



How to Underwrite



1. *Check height and weight chart.*
2. *Ask for current and past illnesses they have EVER been diagnosed with and current or past treatments for said diagnosis.*
3. *Google any medications to specify whether they could be dual purpose medications and clarify what medical conditions they are treating.*
4. *Find out diagnosis dates of all medical conditions identified. Clarify any current or PAST treatments (including prescriptions), and outcome (still being treated, maintained/controlled, or resolved).*
5. *Verify if there is ANYTHING ELSE that might come up on prescription history check that they have EVER taken.*
6. *Verify possible approvals with the specific product underwriting guides for term/UL. Or ask the questions directly from the application from a whole life FE product.*
7. *If Still Unsure, call the carrier directly for a risk assessment.*
8. *Always error on the side of approval!*



Look Out List



Looking for risk indicators when you're new can be hard at first. We break these down into yellow and red flags.



Yellow Flags Can be indicators for more serious conditions

- *inhalers
- *recent hospital visits
- *more than 2 medications for one medical condition
- *diabetes
- *high blood pressure
- *sleep apnea
- *anxiety/depression

Red Flags Require extra underwriting attention

- *COPD or lung disorder
- *Blood Thinners
- *Major Heart conditions like stroke or heart attack
- *Severe Mental disorders
- *Multiple moving violations, misdemeanors or felonies
- *History of Cancer
- *Neuropathy or complications due to diabetes (medications like Lyrica and Gabapentin)
- *More than 2 yellow flag conditions (by themselves they're ok, add them together, and they could be high risk)
- *Early diagnosis of yellow flag conditions (under 40 years of age)
- *History of multiple hospital visits
- *Pain Medications