

The Underwriting Process

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| APPLICATION | <ul style="list-style-type: none"> • Answer each question and provide details when appropriate. • Some questions are repetitious to ensure consistency. |
| MEDICAL EXAM | <ul style="list-style-type: none"> • Exam conducted by a third party medical exam company. • The examiner will collect a urine specimen, draw blood and check your height/weight and blood pressure. • You will have to answer medical questions. • For larger face amounts, you may be asked to have an EKG, stress EKG, chest X-Ray or an exam by a physician. |
| MEDICAL DATA COLLECTION | <ul style="list-style-type: none"> • The insurance company, or a third party medical records collection company, may contact your physician's office(s) to obtain your medical records. • Collecting medical records often proves to be the most time consuming part of the underwriting process. Personally asking your physician to promptly fulfill the request may result in significantly faster turnaround. • Your primary care physician may not share or maintain records from specialists he/she referred for you to see. Provide information for all physicians seen on the application and exam to mitigate delay. |
| DATABASE CHECK | <ul style="list-style-type: none"> • Motor Vehicle Report • Prescription Database Check • Public Records Search • Medical Information Bureau is a platform that allows and requires insurance companies to share significant information encountered during previous application with other member insurance companies. |
| OCCASIONALLY REQUIRED | <ul style="list-style-type: none"> • An Inspection Report may be required for larger transactions in which a third party inspection company may conduct a phone interview. • Special questionnaires may be necessary for certain lifestyle activities (drug/alcohol, foreign travel, racing cars/motorcycles/boats, flying a private plane, scuba diving, hang gliding, etc.). • Third party financial data |

Preparing for your Exam

DO

- Bring a list of physicians you've seen, date of last visit, medications prescribed, results, treatment plan, etc.
- Inform the examiner if you...
 - have eaten prior to the exam.
 - are menstruating.
 - have an unusual health status.
- Drink a glass of water about one hour prior to the exam.
- Stand tall and think thin! Every inch counts!
- Get a good night's sleep before the exam.
- Take your prescribed medication as usual.

DON'T

- Eat anything 10 hours prior to the exam (unless you are diabetic, pregnant, or have another situation that would preclude a prudent person from fasting).
- Drink alcoholic beverages 12 hours prior to the exam.
- Smoke or use nicotine products two hours prior to the exam.
- Rigorously exercise within 48 hours prior to the exam.
- Participate in the exam if you are under stress. Reschedule for a less stressful time.
- Eat foods high in salt, sugar or cholesterol prior to the exam.