

# 1 Capture Life Notification

## NOTIFIABLE IMPAIRMENT

Any impairment which results in a final extra mortality or extra morbidity based on the underwriting decision regardless of the final offer given to the client.

**\*\*Mortality:** changes of dying

**\*\*Morbidity:** changes of becoming sick through dread disease or disability



- **WHAT** is a Life Notification?

A **notifiable impairment** - which only applies to risk business but excludes:

- pure investment policies with no risk-related benefits
- a life assured who is not subject to underwriting

- **WHO** Captures a Notifiable Impairment?

Life Users and Supervisor(s) within the *Underwriting* department

- **WHEN** to Capture a Notifiable Impairment

At *New Business* stage, when the client has been adversely treated *i.e.* where the application:

- has attracted a loading
- has been deferred
- has exclusions
- (cover) has been declined

- **HOW** to Capture a Notifiable Impairment?

Astute Online uses a wizard to capture and edit all notifications. Users are required to go through each screen, even though not all screens are compulsory to complete.



**astute Online™**
Astute / training01
Group : L&C Training
Log off

Home
My Profile

Click here to start a wizard

LC
Administration
Reports

Search
Notification History
Capture Life Notification
Capture Claim Notification

Life Assured Details
Role Players
Impairments
Enquiry History

**Life Notification**
Progress Bar

**Life Assured Information**

Surname
ID Number
ID Type
Title
Date Of Birth
Nationality

SA Id Number
Click to select...
Click to select...

Maiden Name
Forename 1
Forename 2
Forename 3
Gender

Click to select...

**Address Information**

Each screen is saved as you progress.

At the end of the wizard, the **notification will be saved under Drafts until you submit** it for processing.

## Notification Summary

Life Assured Details
Role Players
Impairments
Notes
Enquiry History

**Life Notification**

**Enquiry History**

No records found.

**Please note:** The notification has been saved to draft, only after submitting will the notification be processed.

Delete Notification
Previous
Submit



## 1.1 Life Assured Details

- Capture the Life Assured's information who has a notifiable impairment by completing the compulsory fields.

Life Assured Details	Role Players	Impairments	Notes	Enquiry History
<b>Life Notification</b>				
<b>Life Assured Information</b>				
Surname	<input type="text" value="Soap"/>	<div>SA ID Number the Gender and Date of Birth fields will auto populate</div>	Maiden Name	<input type="text"/>
ID Number	<input type="text" value="7401010000085"/>		Forename 1	<input type="text" value="Joline"/>
ID Type	<input type="text" value="SA Id Number"/>		Forename 2	<input type="text"/>
Title	<input type="text" value="Ms"/>	<div>Select a Title This field does not auto populate</div>	Forename 3	<input type="text"/>
Date Of Birth	<input type="text" value="1974/01/01"/>		Gender	<input type="text" value="Female"/>
Nationality	<input type="text" value="Click to select..."/>			

### POLICY TYPES

- **Accident Benefits** including accidental death and disability benefits
- **Disability Income Replacement** includes all income benefits (offered for a short or long term), including overhead expense benefits.
- **Dread Disease** includes all critical illness, sever illness or trauma benefits including basic and comprehensive cover. Also includes Cancer only benefits and Female/Children dread disease benefits.
- **Funeral Policy** is cover that pays on the death of the life insured to cover funeral costs
- **Hospital / Medical** includes hospital cash plans and major medical expenses benefits
- **Impairment** refers to physical impairments also known as debility benefits that cover loss or loss of use of limbs or senses. It includes Continental Scale and Functional Impairment benefits.
- **Lump Sum Disability** includes all lump sum disability benefits with an occupational definition
- **Retrenchment** is a monthly benefit that is paid for a limited period
- **Risk Benefit** excludes accident benefits (but includes Endowments and Whole of Life)

**\*\* For a Joint Assurance, Pension or Group Scheme**, a separate notification should be given for each 'life' that is impaired and no notification should be given for any 'life' that is not impaired.

<div>Click to select...</div> <ul style="list-style-type: none"> <li>Accident benefits</li> <li>Disability Income Replacement</li> <li>Dread Disease</li> <li>Funeral Policy</li> <li>Hospital / Medical</li> <li>Impairment</li> <li>Lump Sum Disability</li> <li>Click to select...</li> </ul>		<div>The type of policy the client applied for</div>		<div>Policy Number</div>	
PolicyType	<input type="text" value="Click to select..."/>	<div>Usually captured as the following month</div>		Member Number	<input type="text"/>
Inception Date	<input type="text"/>	<div>Policy Type is required.</div>		Company Registration Number	<input type="text"/>
Scheme Name	<input type="text"/>			Scheme Number	<input type="text"/>
				<div>Complete if the client is part of a Company's Group Scheme</div>	
<div>Next</div>					

- Click on the *Next* button to proceed with the wizard.



## 1.2 Role Players

- To add a new role player, click on *Create Role Player* button

Role Players

Life Assured Details	Role Players	Impairments	Notes	Enquiry History
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Life Notification

Role Players

Create Role Player

No records found.

Delete Notification

Previous Next

Add all the role players relating to this notifiable impairment

- On the *Add Role Player* screen, **select a Role Player Type** from the drop-down list **then complete the details** about that role player. Only one role player can be added at a time
- Click on the *Save* button. You can now add a new role player.

Add Role Player

Life Assured Details	Role Players	Impairments	Notes	Enquiry History
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Select a Role Player Type...

Select a Role Player Type...

Alias

Beneficiary Individual

Beneficiary Company

Broker

Claimant Individual

Claimant Company

Deceased

Select a role player from the drop-down list then complete his/her particulars

Cancel Save

Click on the Save button after capturing the Role Player's details

- Once all role players have been captured, **click** on the **Next** button to proceed to the *Impairment* screen.

Role Players

Create Role Player

Surname	Forename1	Id Number	Trading Name	Role Player Type		
Dolly				Nurse	Maintain	Delete

10 items per page

1 - 1 of 1 items

Delete Notification

Previous Next



## 1.3 Impairments

**Note:** Only one impairment can be captured at a time. Up to 18 impairments can be created/listed per individual.

- To add an impairment, click on the *Create Impairment* button.

- Type in the impairment code or (part of) the impairment.

As you type, the drop-down will display all impairments that match your search criteria as well as the impairment category

- Click on the correct impairment to select it.

- Complete the **READINGS** field where applicable. The *Reading* field validates the information captured i.e. systolic blood pressure over diastolic blood pressure (120/80) when recording a blood pressure.

**Time period** is the current year.



It is good practice to indicate **when** a notifiable impairment was detected, under the **SYMBOLS** column *i.e. when did the Underwriter pick up that the client has diabetes?*

- **Non-Medical:** when the client disclosed *i.e. on the application from without Underwriter calling for medicals or documentation.*
- **Questionable:** in a case where an individual has only applied for life cover and indicated that s/he has high stress levels, but there is no proof of such. The next person that sees the notification will then be aware and investigate further.
- **Under treatment:** the individual is receiving medical care for a certain condition
- **Found on medical examination:** when determining a person's health or physical fitness

**SPECIAL INVESTIGATIONS** are physical medical reports the Life Office has of the Life Assured, from the specialist physician, family doctor or nurse *etc.*

**Symbols**

- ☒ Non-Medical
- ☐ Questionable
- ☐ Under Treatment
- ☐ Found on Examination
- ☐ Assumed Significance

When you find out about the impairment

**Special Investigations**

- ☒ W0 - Medical Report
- ☐ W1 - Abstract from clinical records
- ☐ W10 - Examination of urine by laboratory
- ☐ W11 - Glucose Tolerance Test
- ☐ W12 - Intra-venous pyelogram
- ☐ W13 - Liver function tests
- ☐ W14 - X-ray or Screening of chest
- ☐ W15 - Serum urea of creatinine estimation
- ☐ W16 - Other
- ☐ W2 - Barium Meal
- ☐ W3 - Blood examination or count by laboratory
- ☐ W4 - Thyroid studies, e.g. T4, T3 etc..
- ☐ W5 - Pulmonary function tests, bronchogram, etc..
- ☐ W6 - Lipid studies
- ☐ W7 - Clinical examination by a Physician Specialist
- ☐ W8 - EEG (Electro-encephalogram)
- ☐ W9 - E.C.G. (Electrocardiogram)

The physical medical records a Life Office has

Cancel Save

*The rule with ASISA states that the impairment should remain on the register for a period of 7 years. The physical medical records can be kept longer, but the notification falls away after 7 years.*

- Click on the **Save** button to save the impairment. A new impairment can be captured now.

**Impairments**

Create Impairment

Add another impairment

Description	Readings	Symbols	Special Investigations	
OVERWEIGHT( READINGS TO BE GIVEN )	99CM.99KG (2017)	Non-Medical	W0 - Medical Report	<input type="button" value="Delete"/>

May depend on your access level

10 items per page 1 - 1 of 1 items

Delete Notification Previous Next

- Click on the **Next** button to proceed to the Notes page.



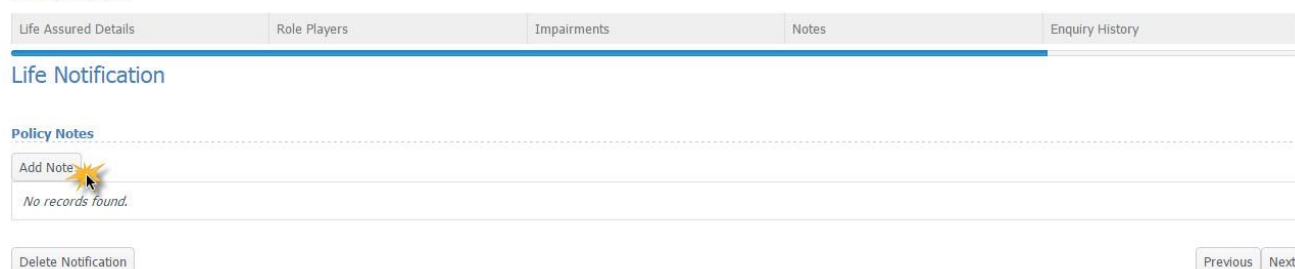
## 1.4 Notes

Notes should be factual and need to be substantiated *i.e. with clinical records* as they will be made public and shared with all participating Life Offices in the register.

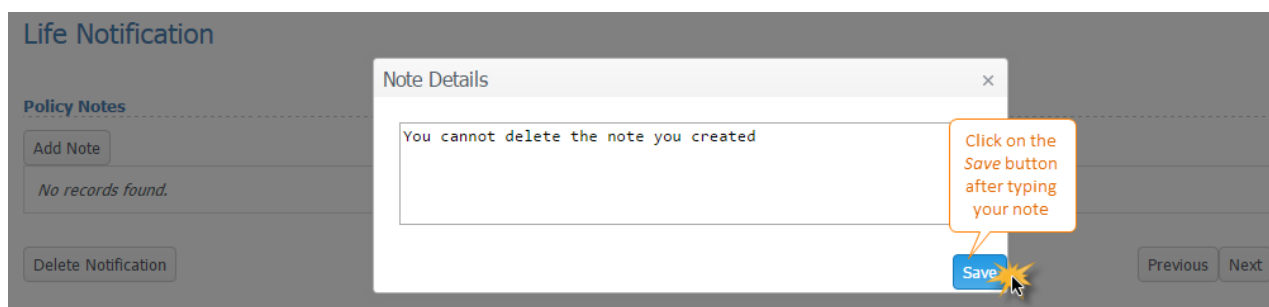
ASISA further states that **factors or conditions other than health impairments must not be notified** – even though they may lead to an application being loaded, deferred, declined or subject to exclusions.

- To add a new note, click on the **Add Note** button under *Policy Notes*

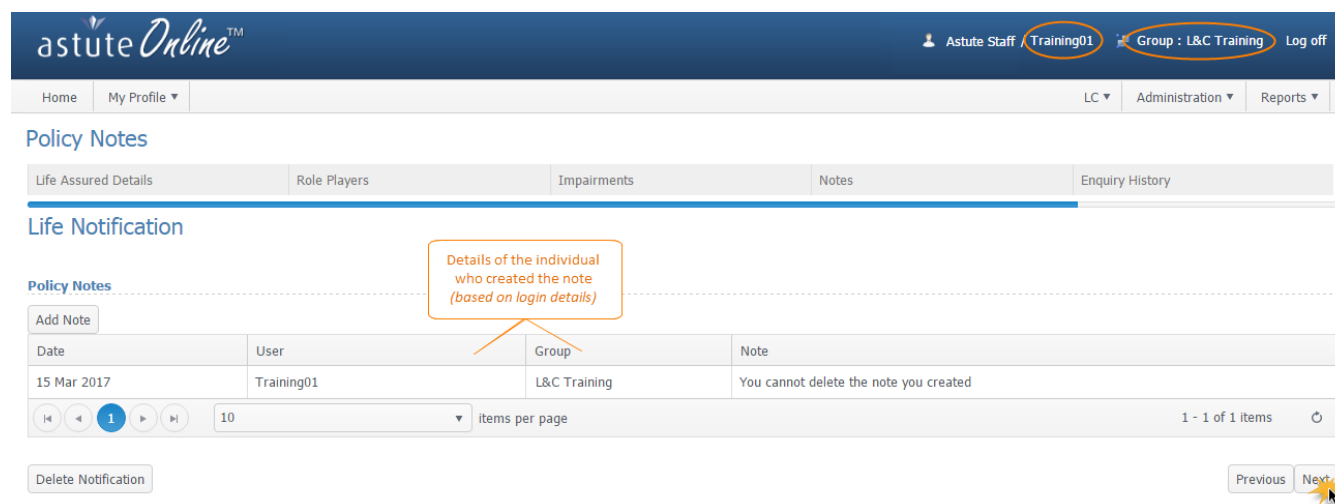
### Policy Notes



- The **Note Details** pop-up box is a free text field. Capture your notes here.



Once saved, your note will be visible to any other User who searches for this individual.



Date	User	Group	Note
15 Mar 2017	Training01	L&C Training	You cannot delete the note you created

- Click on the **Next** button to proceed to the *Enquiry History* page.



## 1.5 Enquiry History

The Notification Summary page is the end of the wizard. The notification will be saved under Drafts until the User submits it for processing.

The Enquiry History displays all the other Users who have enquired on the Life Assured. Therefore, **a new notification will not have an Enquiry History**, as someone is still to enquire on the individual.

Life Assured Details Role Players Impairments Notes Enquiry History

Life Notification

Enquiry History

No records found.

**Please note:** The notification has been saved to draft, only after submitting will the notification be processed.

Delete Notification

End of Wizard. All information has been saved to Drafts. Click any Menu item to proceed

Click to submit notification to the Register

Previous Submit

Only **after a search has been conducted on the Life Assured**, i.e. *someone has enquired on the Life Assured*, will the enquiry history start generating. From it, one can see:

- *who* conducted the enquiry (Username)
- *why* they conducted the enquiry
- *where* the enquirer works
- *when* the enquiry took place (date and time stamped)

Enquiry History

The Enquiry History is generated after a person has searched for the Life Assured

Username	Enquiry Reason	Life Office	Enquiry Date
DMchenga	Underwriting	Astute Staff	Wed Mar 15 2017 11:27:36 GMT+0200 (South Africa Standard Time)

10 items per page 1 - 1 of 1 items

**Please note:** The notification has been saved to draft, only after submitting will the notification be processed.

Delete Notification

Previous Submit

### Who can see this information?

The User who captured the notification.

### Why?

This information can be used to warn other participating companies about the Individual searched on.

