



**AAW** Actively at Work

**FCL** Free Cover Limit

**NIC** National Insurance Contributions

**SPA** State Pension Age

**ABI** Association of British Insurers

**FOS** Financial Ombudsman Service

**NOB** Nature of Business

**TSA** Total Sum Assured

**DFA** Date First Absent

**FUB** Forward Underwriting Bar

**NWT** No Worse Terms

**TSR** Total Salary Roll

**DOD** Date of death

**GPR** General Practitioners Report

**RFQ** Request for Quote

**UR** Unit Rate

**DTQ** Decline to Quote

**GRiD** Group Risk Development Group

**RGP** Rate Guarantee Period

**UW** Underwriter

**EI** Early Intervention

**ILAG** Investment and Life Assurance Group

**RPI** Retail Price Index

**VAT** Value Added Tax

**FCA** Financial Conduct Authority

**LOA** Letter of Authority

