

New Underwriting Chart for Group Cases

SUC (Above FCL) ↓	Age →	Up to Age 35	36-45	46-55	55 onwards
0-200,000		DOGH	DOGH	DOGH	MQ
200,001-500,000		DOGH	DOGH	MQ	MQ + MER, MSU, ECG, FBS, CHOL
500,001-1,000,000		DOGH	MQ	MQ + MER, MSU, ECG, FBS, CHOL, HAEM, BIO, HBA1C	MQ + MER, MSU, ECG, FBS, CHOL, HAEM, BIO, HBA1C, CTMT
1,000,001-1,500,000		DOGH	MQ + MER, MSU, ECG, FBS, CHOL	MQ + MER, MSU, ECG, FBS, Lipid Profile, HAEM, BIO, HBA1C, CTMT, HbsAg, CXR For SUC more than 30 lakhs HIV	MQ + MER, MSU, ECG, FBS, Lipid Profile, HAEM, BIO, HBA1C, CTMT, HbsAg, CXR For SUC more than 30 lakhs HIV
1,500,001-2,000,000		MQ	MQ + MER, MSU, ECG, FBS, CHOL		
2,000,001-3,000,000		MQ + MER, MSU, HIV, FBS	MQ + MER, MSU, ECG, FBS, HAEM, Lipid Profile, HBA1c		
Over 3,000,000		MQ + MER, MSU, ECG, FBS, CHOL, HAEM, BIO, HBA1C, CTMT, HbsAg, HIV	MQ + MER, MSU, ECG, FBS, Lipid Profile, HAEM, BIO, HBA1C, CTMT, HbsAg, HIV		

Abbreviations used:

DOGH	Declaration of Good Health
MQ	Medical Questionnaire
BIO	Total Protein, Albumin, Globulin, Calcium, Urea, Creatinine, Fasting Blood Sugar, Urate, Total Bilirubin, Direct bilirubin, Indirect bilirubin, Alkaline, phosphatase, SGOT, SGPT, Gamma GT
CHOL	Serum Cholesterol
CTMT	Computerised Treadmill Test
CXR	Chest X-Ray
ECG	Resting Electrocardiogram
FBS	Fasting Blood Sugar
HAEM	WBC, RBC, Haemoglobin, Haematocrit, Platelets MCV, MCH, MCHC, ESR
HbA1c	Glycosylated Haemoglobin
HBSAg	Australian Antigen test
HIV	HIV test
Lipid Profile	CHOL, HDL, LDL and Serum Triglycerides
MER	Medical Examination Report
MSU	Midstream Urinalysis