to all plans under the policy even if one or more of the plans is not a qualifying plan. The discount will apply to the contracted annualised premium, excluding the policy fee and any stamp duty payable.

The minimum yearly premium of \$500 will apply to both stepped and level premium cases for qualification purposes.

A plan may change from being a non-qualifying plan to a qualifying plan as a result of the premium increasing due to a CPI increase (stepped or level premium basis), an increase in the age of the life insured (stepped premium basis), the addition of a new benefit or the voluntary increase in a benefit. Conversely, the deletion of a benefit from a qualifying plan or the voluntary decrease in a benefit under a qualifying plan may result in the plan being re-classified as a non-qualifying plan.

Where the addition or deletion of a benefit or the voluntary increase or decrease in a benefit occurs during a policy year and results in a change to the plan's qualifying status, then the multi-plan discount will change from the effective date of the change in benefit (e.g. The voluntary increase in a benefit or the addition of a new benefit).

We can vary at any time the rules for this premium discount, including the discount percentages, for both new policies and policies in-force at the time of variation.

Premiums and Premium Discounts

Premiums

Minimum Premium

The minimum premium is \$300 per year per policy. This includes the premium for all benefits chosen, the policy fee, any premium frequency charge and any stamp duty.

Payment of Premiums

Premiums must be paid monthly, half-yearly or yearly. Premium payments made more frequently than yearly are subject to a premium frequency charge.

The deposit premium must be paid in advance and submitted together with the application form.

Payments Made Easy

Acceptable methods of payment that can be used are:

Deposit Premium Only	Yearly	Half-yearly	Monthly
Cheque	Yes	Yes	Yes
Credit Card	Yes	Yes	Yes

All Future Premiums	Yearly	Half-yearly	Monthly
Direct Debit (from Financial Institution)	Yes	Yes	Yes
Direct Debit (credit card)	Yes	Yes	Yes

Acceptable Credit Cards are MasterCard, Visa Card, Diners Card and American Express.

Regular Premiums

All plans under Priority Protection are available on a regular premium basis. The premiums paid excluding the premium for the Child's Recovery benefit and the Home Expenses benefit, depend on the life insured's age, sex, smoking status, occupation category and state of health. The premium payable for the Child's Recovery benefit will depend on the child's age and sex. The premium payable for the Home Expenses benefit depends on the life insured spouse's age, sex, smoking status and state of health. Premiums are payable on a stepped or level basis. All plans must be on the same premium basis unless a benefit is solely stepped or level. Female Crisis benefit must be on a stepped premium basis.

Premiums and Premium Discounts

Stepped and Level Premiums

Stepped premium rates generally increase as the life insured's age increases, whereas level premium rates remain constant until the latest policy anniversary prior to the life insured's 65th birthday.

In addition, stepped or level premiums will change if a request for change of sum insured, the option is chosen to have the sum insured automatically increased to keep pace with inflation or premium rates are reviewed.

The policy owner can switch between stepped and level premiums. A switch can occur at any time unless otherwise specified by the policy/benefit.

Guarantee of Continuation for Level Premium

Term Life Plan and Crisis Recovery Stand Alone Plan – This guarantee applies only to benefits continuing beyond the life insured's 65th birthday. Where the policy has remained in force to the policy anniversary prior to the life insured's 65th birthday, these benefits will continue on a stepped premium basis until the expiry date of the benefit. The stepped premium will reflect the life insured's age at each policy anniversary, sex and smoking status and original terms of acceptance of the benefits.

Premium Guarantees

The premium rates under the policy are guaranteed for at least one year. We guarantee that any increase or reduction in a table of stepped or level premium rates will not take effect in respect of a benefit until the first anniversary of the policy commencement date or the next policy anniversary following of the latest increase or reduction in the table of premium rates for that benefit, if later. Notwithstanding the 1-year premium rates guarantee, the premiums may be varied from time to time. A table of premium rates is available on request. Different premiums rates apply to males and females, to smokers and non-smokers and to different occupations. The premium rates for Priority Protection allow for the cost of insurance and our expenses, including commission payable to an adviser.

Premium rates may not be altered individually but only for all policies in a group. Your client's policy cannot be singled out for an increase.

Premiums and Premium Discounts

What are the Fees and Charges?

All the fees and charges of the Term Life Plan, Crisis Recovery Stand Alone Plan, Disability Income Plan (Agreed Value or Indemnity) and Business Expenses Insurance Plan are fully described in this section. We undertake not to apply any other charges without your client's specific consent.

For Priority Protection policies, we will charge a policy fee, any premium frequency charges if applicable and any appropriate government stamp duty.

Policy Fee

A policy fee is charged per policy in addition to the premiums applicable per benefit and any stamp duty. The policy fee is currently \$60 per annum regardless of the number of plans or benefits purchased under the one policy. Two policy fees may apply – one for the Superannuation Term Life Plan and another for the non-superannuation plans.

The policy fee may be changed at our discretion. However, the policy fee at any date cannot exceed \$60 increased by the percentage increase in the Consumer Price Index since 1 October 2001 up to that date. Your client will be notified of any change in the amount of the policy fee prior to the change taking effect.

Any premium frequency charge will apply to the policy fee.

Premium Frequency Charge

There is no premium frequency charge on yearly premiums.

Premiums payable more frequently than yearly (ie. half-yearly or monthly) are subject to a charge to cover increased costs. This charge is expressed as a percentage of the yearly premium in the following table.

Premium Payment Frequency	Charge as a percentage of Yearly Premium
Half-yearly	5%
Monthly	8%

Your client will be notified of any change in the amount of the charges prior to the change taking effect.

Premiums and Premium Discounts

Government Stamp Duty

Stamp duty is an additional charge under the Crisis Recovery Stand Alone Plan, Disability Income Plan (Agreed Value or Indemnity), Business Expenses Insurance Plan and the Permanent Disablement Stand Alone benefit under the Term Life Plan.

Stamp duty is a government charge that varies depending on the state/territory of residence of the life insured.

Stamp duty is calculated as a percentage of the total premium, including the policy fee and any premium frequency charge. The government may change the rate of stamp duty from time to time.

In Western Australia stamp duty is charged on all benefits other than Term Life, Limited Term and Child's Guaranteed Insurability.

Take-over Terms

Replacement Statement
(Takeover Terms)Priority Protection
Professional Insurance PortfolioTerm Life Plan, Crisis Recovery Stand Alone Plan, Disability Income Plan
and Business Expenses Insurance Plan (all occupations)

For the replacement of policies within the parameters below.

**Term Life Plan and
Crisis Recovery Stand Alone Plan**

- Policy/policies must have been fully underwritten (previous application form and standard health and medical evidence requirements) by another insurer within the last 5 years and accepted at standard rates.
- Maximum Term Life/Limited Term benefit \$3 million.
- Maximum Permanent Disablement and Permanent Disablement Stand Alone combined cover is \$2 million.
- Maximum Crisis Recovery and Crisis Recovery Stand Alone combined cover is \$1 million.
- Maximum Age 55 years next birthday.
- Policy/policies to be replaced were not previously replacements of another similar policy/policies which were accepted on limited health and medical information and not the insurer's standard requirements for new applications at the time.

**Disability Income Plan and
Business Expenses Insurance Plan**

- Policy/policies must have been fully underwritten (previous application form and standard health and medical evidence requirements) by another insurer within the last 3 years and accepted at standard rates.
- The proposed waiting period must be equal to or longer than the waiting period under the policy to be replaced.
- The proposed benefit period must be equal to or shorter than the benefit period under the policy to be replaced.
- Maximum monthly Disability Income benefit \$10,000.
- Maximum monthly Business Expenses Insurance benefit \$20,000.
- Maximum age 50 years next birthday.
- Policy/policies to be replaced were not previously replacements of another similar policy/policies which were accepted on limited health and medical information and not the insurer's standard requirements for new applications at the time.

Please note: Maximum benefit limits are exclusive of CPI increases applied to the original amounts of cover.

Life Insured's Name	Title	Given Name	Family Name	Date of Birth	(dd/mm/yy)	
Policy Owner(s) Name	Title	Given Name	Family Name	Title	Given Name	Family Name

Client Notes:

To enable your application to be processed we need you to:

- complete the application form for Priority Protection and complete the questions below;
- provide a copy of original policy schedule(s) for your existing policies; and
- provide documentation, such as a premium statement, showing that the Life Insured is currently covered by that/those policy/policies.

Your adviser should be able to help you with these requirements.

For Disability Income Only:

- (i) Is your existing policy 'Agreed Value' ☐ or 'Indemnity' cover ☐?
(If your existing policy is indemnity and you have proposed for agreed value, financial proof of income may be required.)

- (ii) Please state the Benefit Period and Waiting Period under your existing policy.

Benefit Period: years or to age Waiting Period: days

Declaration

I declare that:

- Any policy to be replaced was not a replacement of another similar policy which was accepted on limited health and medical information and not on the insurer's standard requirements for new applications at the time.
- Any policy to be replaced was accepted by the insurer without any premium loadings, special exclusions or other special conditions after I/we provided a personal application which included information about the Life Insured's health, occupation, pastimes and income.
- I/We must cancel the policy to be replaced and pay no further premiums to the previous insurer for that policy and agree that no benefit is payable under the policy that I/we are applying for with AIG Life if the policy to be replaced is not cancelled or if a benefit has been paid under the policy to be replaced after the date of this statement or if the first premium has not been paid to AIG Life.
- All the information contained in this statement is true and correct and that no information material to the insurance has been withheld.
- I/We understand that the terms and conditions of the AIG Life policy replace those of the previous policy.

Signature of the Life Insured	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Signature of Policy Owner(s)	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

Contact Details

Freecall: 1800 033 490 – Option 2
Facsimile No: (03) 9009 4824
Freefax: 1800 832 266
Email: customerservice.australia@aig.com

Website Information

www.aiglife.com.au contains information about new and existing policies and many commonly used forms you may require.

Existing Business

The '**Policy Services**' section contains:

- Current details of existing policies
 - current premium
 - current benefits
- Commonly used reports
 - premiums due
 - premiums due but not paid
 - lapses
- Policy Services procedures and commonly used forms

Policy Services Procedures

Alterations to Policies

Increase in Sum Insured

Requirements:

- Request for Alteration
- A completed Supplementary Personal History Statement (or Supplementary Personal History Statement for Income Protection if the increase relates to an Income Protection policy)
- Balance of premium if required

If increasing a rider benefit, please specify on the Request for Alteration.

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Adding a New Optional Benefit

Requirements:

- Request for Alteration
- A completed Supplementary Personal History Statement (or Supplementary Personal History Statement for Income Protection if the increase relates to a Disability Income policy)
- Balance of premium if required

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Decrease in Sum Insured

Requirements:

- Request for Alteration
- If decreasing a rider benefit, please specify on the Request for Alteration

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Policy Services Procedures

Deletion of a Rider

Requirements:

- Request for Alteration

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Changing Mode of Payment

Requirements:

- Request for Alteration
- A Direct Debit Request if altering to monthly bank debits
- A Monthly Periodical Debit Credit Card Authority if altering to monthly card debits
- Balance of premium if required

Altering Premium Rates from Smoker to Non Smoker

Requirements:

- Request for Alteration
 - Application for Non Smoker Rates
- Note:** A change from smoker to non-smoker rates must be:
- At any time
 - Subject to underwriting

An Endorsement will be sent to the policy owner upon completion, with a copy mailed to the adviser.

Billing Process

Policies Paid Yearly or Half Yearly

30 days prior to renewal

- A Notice of Premium Due is mailed to the policyholder.
 - A Premium Due Report is available to the adviser via the AIG Life adviser website.
- This report shows the adviser which policies have been billed.

Policy Services Procedures

On the premium due date

- A Notice of Premium Due **Reminder** is sent to the policyholder.
- A Premium Due But Not Paid Report is produced for the adviser (adviser's website).

This report shows the adviser which policyholders have not paid their premiums.

At the expiration of the 60 day grace period (60 days after the due date)

- The policy is renewed if premiums are paid.

If premiums are not paid, the policy will lapse.

- A Lapse letter will be mailed to the client.
- A Lapse report is available to the adviser via the AIG Life adviser website. This report shows which policies have lapsed.

Within 90 days after the premium due date

- The policy may be reinstated without the need for any health evidence.

Over 90 days after the premium due date

- The policy can only be reinstated after completion of an Application for Reinstatement.
- Receipt of all outstanding premiums.

Reinstatement is subject to underwriting.

Note: A policy may only be considered for reinstatement if it has not remained lapsed for longer than 12 months.

Policies Paid via Direct Debit

Renewal Certificate

A Renewal Certificate is issued for all risk only policies 35 days prior to the policy anniversary. The Renewal Certificate informs the policyholder of the new premium and the new sum insured.

Direct Debit Request (DDR)

A completed DDR is required in order to deduct premiums from a client's account with a financial institution. The DDR is always accompanied by a Service Agreement, which must be retained by the client.

All DDRs must be sent direct to AIG Life's Policy Services Department.

1. The date a policyholder's account is billed will depend on when the policy was issued.

Policy Issue Date	Billing Cycle	
1st – 7th	28th	
8th – 15th	7th	
16th – 22nd	15th	
23rd – 28th	22nd	(Policies issued on 29th, 30th and 31st will be billed as of the 28th.)

Policy Services Procedures

2. The correct premium must be in the nominated bank account by the billing cycle dates, otherwise the client may incur a dishonour fee.
3. When a premium dishonours, the policyholder will receive from AIG Life, a letter advising them of the dishonour. If the reason for the dishonour is **Refer to Customer** the policyholder will be advised that we will double debit their account at the same billing cycle in the following month. If the double debit subsequently dishonours the policy will lapse 30 days from the date of the letter.
4. A lapse letter is produced and mailed to the policyholder approximately 30 days after our initial letter.
5. If a dishonour occurs for any other reason, such as **Account Closed**, a letter will be sent to the policyholder advising them that billing details have been removed. We will request 2 months premiums and enclose a new DDR for completion. We will also provide the policyholder with the option of altering to a different mode of payment or paying by monthly credit card.
6. If we do not receive any feedback within 30 days from the date of our letter, the policy will lapse.

Regular Credit Card Deductions

A completed Periodical Debit Credit Card Authority (PDCCA) is required in order to deduct premiums from a client's credit card account.

All PDCCAs must be sent direct to AIG Life's Policy Services Department.

1. Refer point 1 under DDR.
2. A credit balance, at least equal to the premium, must be in a client's credit card account on the billing cycle dates.
3. When the credit card issuer declines the premium debit, a letter will be sent to the policyholder, similar to the dishonour letter. (Refer point 3 under DDR).
4. Refer point 4 under DDR.
5. Refer point 5 under DDR.
6. Refer point 6 under DDR.

Policy Services Procedures

Cancellation from Inception

The following is the procedure to enable a policy to be cancelled within the cooling-off period.

1. The cooling-off period starts from when you receive the Policy Document from us or from the end of the 5th day after the day on which we sent the Policy Document to you, whichever is the earlier to occur.
2. A request to cancel the policy in the cooling-off period can either be by letter, fax or email or in any other manner permitted by law.
3. If a cancellation request is sent direct to Head Office by the policy owner, we will contact the adviser and allow him/her 5 days to attempt to conserve the business. If we do not receive any feedback within the 5 days, we will proceed with the cancellation.
4. For superannuation policies if the client is a member of the AIA Superannuation Fund, the premium is a superannuation contribution. Superannuation contributions are generally not refundable because the money is typically preserved under superannuation law. Preserved money can be rolled into another eligible superannuation fund.

Lost or Destroyed Policy Document

If a policy document has been lost or destroyed, the following procedure will apply.

1. A request in writing must be made by the policy owner, to issue a replacement document in substitution for the lost document.
2. The policy owner must complete a Lost Policy Declaration.
3. If the net claim value of a policy is more than \$25,000.00, an amount of \$100.00 is required from the policy owner to cover advertising and administration expenses.

Note: If section 3 does not apply, ignore section 4, and go to section 5.

4. AIG Life must give notice of its intention to issue a replacement policy document at least 10 days prior, in a newspaper circulating in the district in which AIG Life considers the original policy document to have been lost or destroyed.
5. Upon receipt of requirements in section 1 & 2 (and section 3 & 4 if applicable), AIG Life will issue a replacement policy document, which must:
 - a) Be a copy of the original
 - b) Contain a copy of every endorsement
 - c) State the reason why a replacement document was issued.
6. After a replacement policy document has been issued, AIG Life will enter the following in its Lost Policy Register:
 - a) The fact that a replacement policy document has been issued
 - b) The reason for the issue of the replacement policy document.

Policy Services Procedures

Change of Ownership

To effect a change in ownership of a policy, the current policy owner and the new policy owner must complete the MEMORANDUM of TRANSFER attached to the policy document.

Please refer to the following example.

DATE OF TRANSFER – Must be dated by the current policy owner.

SIGNATURE OF TRANSFEROR – Must be signed by the current policy owner. If the policy is jointly owned, all owners must sign.

WITNESS – This section may be signed by any person with legal capacity (i.e. over the age of 18 and of sound mind) who has seen the policy owner/s sign the Memorandum of Transfer.

TRANSFEREE'S FULL NAME – The name of the new policy owner must be entered in this section. If the policy is to be owned by more than one person, all names must be entered.

TRANSFEREE'S ADDRESS – The address of the new owner/s must be entered in this section.

TRANSFEREE'S OCCUPATION – The occupation of the new owner/s must be entered in this section.

SIGNATURE OF TRANSFEREE – Must be signed by the new policy owner/s.

WITNESS – This section may be signed by any person with legal capacity (i.e. over the age of 18 and of sound mind) who has seen the policy owner/s sign the Memorandum of Transfer.

DATE OF REGISTRATION OF TRANSFER BY COMPANY – After the transfer has been completed to this point, the policy document, together with the Memorandum of Transfer, must be forwarded to AIG Life Policy Services Department.

SIGNATURE OF PRINCIPAL OFFICER OF COMPANY OR AUTHORISED PERSON – Must be completed by AIG Life.

It is important to note that the assignment is invalid unless the last two sections above are completed by AIG Life. After completion, AIG Life will record details in its assignment register.

OWNERSHIP OF A SUPERANNUATION POLICY – Ownership can only be transferred from the trustee of one eligible superannuation fund to another.

Policy Services Procedures

Premium Payments

Premium payments may be made

- Monthly by Direct Debit Request (DDR).
- Monthly by regular credit card deductions (PDCCA).
- Half yearly by cheque, single credit card and periodical direct debit and credit card deductions.
- Yearly by cheque, single credit card and periodical direct debit and credit card deductions.

Note: For direct debit and credit card payments, both single and regular deductions, Visa card, MasterCard, Diners Club and American Express may be used.

Change of Address

A Policy owner's change of address must be notified to us. This can be done either verbally or in writing, as soon as you are aware of the change. The notification does not need to come direct from the Policy owner.

Alterations Within the Cooling-off Period

Any alterations made to policies within the cooling-off period must be forwarded to the Policy Services Department and not the New Business Department.

Forms

Forms required for policy alterations may be obtained from the AIG Life adviser's website – www.aiglife.com.au – under the heading 'Policy Services Forms'

Section G

Claim Procedures

Contact Details

Freecall: 1800 033 490 – Option 3
Facsimile No: (03) 9009 4127
Email: claims.australia@aig.com

How to Make a Claim

All Claims

1. Notify the claims team by email, fax, phone or post.

Procedure for Death Claims

1. On receiving notification of a death claim we will write to the claimant/solicitor/executor advising our requirements.
SLS: 2 working days.
2. When full documentation is received a response to the claimant/solicitor/executor with a copy to the adviser either accepting /declining the claim or detailing any additional evidence that we may require.
SLS: 5 working days.
3. The initial follow-up for additional evidence we may require is 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.

Procedure for Disability Income and Business Expenses Claims

1. Claim Forms are issued either by mail or email or fax.
SLS: Within 24 hours of claim notification.
Upon receipt of the completed claim forms a response, via email or mail, will be sent to the insured with a copy to the adviser.
 - a) accepting/declining the claim or
 - b) detailing any other evidence that we may require.*SLS: 5 working days.*
2. If we need to write for further medical/other information/medical examination etc this will be arranged. The insured and adviser will be kept informed by either email or mail.
SLS: 5 working days.

Claim Procedures

3. The initial follow-up for this type of information is arranged for 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.
4. Upon acceptance of a claim, payments are made as contracted by the policy via EFT or cheque subject to receiving satisfactory proofs of ongoing disablement. These ongoing payments are given priority. Supplementary Report Forms will be issued to the claimant either by mail or email

Procedure for Permanent Disablement; Waiver of Premium and Crisis Recovery Claims

1. Claim Forms are issued either by mail or email or fax.
SLS: Within 24 hours of claim notification. (delete - same working day)
2. Upon receipt of the completed claim forms a response, via email or mail, will be sent to the insured with a copy to the adviser.
 - a) accepting (including payment) /declining the claim or
 - b) detailing any other evidence that we may require.*SLS: 5 working days*
3. The initial follow-up for other evidence we may require is 30 days with further follow-ups occurring at 14 day intervals. The insured and the adviser will be kept informed regarding the status of the claim.

If a claim is declined or the sum insured is reduced for any reason a full explanation will be provided to the claimant as to why this has been done and their right of review.

Section H

Remuneration Procedure

Contact Details

Freecall: 1800 033 490 – Option 4
Facsimile No: (03) 9009 4149
Email: adviserservices.australia@aig.com

Remuneration (Commission Payments)

Remuneration is generated in accordance with the Distribution Agreement, which governs the relationship between you (or your Dealer Group) and AIG Life. Please refer to your Distribution Agreement or to your dealership for further details regarding levels of commission.

What is Payable as Remuneration?

All remuneration calculations are based on the premium amounts payable by the applicant (eg. Term Life, Income Protection, any health or pastime loadings). AIG Life does **not** pay remuneration on the policy fee, stamp duties, frequency/modal loadings or other statutory charges and taxes.

GST* is added to the remuneration payment and will be shown separately on the RCTI† statement.

* Good and Services Tax is not calculated by AIG Life, it may vary in future at the discretion of the ATO.
† Recipient Created Tax Invoice (Formally a commission statement)

Types of Remuneration*

Upfront, Hybrid and Level Remuneration

AIG Life will pay remuneration based on the annual premium at the agreed percentage, only after acceptance of the application by the New Business Department and, receipt (including clearance of banked funds) of the first premium by AIG Life.

Please note that Advance Remuneration is subject to a 12 month remuneration clawback period should the policy Lapse, or Cancel during that time.

* AIG Life may enter into an advance Remuneration arrangement normally at the time the Distribution Agreement is entered into but is not obliged to do so and may decline to offer such an arrangement for any reason whatsoever.

Remuneration Procedure

Frequency of Payment from AIG Life

Remuneration is payable in accordance with the Distribution Agreement and may vary depending on you or your Dealerships payment preferences. **AIG Life will issue New Business Remuneration on completion* of an application from our New Business and Underwriting Department.**†

Once the policy has been completed our systems will be activated to generate commission for the policy and this will then be forwarded to the nominated bank account that has been supplied to AIG Life by the holder of the distribution agreement.

* Completion is defined as:

1. Application being accepted by the New Business/Underwriting Department,
2. AIG Life has received (and cleared) the First Premium Payment; and
3. Policy Documents have been issued.

† AIG Life reserves the right to withhold or delay any remuneration should there be delay in completion, any failure or discrepancy in the information requirements to complete the application or other similar grounds to do so.

Frequency of RCTI Statements

The RCTI statements will be issued bi-monthly either in paper or electronic format.

Continuous updates of your commission statements will be available on our website www.aiglife.com.au.

Please call our Toll Free number (listed below) if you have not yet been provided with access and password details to the website.

Remuneration Procedure

Questions in Relation to Remuneration

Should you wish to query any commission payments, raise any other remuneration issues or need further information, please AIG Life and/or your Dealership.

AIG Life Freecall 1800 033 490.

You will need to speak to the Adviser Services Department, regarding a remuneration/ commission enquiry.



American International Assurance Company (Australia) Limited,
trading as AIG Life ABN 79 004 837 861, AFSL 230043.
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www.aiglife.com.au