

Life & Health Underwriting Insights

Back and neck pain

Changing our approach in Life Guide to better underwrite one of the most common complaints

Back pain is one of the leading causes of disability and a disclosure underwritten daily. To help you assess the risk quicker and more holistically, we have changed our ratings in Life Guide.

Here's what you need to know: we introduce a new points methodology for assessing past history, backbone is now connected to the neck bone and different deferred periods and definitions for disability can change the final underwriting decision.

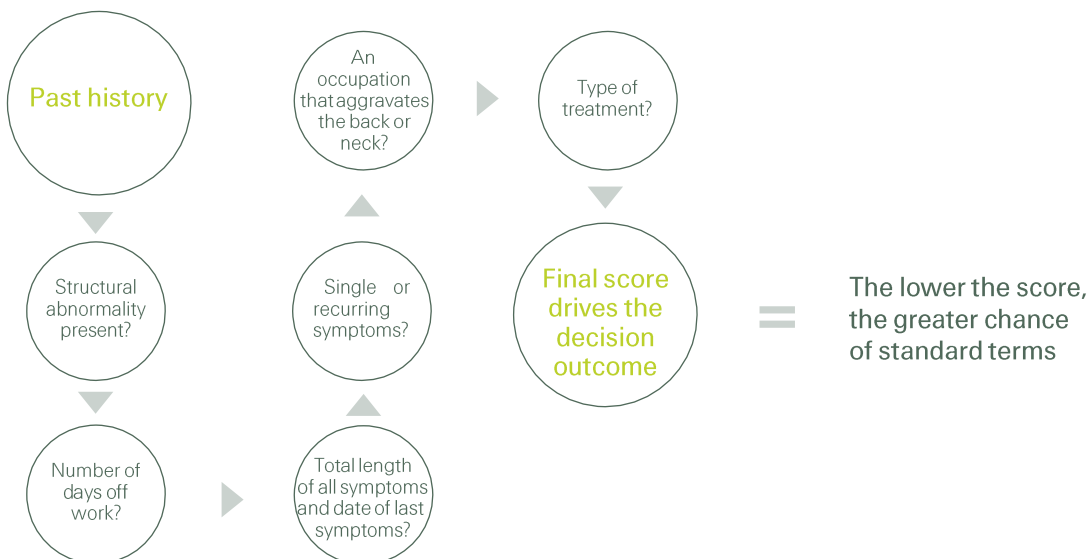
What's the reason for a different format to the usual adult ratings page?

The days of scrolling through different assessment criteria for a mortality decision on back pain are gone. In the new look, the ratings for mortality and disability on the back and neck pain page have been separated, resulting in a shorter underwriting journey for mortality. As expected, the detailed guidance remains a necessity for disability, but the page now provides a more holistic assessment.

Why has the approach to disability changed?

Assessing an ongoing or recent back or neck pain is generally quick but evaluating back or neck pain for a past history is more time consuming and focused on the risk of a recurrence. By considering multiple factors eg structural abnormalities, time off work, frequency of symptoms, treatment, time of work etc, a more holistic decision can be reached. The new points methodology uses six steps, which guide the underwriter through the multiple factors presented on the risk assessment to simplify the underwriting process. The points from each step are added together and the final tally of points directly impacts the decision outcome. The lower the score, the greater the chance of standard terms being available.

Points based methodology based on 6 steps



Can the disability decision vary with different deferred periods or definitions of disability?

Numerous deferred periods and definitions are used for disability products in different markets across the globe. Life Guide, unless otherwise stated, uses a 4 week deferred period, plus an own occupation definition for disability income. For shorter or longer deferred periods, activities based rather than own occupation definitions, there is now additional support to help consider these differences.

Why decommission whiplash & lumbar stenosis?

Looking back at 2019 usage in Life Guide, back pain guidance was viewed considerably more times than either the whiplash (27 times more) or lumbar stenosis (5 times more). The pages have now been incorporated into a single back and neck pain page for easy references in one central location.



Source: Life Guide page hits data 2019

We hope the changes we have implemented simplify and assist you in your underwriting assessments.

Key Contributors



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