

## **QUESTIONS TO ASK YOUR CLIENTS PRIOR TO WRITING AN APPLICATION:**

Asking these questions will help us **help you** determine the most likely underwriting result for your client:

- 1) HAVE YOU HAD, OR DO YOU HAVE, ANY OF THE FOLLOWING: CANCER, HIV, HEPATITIS, HEART PROBLEMS, STROKE, MENTAL HEALTH PROBLEMS, ALCOHOLISM/DUI, DIABETES OR ANY OTHER SERIOUS DISEASE?
- 2) ARE YOU ON ANY MEDICATIONS AND WHAT ARE THEY FOR?
- 3) HAVE YOU BEEN HOSPITALIZED IN THE LAST 5 YEARS, IF SO WHAT FOR?
- 4) HAVE ANY OF YOUR BROTHERS, SISTERS, MOTHER OR FATHER PASSED AWAY PRIOR TO AGE 60? IF SO, WAS IT FROM: CANCER OR HEART PROBLEMS/STROKE? (THIS CAN AFFECT RATING, AND RULES VARY FROM COMPANY TO COMPANY).
- 5) WHAT IS YOUR MOST RECENT BLOOD PRESSURE READING?
- 6) WHAT IS YOUR MOST RECENT TOTAL CHOLESTEROL? CHOLESTEROL RATIO?
- 7) HAS A LIVING MEMBER OF YOUR FAMILY HAD CANCER OR HEART PROBLEMS/STROKE? IF SO, AT WHAT AGE? (IF PRIOR TO 60 IT COULD BE A PROBLEM).
- 8) WHAT IS YOUR HEIGHT AND WEIGHT? - SEE PREFERRED GUIDELINES CHART FOR APPROXIMATE QUALIFICATIONS.
- 9) HAVE YOU EVER BEEN RATED OR DECLINED FOR INSURANCE, AND IF SO, WHAT ARE THE DETAILS?
- 10) DO YOU PARTICIPATE IN ANY SPECIAL ACTIVITIES (AVIATION, SCUBA, ROCK CLIMBING, MOTORCYCLE RACING, ETC) OR RECENTLY TRAVELLED TO A FOREIGN COUNTRY OR HAVE CURRENT PLANS TO DO SO? DETAILS AND QUESTIONNAIRES SHOULD BE FILLEDOUT IF SO AND PRE-SHOPPED FOR BEST CARRIER BEFORE TAKING AN APPLICATION.

**PLEASE RUN ANY ISSUES THAT COME UP BY CPS BEFORE WRITING A CASE!**

**THIS WILL HELP YOU SET REALISTIC EXPECTATIONS WITH YOUR CLIENT & DELIVER ACCURATE RESULTS!**

