

Media release

27 June 2025

ClearView announces a new Head of Underwriting, enhanced trauma definitions and updated underwriting requirements

ClearView Wealth Limited (**ClearView**) (**ASX: CVW**) has announced a new Head of Underwriting and a range of enhancements to its trauma definitions and medical underwriting requirements, reflecting its commitment to continuous improvement, adviser support and client outcomes.

New Head of Underwriting

ClearView has appointed a new Head of Underwriting, Peter Tilocca, who joins ClearView on 30 June 2025.

Peter is an accomplished and well-respected leader within the underwriting community in Australia with a career spanning over 20 years in life insurance. He is widely accepted as one of the thought leaders in advancing underwriting in Australia, having led underwriting, operations and claims teams at Zurich, Noble Oak, One Path Life and RGA Australia.

Peter's experience, technical knowledge, and commitment to building strong internal and external partnerships will enable ClearView to accelerate growth through new business and refine underwriting capability.

Revised mandatory medical requirements

In parallel with the trauma definition updates, ClearView has introduced a revised framework for mandatory medical underwriting requirements across its product range. These changes, effective May 2025, aim to provide greater clarity and consistency for advisers and clients during the application process.

Highlights include:

- **Improved accessibility**
Clients applying for cover under certain thresholds—up to \$2 million for Life and TPD in some age groups—will benefit from reduced or no mandatory medical requirements, streamlining the application process.
- **Structured tiering system**
The updated requirement tables for Life, TPD, Trauma, Income Protection and Business Expenses are now grouped into clear tiers, based on age and benefit amount. This approach makes it easier for advisers to identify the necessary medical evidence and manage client expectations.
- **Trauma cover – alignment with national health programs**
For higher levels of trauma cover, ClearView now incorporates alignment with the National Bowel Cancer Screening Program for applicants aged 50 and over, further reinforcing the link between underwriting and broader health outcomes.

Updated trauma definitions

Effective 5 June 2025, key changes have been introduced to the trauma benefits available under ClearView's ClearChoice and LifeSolutions products. These enhancements aim to improve the clarity and fairness of trauma definitions while ensuring they remain aligned with contemporary medical practice.

The key updates include:

- **Cancer – excluding specified early-stage cancers**

The exclusion for colorectal neuroendocrine carcinomas has been removed from the cancer definition under ClearChoice policies.

- **Coronary artery angioplasty, triple vessel – surgical procedure**

The requirement for procedures to be performed on three specific named arteries has been broadened to include any three or more coronary arteries – improving applicability for a wider range of clinically equivalent procedures.

- **Major head trauma – significant permanent impairment**

A new assessment pathway has been introduced, allowing claims to be assessed using a Whole Person Impairment (**WPI**) measure of at least 25% as an alternative to the 'Activities of Daily Living' criteria.

These enhancements apply to all existing ClearChoice and LifeSolutions policies, as well as to new policies issued before the next Product Disclosure Statement (**PDS**) update. They will apply to claims where the condition or symptoms first present on or after 5 June 2025. Importantly, these updates do not result in any change to premium levels.

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For further information, please contact media@clearview.com.au.

About ClearView

Established in 2010, ClearView is an ASX-listed life insurance business that partners with financial advisers to help Australians protect their wealth.

ClearView manages over \$380 million in inforce premiums and has relationships with over 1,000 Australian Financial Services Licensees, representing over 5,000 financial advisers.

For more information, visit clearview.com.au.

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