

**Check-ups / Routine Annual Physical Exam**

In court, the check-up becomes a partial admission and it is the responsibility of the home office underwriter to clarify or waive this. To waive is to prevent the company from using any of the check-up findings as defense against a claim. Expect the underwriter to ask for clarification. Why was this done and what were the results. "Routine physicals" and "check-ups" are actually prompted by symptoms or follow-ups to prior visits. Clarify this prior to submitting the application. The underwriting review time will be improved. Find out why this was done: is it on a regular basis, were any lab studies or additional tests done, and what were the results.