

Think about this: I recently came across a case where the agent was upset that his client was given a standard rating due to client's father passing away at age 56 due to heart attack.

The agent believed that the client was in "excellent shape" and should "not be penalized for his father's lifestyle (morbidly obese and a smoker)". The question he had is "why should my client, who is a physician himself, be punished with higher premium rates because of his father? His labs and exams are great and he takes good care of himself. Why is the insurance company not making an exception?"

Family history of cardiovascular disease and or cancer before age 60 continues to be an important consideration in the risk assessment process.

This is due to reports that correlate family history with a person being predisposed to these diseases during his/her lifetime.

Questions that become critical during the applicant screening process are

1. **Who all were affected? Is it just one parent, parents, siblings only or parents and siblings?**
2. **Was it a diagnosis of the disease or was death caused due to the disease?**
3. **If parents died before age 60, was it from the same cause?**
4. **Is the applicant at the time of applying for insurance over the age of 60?**

The underwriting guideline varies amongst different companies and it is important for the agent to know what the family history guidelines state. Consider these:

- Some companies include only parents' history whereas others might include siblings and parents as family for risk assessment.
- Parents diagnosed with cancer and or cardiovascular disease before age 60, which did not result in death, could still qualify the client as preferred with some companies.
- An applicant who is age 60 or older could still get preferred with some carriers in spite of his family history because he/she has passed the age when the risk of being predisposed to the disease was more defined.

Depending on the insurance company and the answers to the above questions, the agent can know before application is submitted whether client will qualify for preferred plus or preferred classes (in addition to other preferred guidelines being met) or will get standard at best. ***This helps the agent advise the client accordingly.***

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