

Life Insurance Customer Engagement Model

Date of Birth

(not just their age)

Some insurance carriers will consider an applicant older than they are if they are within six (6) months of their next birthday. However, there are carriers that will consider the client their current age right up until the day before their birthday. Why is this important? If you simply tell us that the client is age 60 there is a chance that our quotes will produce incorrect premiums when a carrier would in fact consider that client age 61.

Build (Height/Weight)

This is one of the most important questions to ask your client, no matter how uncomfortable. Putting a guess on an application, only to find their real build to be different, could mean that the carrier you applied with no longer makes sense. It is important to remember that their build can also be an indicator of other medical conditions – heart or sleep apnea for instance. The more questions you ask upfront, the better your pre-screening results will be.

Tobacco Use

It is important to know whether they do or do not currently use tobacco products. And if they stopped, WHEN did they stop, WHAT did they use, and for how long? Carriers have their own rules, many looking back two, three or five years for any type of tobacco use. It is not as simple as just indicating that they are a nonsmoker, it is important to ask “Have you ever used any form or tobacco and if so, what forms and when did you stop?”



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Medications

It is critical to ask your clients what medications they are on and what condition they are taking each medication for. You can't simply ask the client, "How's your health?" Most people will simply say, "It's good." They will have no reason to expand on the details and it's the details we need. The right questions will open up a conversation about the details of their health and direct you to possible Impaired Risk Questionnaires that may need to be completed.

Driving Violations

This may seem simple but it's often overlooked until you are actually sitting with the client filling out the application. It is important to know if the client has had any moving violations in the past 2-5 years. As with other issues outlined, each carrier has their own set of rules and what they are comfortable with.

Family History

Unfortunately it matters what our parents or siblings may have been diagnosed with (or even died from) and at what age this happened. Each carrier has their own rules but we can help figure out the best solution. It is important to ask if any parent or sibling has a history of the "big" medical conditions (heart disease, cancer, diabetes), when were they diagnosed and have any of them died due to these conditions?

