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How to legally beat the life insurance companies out of the lowest life insurance rates available.

Life insurance

You're about to discover a simple but powerful way to virtually guarantee you'll be paying lower life insurance premiums on the next policy you own. **If you qualify for the company's preferred rates you'll save a bundle.**

Here's what happens: In most cases the insurance company requires you to take a medical exam. It is conducted at your convenience and is free of charge, at your choice of location. It takes about 30 minutes or less to complete.

Here's the hard fact: If you're medical exam doesn't turn out good, you'll pay higher rates for the insurance – it's that simple. Can you do anything to assure top-notch exam results (and of course lower rates?) You bet you can!

The secret is the way you prepare for your medical exam. Now, this is perfectly legal. It's not deceptive or even questionable. It's just good sense. Not only will you save money; you'll save time and frustration.

Fifteen easy-to-follow guidelines to a perfect medical exam

Just follow these straightforward guidelines and you're on your way to lower insurance rates.

1. Talk to your personal physician before your exam. You want no surprises. Be aware of the medical information in your records. Ask for a copy of the medical questions that will be asked during your exam so you can prepare your answers. Your personal physician can help you with any questions that might be confusing.
2. Schedule your exam at the time of day you feel best. Early mornings are usually best...most people are more relaxed then. Not only that, it won't take much time out of your workday, and it's easier to skip a meal if blood work is needed. If you schedule afternoon, don't eat heavily and avoid caffeine.
3. Bring a list of all the current medications you're taking along with the dosage, frequency and name of prescribing physician.
4. If you feel tired or ill before your exam, cancel it. Don't worry about delaying the process. It's more important to feel relaxed and healthy when you take your exam.
5. Stick to your regimen if you're taking medication regularly. The insurance company will know about it anyway. You'll keep your tests results in line if you maintain your correct treatment.
6. Follow the fasting requirements given when you made the appointment.
7. Drink a large glass of water 1-hour before the exam, so your urine specimen can be easily obtained.
8. If you're a smoker, let the examining physician know. If you're a smoker, go cold turkey for at least 24 hours before your exam.
9. Limit your salt intake for several days before your exam. Salt can artificially increase blood pressure and pulse readings.
10. No alcohol for at least 24 hours before your exam. Alcohol can artificially increase your blood pressure and pulse readings, too.
11. Read the labels of foods you eat and avoid high salt content food.
12. Avoid all caffeine, including soda pop.
13. Avoid eating eggs and any other high-cholesterol foods a day or two before your exam.
14. Try to avoid any stressful situations before your exam. Yes, stress can cause artificially high blood pressure, too.
15. Get plenty of sleep the night before your exam. Go to bed several hours earlier than normal.

Geared for Success

Here's what else the insurance company considers:

- Your driving record. Bad drivers get penalized.
- Your family history
- Your exercise program

You do all this and your family history and driving records are excellent, but the insurance company still charges you extra for your insurance. About 10% of all applicants wind up with extra charges ("rated" in insurance jargon) for health or moral reasons and are never told why.

You're rated when:

- Your premium is higher than your agent originally told you.
- Your policy arrives with the word "rating" printed discreetly on the first page.

Here are the usual reasons an insurance company will rate your policy:

- Your application listed a health problem
- Your medical exam revealed a health problem.
- The insurance company received a physician statement in which a problematic history was disclosed.
- An independent information-gathering service found evidence to suggest a lifestyle problem such as drug or alcohol abuse or criminal activity.
- The Medical Information Bureau, which compiles all previous insurance applications and claims, alerted the insurance company that a medical situation exists.

Can you do anything about the rating?

When you signed your application you gave the insurance company the right to gather medical information about you. You must make a written request to the insurance company to release that information to you.

At times, it could be a problem. The insurance company may have received information from your doctor that he requested be kept from you. Let's say your psychiatrist thinks you have suicidal tendencies, but doesn't want to risk it becoming a self-fulfilling prophecy. You won't get that information even though it's the reason for the rating.

Once you have all the facts, you can challenge the rating.

Present the insurance company with a detailed medical report from your doctor.

Ask the insurance agent to request the insurance company reexamine you. Reexaminations are unusual. If your agent testifies for you the company might reconsider it.

Moral ratings are even tougher to fight. You won't generally be told the source of a bad reference. You'll just get a statement back from the insurance company that says something like this, "Sources told us you come back from lunch drunk every day."

While you won't be given the chance to answer charges like this, the Fair Credit Reporting Act does give you the right to make the insurance company and its sources recheck their facts. If the charges are proven wrong, the credit company should correct their file. If it's a matter of opinion, have your opinions included in your file.

Provide your own personal references and ask the insurance company to talk to your sources.

Battling with an insurance company takes patience. But if you make noise with good reason, your chances of erasing a costly insurance rating are pretty good.