

How to use the pre-assessment & AIA Australia medical exclusion forms

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Change your client experience and position potential sub-standard terms earlier in your process

Consider sending your branded pre-assessment form (refer to *AIA Australia's white labelled pre-assessment form*) to the client & sourcing underwriting pre-assessments before the SOA build

If the client accepts your recommendation and wishes to proceed with their AIA Australia application, and underwriting indicated a back or mental health exclusion, consider having the client sign the *Medical Exclusion form* and submit with the application. If, after full underwriting, the application is offered on the same terms as the pre-assessment, it can complete without an amended terms document.



Consider utilising the underwriting pre-assessment within your considerations for insurance recommendations for your client. Were any issues identified? Who indicated best terms, more robust offering or simplified requirements? How can you utilise this information in your client's best interests?

At the time of application lodgement include: the AIA Australia pre-assessment number, the signed AIA Australia Medical Exclusion form. Assuming no other issues are identified through the underwriting process, the application may be able to complete without signing amended terms at the end.