

UNDERWRITING TIPS

TO HELP YOU LOOK YOUR BEST FOR THAT MEDICAL SNAPSHOT

Insurance companies request medical examinations to provide them with a snapshot of your current health condition. This information is then used to determine your insurability. Abnormal findings can create problems in obtaining this coverage and possibly with future applications as well. It is in everybody's best interest that this snapshot be as accurate as possible eliminating as many false abnormalities as possible.

Some abnormal exam findings are indicative of a problem known or unknown to you. These are the results the insurance company look for as they represent a more accurate picture of your current insurability. Unfortunately, there are also "false positive" results which cloud the picture making it harder for your Underwriter to fairly assess your insurability. You can help avoid these false positive results with a few tips. Just as you would spruce yourself up for a family photo, these tips can help you make sure the picture they present is the best possible picture for the company.

- You should get a good night's rest the night before the exam
- You should not exercise 12 to 18 hours before the exam
- You should not consume any form of alcohol for at least 8 hours before the exam
- You should not eat for at least 2 hours before the exam
- You should not consume any form of caffeine, food or beverage (except water), for at least 2 hours before the exam
- You should not smoke for at least 1 hour before the exam
- If you are taking prescription medication you should have it ready for reference at the exam
- If you are taking over the counter medication you must make sure you advise the examiner
- You should drink 8 ounces of water 1 hour before the exam
- Reschedule the appointment if you are under stress the day before the exam

It is also important to note that certain tests performed on blood chemistry can become elevated due to over the counter medications such as antihistamines, cough syrup as well as some herbal and naturopathic medicines. Therefore, always make full and accurate disclosure of all prescribed and over the counter and herbal supplements.

Your cooperation will make the examination process more effective for the Insurance Company and create fewer problems for your client and their application for insurance.