

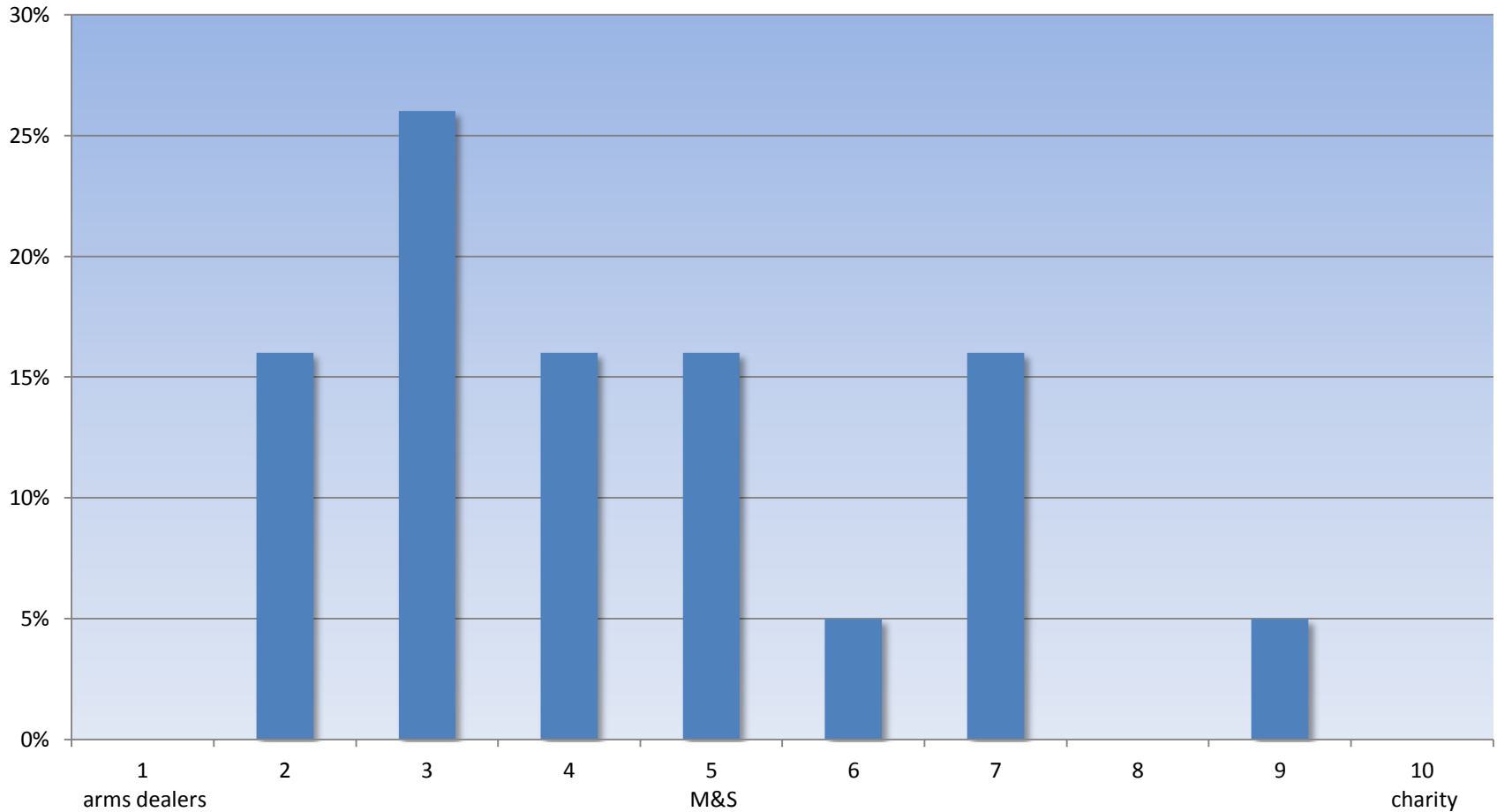


# FOCUS

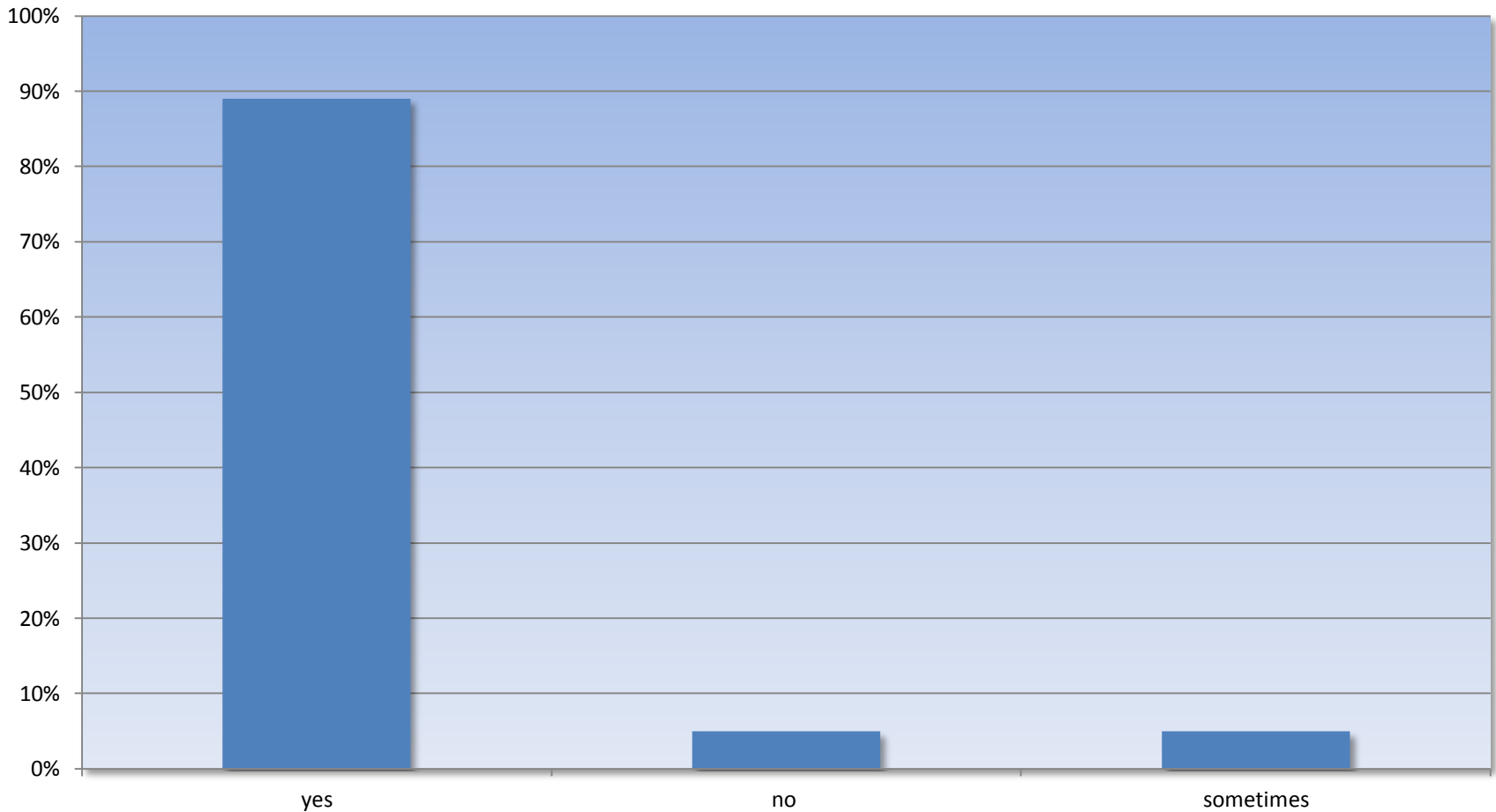
Forum Of Claims and Underwriting Scotland

# GPs' survey results

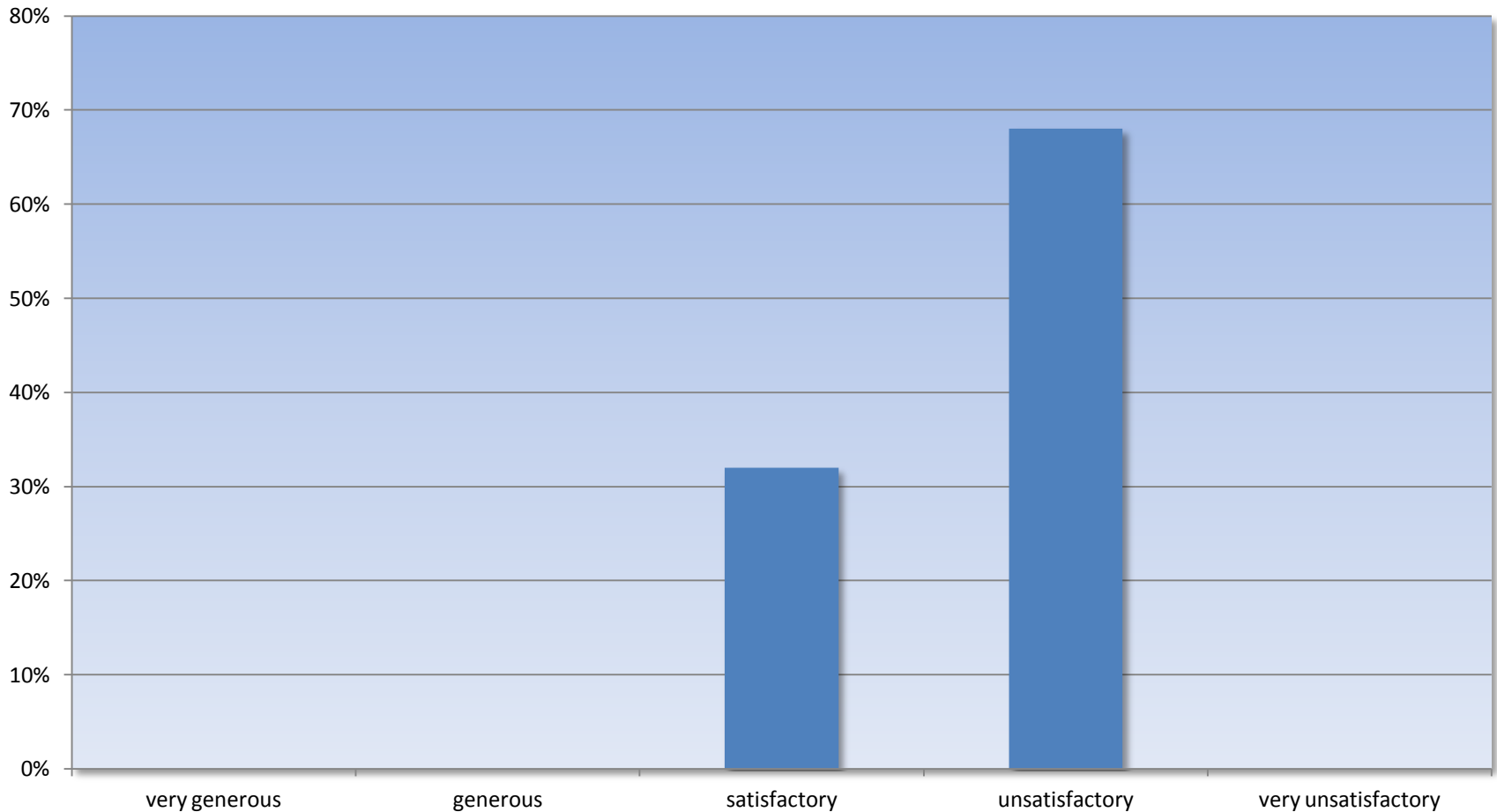
# Please rate insurance companies on their value to society



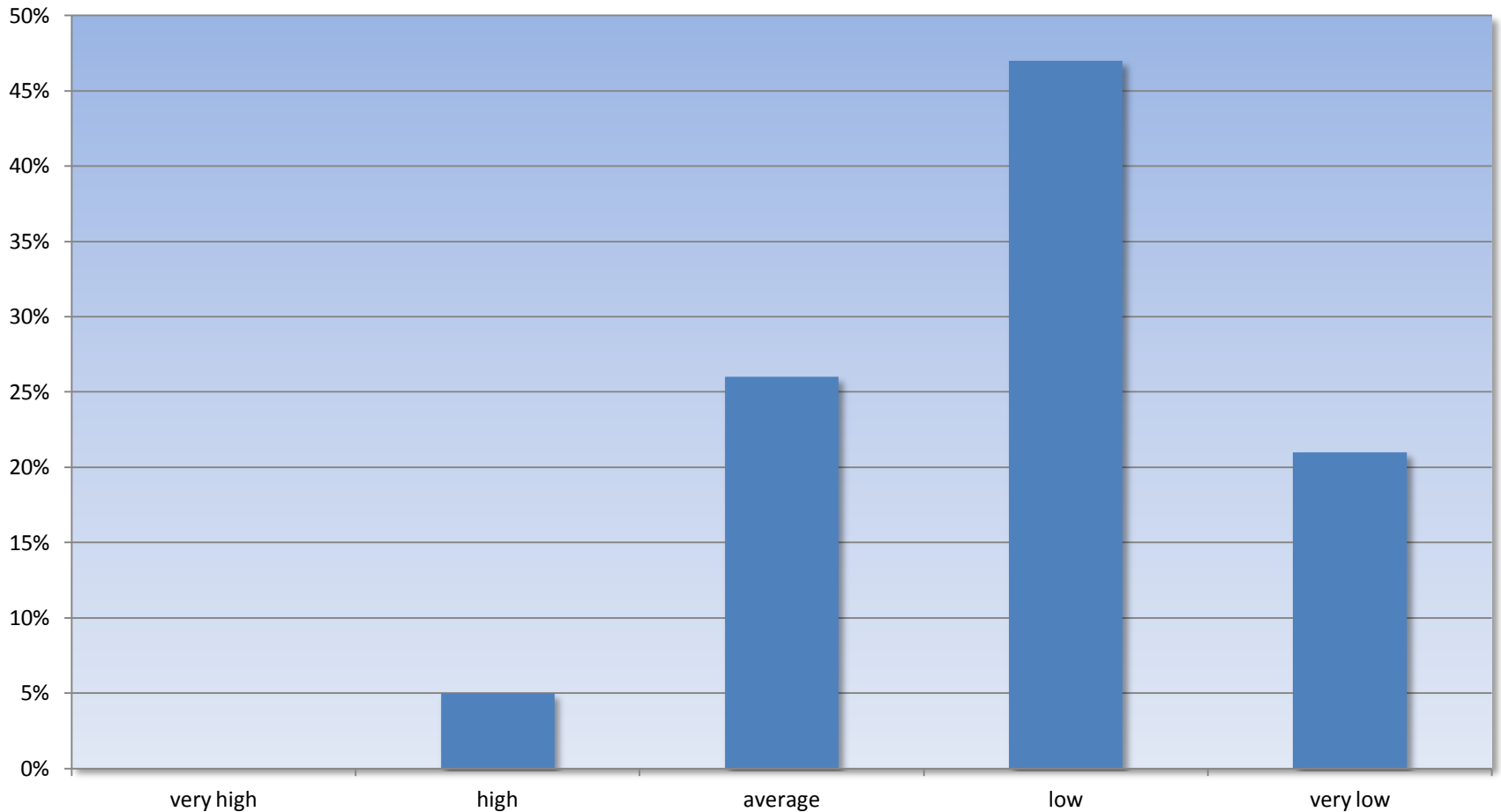
# Do GPs regard requests from Life Assurance companies as distractions from their proper work?



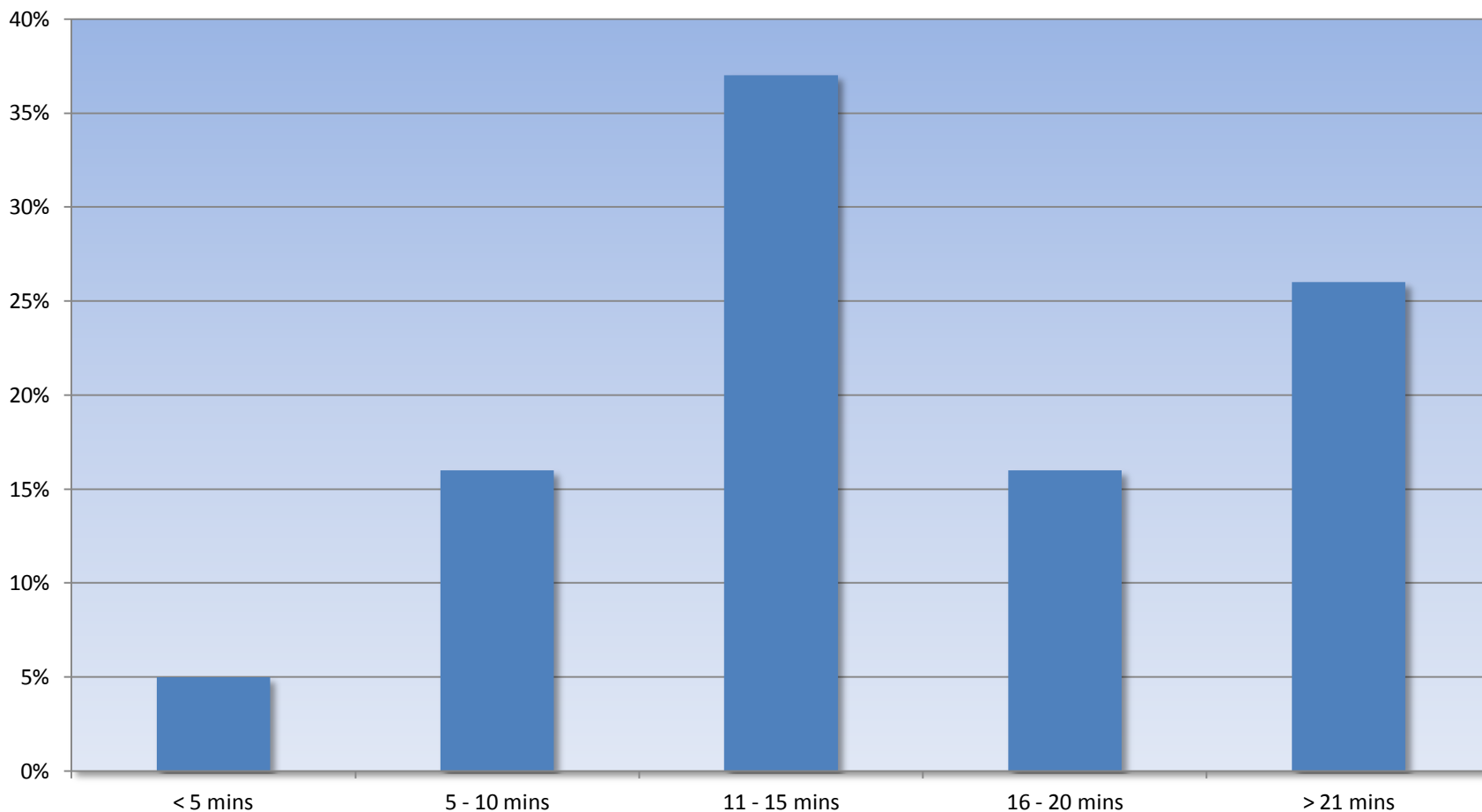
# Are fees for medical reports requested by Life Assurance companies...



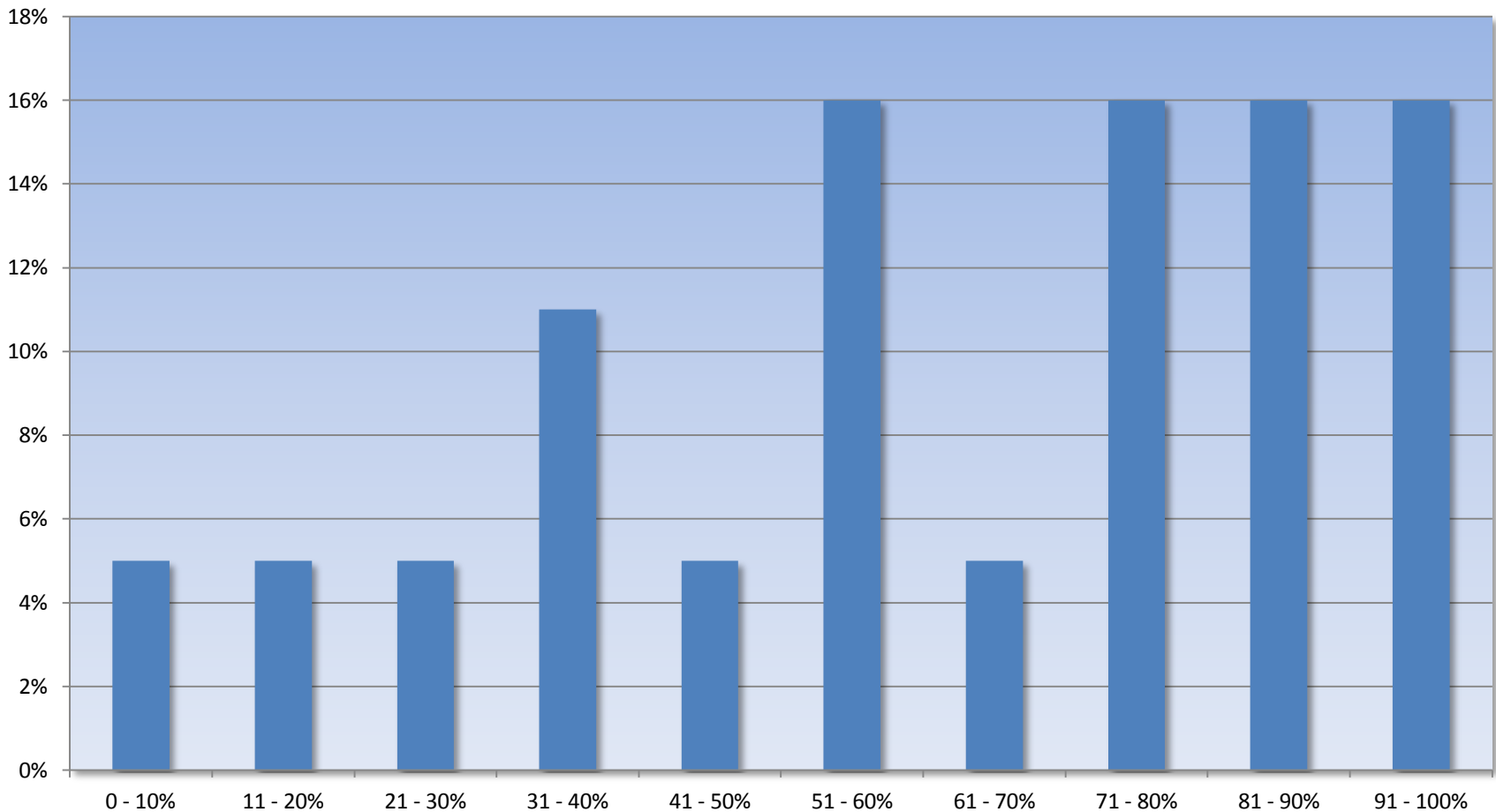
# What priority to GPs give to completing requests for reports from Life Assurance companies...



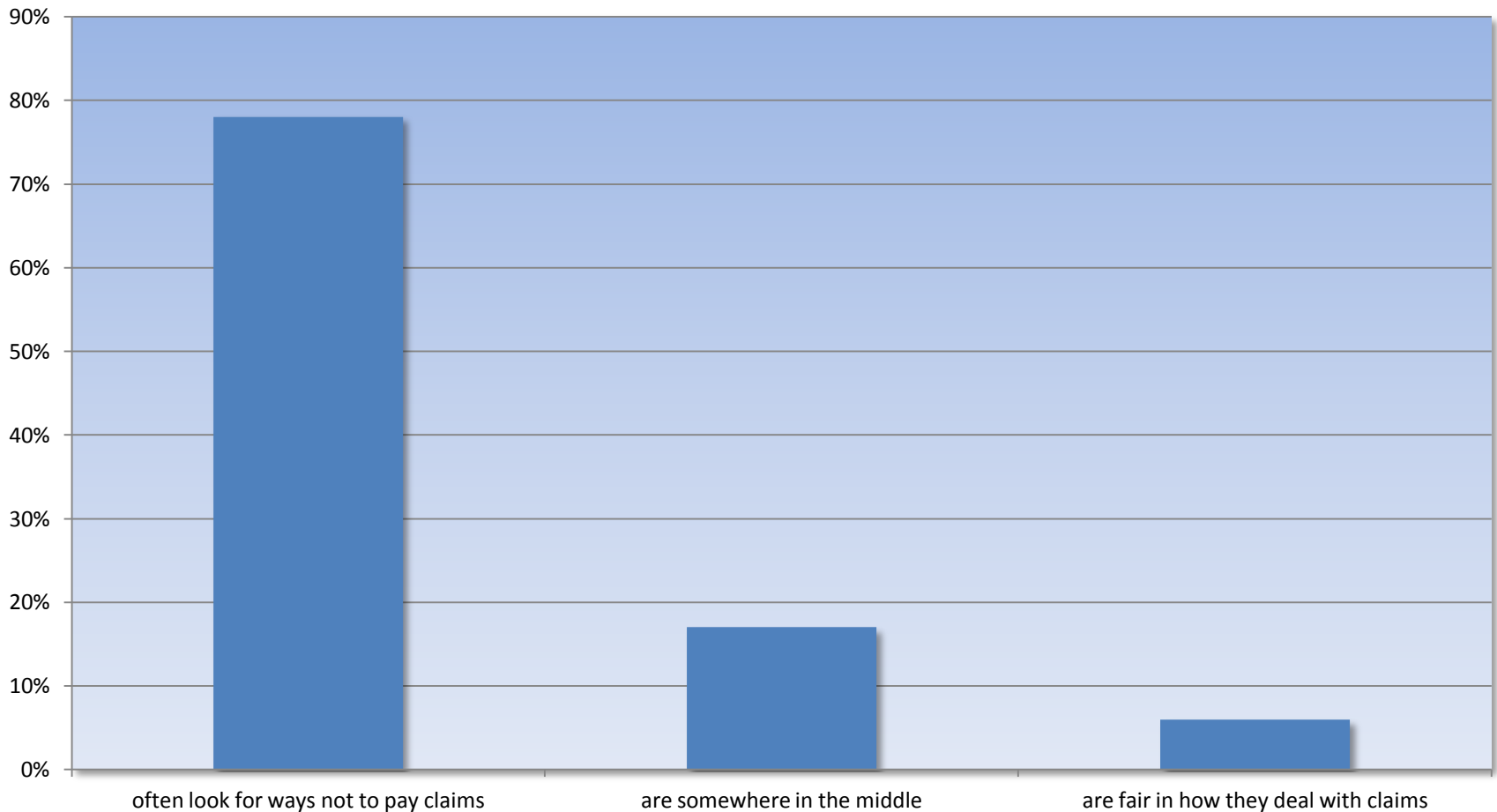
## On average how much time do you spend completing requests for medical information from a Life Assurance company?



# What % of patients do you believe underestimate their alcohol and tobacco consumption when asked in the surgery?



# Life Assurance companies say they're in the business of paying valid claims. Do you think insurers...





# Comments

- I suspect having a life insurance policy discourages a patient from presenting early and honestly. Illness behaviour in mental illness may be particularly distorted - not surprising as those with mental health issues are penalised heavily by insurers. Insurers' role to society is sharing financial risk - a vital function. However, insurers seem to make every effort to individualise rather than pool risk assessments. I would prefer to see a society in which risk is pooled. Failing that, only incontrovertibly modifiable risk factors should be taken into account.

# Comments

they're out to trip people up, would never buy  
life insurance myself

A necessary evil.

biggest annoyance is the urgent fax about a  
patient in a hospital abroad request for info re  
any previous similar problems - to try and avoid  
the repatriation fee

# Comments

I hate doing the forms and would much rather someone else did it

Insurance companies are a wonderful social, socialist idea, ruined by the companies taking excess profits and the public taking advantage. The more people cheat insurance companies the worse they behave.

# Comments

Insurance is a top rate scam but we're all in a Catch 22 situation. There is no doubt that their prime directive is to find ways NOT to pay out