Underwriting Unwrapped

Adviser Update July 2026

Your feedback in action: What we've delivered and what's coming next.
From improvements to our team structure and workflows to new tools and resources in MyPartnersLife, we're focused on making underwriting easier to navigate and easier to work with.

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Adviser feedback	What's changed	Practical adviser benefit
Stronger relationships, less handover	We've **realigned our onboarding teams** to mirror the Distribution model — Kauri, Kowhai, Manuka and Rimu — so your cases sit with a smaller, consistent group who know you. Find yours on the Meet Your Team card in MyPartnersLife, or ask your ADM.	A familiar team that understands how you work — building context, continuity and a stronger sense of partnership. We always aim to allocate to your aligned team, however if volumes or leave require it, another underwriter may step in, but the case stays owned end to end.
Fewer people touching a case	We're moving beyond first-in, first-out. A recent upgrade to our workflow tools now match your case to an underwriter with the right experience and decision-making authority for its size and complexity. For applications received after 22 June, that **underwriter owns the case from start to finish.**	One accountable underwriter who holds the full context of the application — so cases keep momentum with fewer handoffs, less repeated back-and-forth and less rework for you and your customers. Consistent contact builds a stronger, more trusted working relationship over time.
Easier pre-assessments and guidance	Following the recent MyPartnersLife upgrade, we've added a dedicated **Underwriting Hub**, giving you one central place to access guides and resources. We've also included a link to our digital **Pre-Assessment service** making it easier to request early underwriting feedback on more complex scenarios.	Making it quicker and easier to find the information you need, helping you prepare applications, set expectations with clients, and reduce delays. The Pre-assessment service can provide early guidance before an application is submitted, helping you approach advice conversations with greater confidence.
Simpler disclosure	We've created a new team to improve our disclosure questions and underwriting rules to reduce unnecessary referrals and make disclosure easier. We've also launched new **Loading Review and Questionnaire Forms** in MyPartnersLife, providing a simpler way to request reviews of existing loadings and exclusions.	These changes will help more applications progress smoothly by making disclosure clearer and easier to complete. The new review forms also provide a simpler, lower effort pathway for requesting consideration of existing underwriting terms when a client's circumstances change.
Less paperwork, faster issue	We've streamlined the QFA process to support our transition to **paperless applications**. For many application pathways, signed quotes and separate email instructions are no longer required. We've also expanded QFA functionality so a range of contractual changes can now be processed right through to issue.	Removing signed quotes and email instructions means fewer manual steps and less administration. It also reduces delays, as our teams no longer need to check that multiple sets of instructions match before issuing cover. Combined with more end-to-end processing in QFA, this creates a faster, simpler experience for both advisers and customers.

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These changes are part of a broader plan to make underwriting more connected, consistent and easier to navigate for advisers and customers.

Share what is working well and where we can keep improving with your Adviser Distribution Manager, underwriter or through our new Decision Trend Feedback Form.

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Underwriting Hub

We've launched a dedicated Underwriting Hub, bringing together underwriting guides, evidence requirements and practical resources in one place to help advisers navigate conversations with confidence, prepare stronger applications and set clearer expectations with customers. This is just the beginning, with future enhancements planned, including a more dynamic website experience and enhanced digital underwriting tools. Let your ADM or underwriter know if there is anything else you'd like us to add.

Smarter Evidence for Increasing Cover

We updated our approach for existing customers increasing their cover. Where we already have relevant medical evidence, we won't ask customers to repeat tests or exams. In many cases, we will only request the additional evidence needed for the increased risk, helping reduce duplication, and improve the experience. As we continue to enhance our capability, we'll look for further opportunities to make use of existing information to streamline underwriting further. Refer to the Medical Codes and Evidence Requirements Guide.

Keeping Underwriting Competitive

We regularly review our underwriting guidelines using adviser feedback, claims experience, research and market comparisons. Recent updates include diabetes family history, BMI, asthma, ovarian cysts, plantar fasciitis, knee conditions and some cancer outcomes. Our reviews also confirmed that we can often offer more targeted terms, helping customers retain broader cover than may be available elsewhere in the market. Guideline changes do not automatically apply to existing policies, refer to the Loading and Exclusion Review Guide.

Pre-Assessment Service

We introduced our digital Pre-Assessment Service to make it easier to obtain early underwriting guidance before applying. The link is available through MyPartnersLife and can be used when underwriting input may help shape the advice conversation. We're also exploring a range of tech-led solutions that could provider even faster support. Our goal is to make access to underwriting guidance more seamless, helping advisers get greater certainty earlier in the process. Find out more in our Pre-Assessment Guide.

Evidence That Adds Value

We reviewed our evidence requirements and removed several tests where they were not adding value to the assessment. These changes include PSA, HIV, Hepatitis C blood tests, ECGs, mammograms, MSUs and exam requirements. We're continuing to review our requirements using medical research, claims experience and market insights to identify further opportunities to simplify the underwriting journey and reduce unnecessary evidence collection.

Your Feedback Matters

We've introduced a new Underwriting Decision Trends Feedback Form, giving advisers an easy way to share market observations, recurring pain points and opportunities for improvement. This feedback will help us identify trends, prioritise future enhancements and ensure our underwriting approach continues to evolve with adviser needs and market expectations. You can find the link within the Underwriting Philosophy Guide. For specific case or policy discussions, please continue to work directly with your underwriter.

Digital QFA Increases and Alterations

We no longer need signed quotes and email instructions for many underwritten changes. A range of contractual changes, including conversions, Special Events, Increasing Income & Mortgage provisions as well as Future Insurability options, can now be processed digitally from start to finish, often reducing turnaround times from weeks to days. We've also reduced evidence requirements by relying on customer disclosure wherever possible, helping more changes move through the process faster.

Loading and Exclusion Reviews

We introduced Loading Review and Questionnaire forms, making it easy to review existing terms. In many cases, this removes the need for a full application, provided no additional cover is being requested. We've also created a Loading & Exclusion Review Guide to make it clearer when a review is appropriate and what information is needed. We'll continue looking for opportunities to simplify review pathways and reduce administration, while ensuring customers can access reassessment when their circumstances change.

Smarter Disclosure

Following a recent upgrade, we now have a team focused on improving our digital onboarding tools for faster updates. We are simplifying disclosure by reducing reliance on free text and 'other' responses and introducing additional search terms to find the right disclosure first time. We'll continue using adviser feedback, data and insights to reduce unnecessary referrals and support more cases to auto acceptance. Next, we're looking to make eligible increases faster and easier through enhanced automation capabilities.