

What You Need to Know

Underwriting Information and Questionnaires

Providing complete details on the application will always save you and your client time, frustration and inconvenience. Medical condition information is extremely important for the underwriting and decision process and can generally be reported in the Additional Information section on the application if you remember a simple four-letter acronym: **DDTD** or **three D's and a T**.

- D** = **diagnosis.**
What is the name of the medical condition described?
- D** = **date the diagnosis was made.**
The month and the year is all that's needed. If your customer can't remember the month, tell us the year.
- T** = **treatment for the medical condition.**
For example, is your customer treated with medication, did they have surgery, were they hospitalized, is the condition controlled? Provide as much information as possible.
- D** = **doctor's name and address.**
If the doctor's name isn't known, provide the name of the clinic or facility where your customer is treated.

Some history may require additional information; diabetes for example requires knowledge of your client's A1c and COPD requires specific details about past and present treatment as well as test results. For those conditions that require more information or where you would like guidance as to the information that you should include on the application to help speed your underwriting decision, several questionnaires are available to assist you in the sales process. The most common and frequently requested questionnaires that would cover most cases include:

- Diabetes
- Mental Health
- Respiratory (Lung) Disorder
- Drug and Substance Use
- Cyst, Lump or Tumor
- Alcohol Use
- Chest Pain
- Military
- Aviation
- Activities of Daily Living (ADL) – required for ages 75 and up

If details are missing or if the details provided are not adequate for a decision, we may require an additional questionnaire. For example, if traveled or are traveling to a foreign country, please provide full details of that trip. If those details are not provided, we may ask for the Foreign Travel questionnaire. It's best to provide complete details to all situations to prevent additional time delays.

In some situations a questionnaire may be posted as a requirement but your client may have already provided adequate details. If this occurs please allow underwriting 48 hours to review the application and determine if the questionnaire is still required.