Five things you should know about Vitality's new Dynamic Underwriting Benefit

With high BMI accounting for around 75% of loaded protection policies[1], there's a growing need for underwriting that supports positive health changes.

Vitality's Dynamic Underwriting Benefit offers eligible clients support to improve their BMI, with the opportunity to earn cashback and potentially lower future premiums[2]. In this article, we explore five things advisers need to know about this new approach and how it could support their clients.

Take a closer look

[1] Based on Vitality application and underwriting data, October 2026
[2] Cashback and any reduction in future premiums are subject to eligibility criteria and the terms and conditions of the Dynamic Underwriting Benefit