

Think about this: **When a client tells you he/she is overweight, do you ask him/her the right follow-up questions?**

Obesity is a growing problem in our country as you are well aware. Some of your clients may have encountered height/weight challenges for years now. The height and weight of a person is a very basic factor that is considered in the underwriting process. Along with this, some other questions need to be asked of the client even before an application is taken so that the client is well prepared for the ramifications, example: paying more premiums due to being rated or not being insurable due to a combination of health issues!

**So, where do you start?**

- ❖ Always review build charts published by most carriers for their product lines. This is a good step to know if client qualifies for a particular class.
- ❖ If the height/weight is beyond the standard class limits, please get this assessed by your agency contact or the company so that the right premium is quoted to the client.

**Very important follow-up questions to ask are**

- ❖ Has there been a change in the height/weight in the past 3-6 months? This is important because if there was a recent loss of weight, most carriers put back 50% of weight loss to the current weight for build consideration.
- ❖ Does the client currently smoke? Some overweight/obese clients might also be exposed to the risk of hypertension/heart disease/diabetes/arthritis, etc and smoking is an added risk that might contribute to the listed risks.
- ❖ Does the client have a history of elevated blood pressure and or elevated blood sugar or cholesterol? If yes, when it was first diagnosed and how is it being treated is an important question.
- ❖ What are the medications taken by the client currently? Please ask client to spell name of medication, dosages and frequency of taking the medications as all this indicates severity of the condition being treated.
- ❖ How is the client currently managing his/her weight? Is it through diet alone, exercise, weight loss pills, or a combination of all?

These questions will go a long way in your client getting an almost accurate picture of what to expect as far as insurability goes and shows the client your competence and that you care to offer the best.....

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