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 underwriting  
 underwriting refers to a  
 process of consideration  
 given to a life  
 insurance application to  
 determine whether the  
 life insurance policy  
 should be issued for an  
 individual or not based  
 on the person s risk  
 profile this process is  
 carried out a person  
 known as underwriter who  
 evaluates the life  
 insurance application  
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 insurance underwriting

is the process of  
 accepting the proposal  
 of the customer based on  
 the guidelines  
 formulated by the  
 insurance company the  
 insurance companies  
 codify a set of  
 procedures which must be  
 followed before  
 accepting any new  
 business  
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 the most important steps  
 in getting a life  
 insurance policy it s  
 when your provider  
 evaluates your case and  
 assesses its level of  
 risk the underwriting  
 process is used to  
 determine what policies  
 and the amount of  
 coverage you qualify for  
 as well as how much you  
 will have to pay in  
 premiums for your policy  
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 concept of life  
 underwriting and the  
 roles responsibilities  
 and steps involved in  
 the underwriting process  
 we ll also discuss how  
 to apply what you ve  
 learned into practice  
what is life insurance  
underwriting process  
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 web after completing the  
 underwriting process and  
 checking all the medical

and financial  
 backgrounds the  
 policyholder is offered  
 a life insurance policy  
 based on the rejection  
 or acceptance of the new  
 policy tenure your  
 policy is then issued  
 the entire process takes  
 3 to 8 weeks then the  
 premium rates will be  
 confirmed and the policy  
 is signed

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