



Delegated Underwriting

Give your customers more power, whilst you keep control

Adviser guide

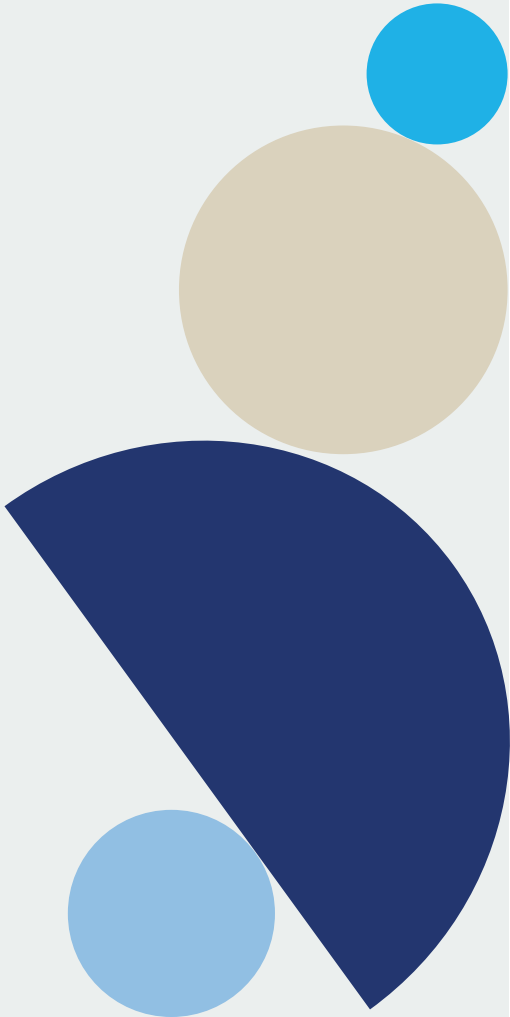


What is delegated underwriting?

When we asked customers how they would like to complete a health and lifestyle questionnaire for a new protection policy, 65% said they'd like to be sent a link to complete themselves online or on their mobile, in their own time. It's possible to do this during our application journey, meaning customers can complete these sections after the appointment from the comfort of home.

Why should you ADOPT delegated underwriting?

<div>Accuracy</div> <div>A</div>	<ul style="list-style-type: none">• Our Delegate to Customer option enables customers to complete the health and lifestyle questions themselves.• This can help reduce the pressure on them to remember everything during the protection advice meeting.
<div>Disclosures</div> <div>D</div>	<ul style="list-style-type: none">• Using Delegate to Customer gives customers more time to consider their responses and this may result in improved disclosures.• It provides an opportunity for them to check the details of their medical history, which they may have at home.
<div>Oversee</div> <div>O</div>	<ul style="list-style-type: none">• The Delegate option keeps you in control but provides an option for customers to ensure their answers are as accurate as possible.• Customers receive a secure link using the email address provided which gives them direct access to the interactive questions.
<div>Privacy</div> <div>P</div>	<ul style="list-style-type: none">• Some medical conditions may be difficult for customers to talk about, so providing an alternative option for them to complete these questions can help.• Remind your customers that we need the information provided to be as specific as possible, so we can make an accurate assessment of their health.
<div>Time</div> <div>T</div>	<ul style="list-style-type: none">• Time can be limited during appointments and our Delegate option helps you focus on providing advice rather than filling out details of medical conditions.• Customers may also benefit from us being able to provide them with cover more quickly if we have all their information to hand.



How does it work?

Click the 'Delegate' button on the left-hand side of the screen in the application underwriting section to begin the process.

Once the Delegate option is selected, customers automatically receive an email containing a link to complete the underwriting questions themselves.

The application will now show as 'Delegated' under the 'My Notifications' section in your adviser portal.

Customers will be able to access the health and lifestyle section of the application. Once they've completed these, they can return them to you. If you need to resume control of the questions, click the 'Unlock' button.

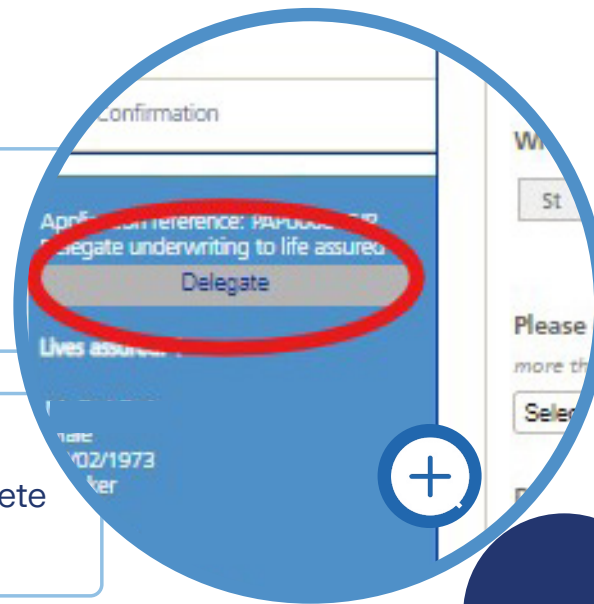
You'll get a notification to confirm the underwriting questions are complete. You can now access the application and view these before progressing.



Top Tip

Delegate to Customer can be used at any point during the completion of underwriting questions.

Any answers already given will be saved. Customers can review these and add further disclosures if required.



Communicating with customers

In order to get cover in place as smoothly as possible, letting customers know what to expect and how to complete the form is important. To make things as easy as possible we've created a guide that can be shared with them including hints, tips and considerations.

Below you can find some templated wording you can send to customers asking them to complete their underwriting questions.

Dear Customer,

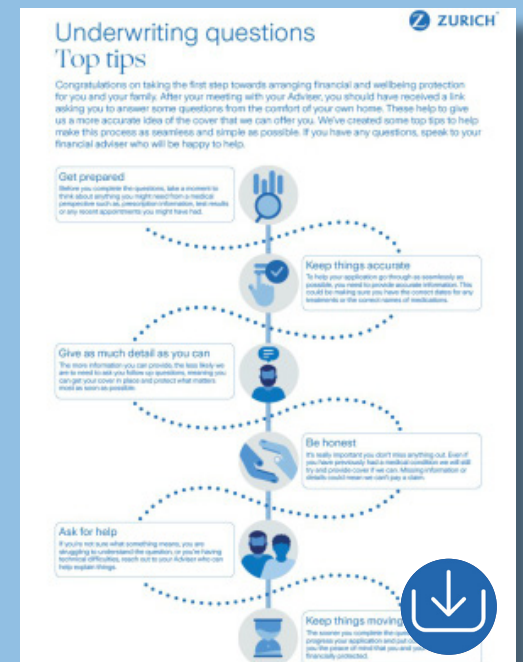
Congratulations on making the decision to put cover in place for you and your family. Now we've established the cover you require, you should have received a link asking you to fill in your health questions. It's really important that you answer these honestly and as accurately as possible.

If you need any clarification or want assistance with any of the questions, please don't hesitate to get in touch. I have also included a guide with tips and things to remember.

The sooner you can complete the form, the faster we can look to get cover in place.

Kind regards,

Adviser



Download the 'Top tips' for customers here



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