



CONSUMER GUIDE · IRELAND

# Understanding underwriting

A consumer guide to life insurance, mortgage protection and serious illness applications in Ireland.

**Market beating mortgage protection.**

**Chosen by research. Priced to the market.**

PREPARED BY

**mylife.ie**

SMP Financial Ltd · C42382

AUTHOR

**Donal Milmo-Penny QFA FLIA**

Director, SMP Financial

DATE

**March 2026**

Consumer guide

# Important notice and scope

This guide has been prepared by mylife.ie as plain-English consumer education for Irish applicants applying for life insurance, mortgage protection and specified (serious) illness cover. It explains how life insurance underwriting in Ireland works in practice, what an insurer typically asks about, how decisions are made, and what the most common outcomes mean.

It is **information, not personal financial advice**. It is not legal, medical or actuarial advice and does not constitute a personal recommendation. Each underwriting decision is made by the relevant life office, applying its own underwriting philosophy, evidence requirements and policy wording. Where there is any conflict between this guide and the binding policy conditions of the relevant insurer, the policy conditions prevail.<sup>5</sup>

For advice on your own circumstances, including the suitability of a particular policy, contact a Qualified Financial Adviser (QFA). mylife.ie operates as a whole-of-market broker regulated by the Central Bank of Ireland (reference C42382) and every case is reviewed by a QFA.<sup>1</sup>

## At a glance

Underwriting is the life office's risk-assessment process. Most healthy applicants applying for modest cover are accepted at ordinary rates and policy documents can issue quickly. Larger cover, older ages or specific health and lifestyle factors typically trigger additional evidence such as a Private Medical Attendant (PMA) report, a nurse medical or specific questionnaires.

## Quick facts — Irish life underwriting in 2026

- **Five life offices** are active in the Irish domestic market: Aviva, Irish Life, New Ireland, Royal London and Zurich.
- **Most applications** are decided automatically using the insurer's underwriting engine, often in real time.
- **A PMA report** from your GP typically adds **about three weeks** to the timeline.
- **Mortgage protection** is required by law under Section 126 of the Consumer Credit Act 1995 for most home loans in Ireland.

<sup>1</sup> mylife.ie — public site (whole-of-market broker, regulated by CBI ref C42382, all five Irish life offices, since 2006). <https://mylife.ie/>

<sup>5</sup> Central Bank of Ireland — Consumer Protection Codes and Regulations.

<https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations>

## ABOUT THIS FIRM

# About mylife.ie

mylife.ie is an Irish protection and life insurance advisory platform holding appointments with **all five life offices** active in the domestic Irish life insurance market — Aviva, Irish Life, New Ireland, Royal London and Zurich. Its role is to compare providers not only on price, but on policy fit, definitions, underwriting relevance, claims-admissibility features and the wider suitability of each contract for the client's needs.

mylife.ie operates through a thoroughly modern platform supported by an AI customer interface, but its central differentiator is not technology alone. The business sees itself as **research-led**. Better customer outcomes are most likely when policy recommendations are grounded in evidence, careful reading of policy wording, and transparent comparison of policy quality as well as price. That approach moves mylife.ie away from the narrow price-comparison model on which much of the online protection market has traditionally operated.

SMP Financial Ltd, trading as mylife.ie, has been helping Irish families compare mortgage protection and life insurance since 2006. It is a whole-of-market broker, holds no exclusive deals, is based in Dublin 4, and can be reached on **01 662 9133** or [info@mylife.ie](mailto:info@mylife.ie). Every case is reviewed by a Qualified Financial Adviser.<sup>1</sup>

MARKET COVERAGE <b>5 of 5</b> Every Irish life office	REVIEW STANDARD <b>QFA</b> Every case reviewed	OPERATING SINCE <b>2006</b> Whole-of-market broker
---	--	--

<sup>1</sup> mylife.ie — public site. <https://mylife.ie/>

## IN SUMMARY

## Executive summary

---

This guide answers the practical questions Irish consumers tend to ask once they begin a life insurance, mortgage protection or specified illness application. Underwriting can feel opaque from the outside; in practice it follows a structured, evidence-based process.

- **Underwriting** is the process the life office uses to decide whether to insure you, on what terms, and at what price.
- The life office assesses **mortality, morbidity and lifestyle risk** using the application form, plus, where appropriate, medical and other evidence.
- **Full disclosure** of relevant facts is essential. Non-disclosure can lead to a claim being challenged or refused later.
- Most healthy applicants applying for routine cover are accepted at **ordinary rates** quickly.
- Larger cover, older ages or particular health and lifestyle factors typically trigger **additional underwriting**: PMA reports, nurse medicals, lifestyle, sports, travel or financial questionnaires.
- Common outcomes are **ordinary rates, rated/loaded terms, postponement, or decline**.
- Different life offices have **different limits, evidence requirements and underwriting philosophy** — which is why a whole-of-market broker can matter.
- Mortgage applicants should **apply early** to allow time for any medical evidence and to align with the lender's drawdown timetable.

### Who this guide is for

Anyone in Ireland applying for life cover, mortgage protection or serious illness cover — including first-time mortgage applicants, families adding or renewing cover, business owners arranging keyperson or shareholder protection, and applicants who have received non-standard terms and want to understand their options.

# 1. Understanding underwriting

---

## What is underwriting?

Underwriting is how a life office decides whether to offer you cover, what terms it will offer, and what premium it will charge. It is **risk assessment**. The life office is being asked to take on a future financial obligation — paying a lump sum on death, on diagnosis of a specified illness, or on certain other defined events — in exchange for a regular premium today. Underwriting is the structured process the insurer uses to understand the risk it is being asked to insure.

## Why life offices underwrite

Life insurance, mortgage protection and serious illness policies are **pooled** products. A large group of policyholders pays premiums and the life office pays claims out of the combined pool. For the pool to remain financially sustainable, the premium each individual pays should reflect the risk that individual brings to the pool, within reasonable limits. Without underwriting, lower-risk applicants would, in effect, subsidise much higher-risk applicants, and the pool would be exposed to anti-selection — the people most likely to claim being most likely to apply.

## What applicants are asked about

Every Irish life office uses an application form covering broadly similar ground: personal and occupational details; tobacco, nicotine and alcohol use; height, weight and BMI; personal and family medical history; pending investigations; hazardous sports, hobbies and aviation; foreign travel and residency; and existing or declined cover. Section 2 sets this out in more detail.

## The importance of full disclosure

The single most important obligation on an applicant is to **answer every question fully, accurately and honestly**. Underwriting is built on the information you disclose. If material information is omitted or misstated, the life office may be entitled, at the point of claim, to amend, void or refuse the policy. That is the worst possible time to discover a non-disclosure issue, because it is the moment the policy is most needed. If you are unsure whether something is relevant, disclose it — let the underwriter decide.

## How the life office assesses you

The underwriter combines what you disclose with the insurer's own underwriting manual, reinsurer guidance and any additional evidence (medical reports, questionnaires, examinations) to reach a decision. Most cases are decided automatically against pre-set rules; larger or more complex cases involve a human underwriter and reinsurer input. Insurers are not identical: they publish different **medical limits** at which a PMA, nurse medical or full medical examination is required, and they take different views on certain conditions and lifestyle factors. For some applicants — particularly those with a medical history, an unusual hobby, or a larger cover requirement — a life office whose underwriting philosophy fits the case can mean acceptance at ordinary rates rather than a rating, exclusion or postponement.

## 2. What insurers ask about

The application form does most of the work. The table below summarises the typical areas covered. Different insurers word and order their questions differently, but the substance is similar.

Area	Examples of what is asked
Personal	Age, occupation, income, residency
Build	Height and weight, BMI
Tobacco / nicotine	Cigarettes, cigars, vaping, nicotine replacement therapy
Alcohol	Average weekly units
Personal health	Conditions, investigations, symptoms, medication, surgery, mental health
Family history	Parents and siblings — cardiovascular disease, cancer, hereditary disease

### Lifestyle

Insurers will also ask about activities, travel and existing cover. Some hobbies — and the frequency with which you take part — can affect underwriting terms.

Area	Examples of what is asked
Hobbies	Mountaineering, climbing, diving, motorsport, offshore sailing, aviation, private flying, gliding, paragliding, parachuting
Travel	Extended or non-standard travel and residency
Existing cover	Policies in force or applications declined, postponed or rated

## 3. Confidentiality and medical privacy

### Medical information is always confidential

Health data is **special category personal data** under the General Data Protection Regulation (Article 9 GDPR) and is subject to additional protection in Irish data protection law. Processing it is prohibited except in narrowly defined circumstances, including where the data subject has given explicit consent, or where processing is necessary for specific purposes recognised by law. When you apply for life insurance in Ireland, the life office processes your medical information for the specific purpose of underwriting and managing your policy, on a confidential basis.<sup>4</sup>

### The underwriting link — modern, preferred route

Most Irish life offices now offer a secure **underwriting link**. After the application is submitted by mylife, the life office sends the applicant a unique link by email or SMS. The applicant logs in directly and answers the medical and lifestyle questions in private, at home, in their own time. The information goes directly to the life office's underwriting system. **No medical information is shared with mylife**. This is convenient, secure, and protects the applicant's medical privacy.

**However, some providers — in certain instances — will still require mylife to gather and input the underwriting information.** Where that is the case, the customer should allow for a **15–20 minute phone call** with a mylife adviser, during which the adviser will run through the medical questions. This information is inputted directly into the insurer's underwriting engine and will more often than not lead to a **real-time decision**. In some more complex cases, more information or proofs will be requested. Occasionally, information provided will be referred by the insurer's system to an underwriter for review, which may take a number of days.

### What information mylife sees

mylife only ever has the medical information the client has chosen to share directly with mylife — typically nothing, where the underwriting link is used. Everything else is held in strict confidence by the life office. Life offices cannot and do not share underwriting medical information back to mylife. If, after a medical underwriting decision, you need information or an explanation of how the decision was reached, **mylife cannot provide this**. You must request it in writing directly from the life office, who can release that information to you, the data subject.

#### Data confidentiality and medical privacy

Underwriting medical information disclosed via the underwriting link, the phone or a nurse medical is held by the life office, not by mylife. mylife cannot and does not see underwriting medical detail unless you choose to share it with us. Requests for explanations of medical decisions should be made in writing to the life office.

### Phone and nurse underwriting

Some life offices offer **telephone underwriting**, where a trained underwriter calls the applicant and works through the medical and lifestyle questions on a recorded call. For larger cover amounts, older applicants or particular health histories, the life office may instead arrange a **nurse medical** at a time and place convenient to the applicant — often at home or at work. The nurse takes a medical history, measures height, weight, blood pressure and pulse, and may take blood and urine samples for laboratory testing. In both cases the information goes directly to the life office's underwriting team; mylife is not part of the conversation.

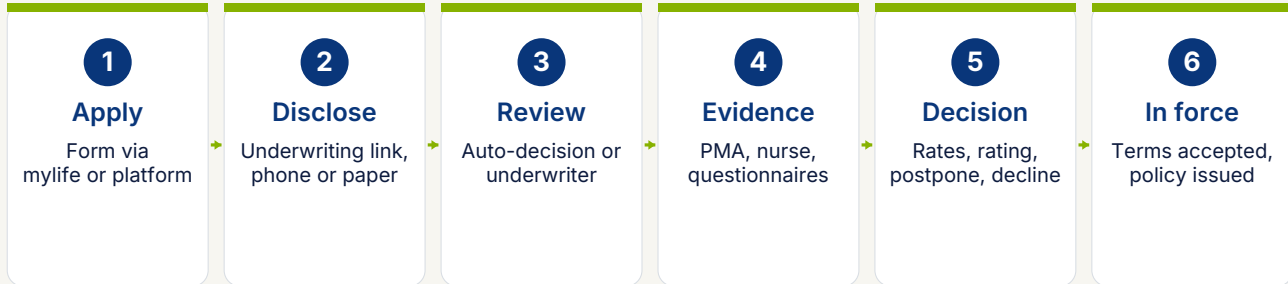
---

<sup>4</sup> Data Protection Commission — Special category data (Article 9 GDPR; health data).

<https://www.dataprotection.ie/en/organisations/know-your-obligations/lawful-processing/special-category-data>

## 4. How the underwriting journey works

The diagram below shows the typical flow of an Irish life insurance underwriting case from application to policy in force. Most applications progress through the steps quickly. A minority require additional evidence and, with it, additional time.



The application is captured by **mylife** and submitted to the life office. The applicant completes disclosure either via the underwriting link, on a recorded call, or on paper. The insurer's underwriting engine reviews the case; many are decided automatically. Where additional evidence is needed, the life office requests it directly. A decision issues, the applicant accepts the terms, and cover is set up.

### Step-by-step at a glance

**1. Apply** — mylife captures the application and submits it to the chosen life office. **2. Disclose** — you complete medical and lifestyle disclosure via the underwriting link, on a recorded call, or (where required) with a mylife adviser by phone. **3. Review** — the insurer's system auto-decisions or routes the case to a human underwriter. **4. Evidence** — PMA, nurse medical or questionnaires gathered if required. **5. Decision** — ordinary rates, rating, postponement or decline. **6. In force** — terms accepted, first premium paid, policy issued.

## 5. How long underwriting takes

The honest answer is: **it depends on the facts**. A modest amount of cover, a younger applicant in good health and a clean application can be accepted at ordinary rates immediately, with policy documents issuing the same day or within a few working days.

More complex cases can take several weeks. The most common reason for additional time is a request for a **Private Medical Attendant (PMA) report** from your GP. The life office writes to your GP requesting a report on your medical history. Your GP processes the request alongside ordinary clinical work and returns the report to the life office, who then continues the underwriting assessment. A reasonable expectation in current Irish practice is **about three weeks** from request to receipt of a PMA, although this can be longer in busy periods.

For mortgage applicants, the practical advice is to **apply early**. Cover can be set up to start immediately or, more usefully, with a 'start date to be decided' and then activated when the mortgage drawdown date is known. The lender requires cover to be in force before mortgage drawdown.<sup>2,3</sup>

Case profile	Indicative end-to-end time
Healthy, modest cover, clean disclosures	Same day to a few working days
Standard cover, minor disclosures	Around 1–2 weeks
PMA required from GP	Around 3 weeks once the PMA is requested, plus underwriter review
Nurse medical and lab tests	2–4 weeks plus underwriter review
Larger cases / financial underwriting	Several weeks; bespoke

These are indications only. Actual times depend on the life office, GP availability, the applicant's response time and the complexity of the case.

<sup>2</sup> Competition and Consumer Protection Commission — Mortgage protection insurance (consumer guidance).

<https://www.cccpc.ie/consumers/money/mortgages/mortgage-protection-insurance/>

<sup>3</sup> Irish Statute Book — Consumer Credit Act 1995, Section 126 (mortgage protection insurance).

<https://www.irishstatutebook.ie/eli/1995/act/24/section/126/enacted/en/html>

## 6. Limits — when extra evidence is needed

Each life office publishes **medical and financial limits** that drive what additional evidence, if any, the underwriter requires. The thresholds are typically a combination of:

- **Sum assured** — the amount of cover applied for.
- **Age** — older lives need additional evidence at lower cover levels.
- **Cover type** — life cover, specified illness cover, mortgage protection, with different thresholds for each.
- **Health and lifestyle** — disclosures on the form may trigger evidence regardless of the financial limit.

Below the limits, an application can usually be assessed on the application form alone. Above the limits — referred to as **enhanced underwriting** territory — the life office calls for additional evidence such as a PMA, nurse medical, full medical or specific tests. Limits vary between insurers, which is one of the reasons different life offices can be more or less efficient for the same applicant. As a public example, Royal London Ireland publishes detailed broker-facing tables of its medical evidence limits by age and cover amount.<sup>6</sup>

Larger cases — for example, very high sums assured, or business protection cases involving keyperson cover or shareholder protection — typically require **financial underwriting**: the life office wants to be satisfied that the level of cover applied for is justified by the underlying financial need (income, mortgage, business value, loan).

### Why provider selection matters here

Two life offices can require very different evidence for the same applicant at the same cover level. mylife can compare medical limits across insurers and recommend the route most likely to deliver an acceptable outcome with the minimum necessary intrusion.

<sup>6</sup> Royal London Ireland — Broker underwriting medical evidence limits (illustrative public example).  
<https://www.royallondon.ie/siteassets/site-docs/broker-centre/underwriting/rl-life-uw-med-limits.pdf>

## 7. Additional underwriting requirements

Additional requirements are tools the underwriter uses to gather more information when the application alone is not enough. The aim is a fair, accurate decision with the minimum necessary intrusion.

Requirement	What it is	Typical trigger
<b>PMA (Private Medical Attendant report)</b>	Report from your GP on your medical history, paid for by the life office	Disclosed condition; cover above the PMA limit; older age
<b>Nurse medical</b>	In-person mini-examination with vitals and blood/urine sampling	Larger sums assured; certain disclosures
<b>Full medical examination</b>	Examination by a doctor, sometimes with ECG	Very large sums assured; older age; specific disclosures
<b>Lifestyle questionnaire</b>	Targeted questions on tobacco, alcohol or drug use	Disclosures on the application
<b>Sports / hobbies questionnaire</b>	Mountaineering, rock climbing, diving, offshore sailing, aviation, motorsport	Disclosure of the activity
<b>Health questionnaire</b>	Targeted questionnaire on a specific condition, personal or family	Disclosed condition or family history
<b>Travel questionnaire</b>	For extensive or non-standard travel and residency abroad	Disclosed travel pattern
<b>Financial questionnaire</b>	Justification of the level of cover applied for	Larger sums; business and keyperson cover; high earners

## 8. Possible underwriting outcomes

Outcome	What it means
<b>Accepted at ordinary rates — no additional underwriting</b>	Standard premium, typical for healthy applicants and regular cover levels
<b>Accepted at ordinary rates — with additional underwriting</b>	Standard premium after the underwriter has gathered extra evidence; common for healthy applicants applying for larger cover, older applicants, or those with specific hobbies
<b>Accepted with rating / loading</b>	Cover offered at an additional cost. The loading is expressed as a percentage of the standard premium or, for some risks, as a 'cost per mille' (cost per €1,000 of cover). Acceptance terms are issued and signed before cover starts
<b>Accepted with exclusion</b>	Cover offered with a specific exclusion in the policy (for example, a sport, a body part, or a medical condition)
<b>Postponed</b>	The life office is not in a position to decide today — for example, while awaiting medical tests, recovery from surgery, or a defined period of stability. The application can usually be re-submitted later
<b>Declined</b>	The life office is not willing to offer cover on the basis of the available information — for example, where the applicant is currently unwell with a serious condition

Acceptance terms are not binding until you accept them in the form requested by the life office and the first premium is paid (or other conditions are met). If you do not accept the terms within the validity period, the offer can lapse.

### Rating / loading — how it works in practice

A **rating** or **loading** reflects an above-average risk. A 50% loading means the standard premium is increased by 50%; a 100% loading means it is doubled. For mortality risks linked to a particular exposure (for example, certain sports or occupations), the loading is sometimes expressed as a flat **cost per mille (CPM)** — for example, '+€2 per €1,000 of sum assured per year'. Loadings can be temporary (reviewable after a defined period) or for the whole term of the policy.

### When terms are not standard — what to do

Receiving non-standard terms can be unsettling. A few practical points:

- Read the acceptance terms carefully and check the reason given.
- Check whether the loading is temporary or for the whole term.

- Consider whether the same case might be viewed differently by another life office. Underwriting philosophy genuinely varies between insurers.
- Consider whether a different cover structure (term, sum assured, joint vs. dual life) might change the outcome.
- Where a decline relates to a recent investigation, postponement until results are available may give a better outcome than an immediate decline.
- Take advice. A QFA can review the terms in the context of your wider needs.

## 9. Why underwriting matters when choosing a provider

Different life offices can — and do — produce different underwriting outcomes for the same applicant. The reasons include:

- **Different medical limits.** What triggers a PMA at one life office may not trigger one at another.
- **Different underwriting philosophy.** Some life offices are relatively cautious on certain conditions; others are more accommodating.
- **Different evidence requirements.** Some prefer in-person nurse medicals; others rely more on PMA reports.
- **Different loading approaches.** A condition rated at +50% by one life office may be rated higher or lower by another, or accepted at ordinary rates with an exclusion.
- **Different product terms.** Definitions of specified illnesses, partial-payment categories, indexation, conversion options and other contract features vary materially.
- **Different processing routes.** Online underwriting links, telephone underwriting and traditional paper application all exist; the right route can speed a case up significantly.

This is why a **research-led, whole-of-market approach** matters. Comparing on price alone misses the underwriting and policy-quality picture entirely.

### For mortgage applicants

Apply early. Even a fully-healthy application benefits from a few extra days, and any case needing a PMA needs about three weeks for the GP to respond. Mortgage protection cover must be in force before drawdown. mylife can set the policy up so it is ready to activate when the drawdown date is known.

## 10. Mortgage applicants — timing and decline letters

---

Most home mortgage borrowers in Ireland are required by law, under the **Consumer Credit Act 1995**, to take out **mortgage protection insurance** when taking out a mortgage on their home. For a joint mortgage, both borrowers normally need to be covered. The cover pays off the mortgage if the policyholder dies before it is repaid. You can buy mortgage protection from the lender, an insurer, or a broker — you do **not** have to buy it from the lender.<sup>2,3</sup>

### Apply early

Mortgage protection underwriting can take time, particularly if a PMA is required. Apply early, set the policy up so it can be activated when the drawdown date is known, and avoid last-minute pressure on the mortgage timeline.

### If you cannot get cover

If, after underwriting, a life office is not in a position to offer cover, the lender may agree to provide the mortgage **without** mortgage protection insurance, but only where the borrower is unable to obtain cover (for example, due to age or health). Lenders may ask for written evidence such as **decline letters** from one or more life offices to support the request. This is a discretionary matter for the lender. We do not say a lender 'must' waive the requirement; the law contemplates the possibility, but it is the lender's decision based on their own policy.<sup>2</sup>

---

<sup>2</sup> Competition and Consumer Protection Commission — Mortgage protection insurance.

<https://www.ccpcc.ie/consumers/money/mortgages/mortgage-protection-insurance/>

<sup>3</sup> Irish Statute Book — Consumer Credit Act 1995, Section 126.

<https://www.irishstatutebook.ie/eli/1995/act/24/section/126/enacted/en/html>

## 11. Documentation and AML

---

Most cases need only standard **anti-money-laundering (AML)** documents:

- **Photo ID** — passport or driving licence.
- **Proof of address** — recent utility bill or bank statement header (typically within the last six months).
- **Bank account details** — for the direct debit of the premium.

In a small number of cases additional documents are required. The most common is a **mortgage loan offer letter** for cases where the cover amount is being justified by reference to a mortgage. Larger cases involving financial underwriting may also require accounts, payslips, business valuations or accountant's letters.

## 12. Applicant checklist before applying

---

- Gather details of any medical conditions, investigations, surgery, medications and dates.
- Note your GP's name and address.
- Note any recent investigations or referrals where results are pending.
- Note hazardous hobbies and the level/frequency of participation.
- Note unusual travel and residency in the past five years.
- Have AML documents ready (photo ID, proof of address, bank details).
- Allow time — particularly if a PMA may be needed.
- Plan to use the underwriting link if offered, for medical privacy.
- Disclose fully — if in doubt, disclose.
- Ask your adviser if anything on the form is unclear.

## 13. Disclosure — do and don't

Do	Don't
Answer every question fully and honestly	Assume something is 'too small' to mention
Disclose conditions even if you think they are resolved	Wait for the question to be asked — disclose proactively
Disclose pending or recent investigations and results	Withhold information to 'see if it gets picked up'
Disclose hobbies honestly, including frequency	Underplay activity levels in hazardous sports
Use the underwriting link for medical privacy	Share medical detail with mylife if the underwriting link is available
Keep a copy of what was disclosed	Cancel or change pending applications without telling your adviser

## 14. Glossary

Term	Plain-English meaning
<b>AML</b>	Anti-money-laundering documentation required to verify identity and address.
<b>Cost per mille (CPM)</b>	A loading expressed as a cost per €1,000 of sum assured per year.
<b>Decline</b>	The life office's decision not to offer cover on the available information.
<b>Enhanced underwriting</b>	Additional underwriting required above stated medical and financial limits.
<b>Financial underwriting</b>	Assessment of whether the level of cover applied for is justified by the underlying financial need.
<b>Life office</b>	A life insurance company authorised to write life assurance business in Ireland.

## 14. Glossary (continued)

Term	Plain-English meaning
<b>Loading / rating</b>	An above-standard premium applied to reflect an above-average risk.
<b>Medical evidence</b>	Information provided to the underwriter — application form disclosures, PMA, nurse medical, full medical, specialist reports.
<b>Mortgage protection</b>	Decreasing-term life cover designed to pay off the outstanding balance of a home mortgage on the death of the policyholder.
<b>Nurse medical</b>	A short examination by a qualified nurse, with vitals and laboratory samples.
<b>Ordinary rates</b>	Standard premium rates with no rating.
<b>PMA (Private Medical Attendant report)</b>	A report on your medical history requested from your GP by the life office.
<b>Postponement</b>	A decision to defer the application until further information is available.
<b>QFA</b>	Qualified Financial Adviser, the recognised Irish industry qualification for financial advisers.
<b>Specified / serious illness cover</b>	Cover that pays a lump sum on diagnosis of one of a defined list of serious illnesses, subject to the policy definitions.
<b>Underwriting</b>	The process of assessing risk and deciding whether and on what terms to offer cover.
<b>Underwriting link</b>	A secure electronic link used by the applicant to disclose medical information directly to the life office, bypassing mylife.

## 15. Frequently asked questions

---

Short, plain-English answers to the questions Irish applicants most often ask about life insurance and mortgage protection underwriting.

### **What is underwriting in Irish life insurance?**

Underwriting is the process a life office uses to assess the risk of insuring you and to decide whether to offer cover, on what terms and at what price. It is based on the information you disclose on the application, any medical evidence required, and the insurer's own underwriting rules.

### **How long does life insurance underwriting take in Ireland?**

Healthy applicants with modest cover are often accepted the same day or within a few working days. Cases requiring a PMA report from a GP typically take about three weeks. Nurse medicals and financial underwriting can add a further 2–4 weeks.

### **What is the underwriting link?**

Most Irish life offices send a secure link by email or SMS that lets the applicant complete medical disclosure directly with the insurer. Some providers, in certain instances, still require mylife to gather the information on a 15–20 minute phone call, which is then input directly into the insurer's underwriting engine.

### **Does mylife see my medical information?**

Where the underwriting link is used, no medical information is shared with mylife. Where mylife is required to input the information by phone, only the data needed for that single submission is handled by the adviser; the life office holds the underwriting record afterwards.

### **What outcomes can underwriting produce?**

Acceptance at ordinary rates, acceptance with a rating or loading, acceptance with an exclusion, postponement, or decline. Acceptance terms are not binding until you accept them and the first premium is paid.

### **Do I have to buy mortgage protection from my lender?**

No. Under the Consumer Credit Act 1995, mortgage protection is required for most home loans in Ireland, but you are free to buy it from any insurer or broker. mylife compares all five Irish life offices on price and policy quality.

### **What happens if I am declined?**

Underwriting philosophy varies between insurers, so a decline by one life office does not necessarily mean a decline by another. A QFA can review your circumstances and recommend an alternative route, a different cover structure, or postponement. Where cover genuinely cannot be obtained, the lender may, at its discretion, agree to drawdown without mortgage protection.

## 16. Contact and next steps

mylife.ie compares all five Irish life offices — Aviva, Irish Life, New Ireland, Royal London Ireland and Zurich Life — on price and on policy quality. Every case is reviewed by a Qualified Financial Adviser. There are no exclusive deals.<sup>1</sup>

<b>Phone</b>	01 662 9133
<b>Email</b>	<a href="mailto:info@mylife.ie">info@mylife.ie</a>
<b>Web</b>	<a href="https://mylife.ie">mylife.ie</a>
<b>Office</b>	Dublin 4, Ireland
<b>Adviser</b>	Donal Milmo-Penny QFA FLIA, Director
<b>Regulation</b>	SMP Financial Ltd t/a mylife.ie, regulated by the Central Bank of Ireland (C42382)

### Final reminder

This guide is information only and not personal advice. Underwriting decisions are made by the relevant life office. Where any conflict exists between this guide and the binding policy conditions of the relevant insurer, the policy conditions prevail.

<sup>1</sup> mylife.ie — public site. <https://mylife.ie/>

## Source notes

Numbered footnote markers throughout this guide refer to the sources listed below. Each URL is clickable.

#	Source	URL
1	mylife.ie — public site (whole-of-market broker, regulated by CBI ref C42382, all five Irish life offices, since 2006).	<a href="https://mylife.ie/">https://mylife.ie/</a>
2	Competition and Consumer Protection Commission — Mortgage protection insurance (consumer guidance).	<a href="https://www.ccpc.ie/consumers/money/mortgages/mortgage-protection-insurance/">https://www.ccpc.ie/consumers/money/mortgages/mortgage-protection-insurance/</a>
3	Irish Statute Book — Consumer Credit Act 1995, Section 126 (mortgage protection insurance).	<a href="https://www.irishstatutebook.ie/eli/1995/act/24/section/126/enacted/en/html">https://www.irishstatutebook.ie/eli/1995/act/24/section/126/enacted/en/html</a>
4	Data Protection Commission — Special category data (Article 9 GDPR; health data).	<a href="https://www.dataprotection.ie/en/organisations/know-your-obligations/lawful-processing/special-category-data">https://www.dataprotection.ie/en/organisations/know-your-obligations/lawful-processing/special-category-data</a>
5	Central Bank of Ireland — Consumer Protection Codes and Regulations.	<a href="https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations">https://www.centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations</a>
6	Royal London Ireland — Broker underwriting medical evidence limits (illustrative public example).	<a href="https://www.royallondon.ie/siteassets/site-docs/broker-centre/underwriting/rl-life-uw-med-limits.pdf">https://www.royallondon.ie/siteassets/site-docs/broker-centre/underwriting/rl-life-uw-med-limits.pdf</a>