



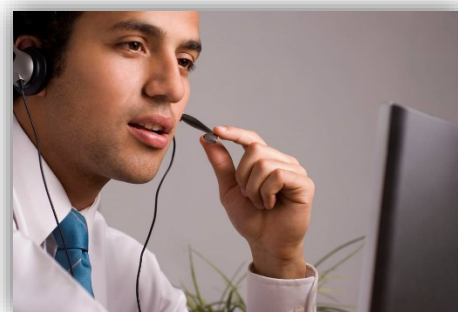
Underwriting at USA ...

A Common Sense, Lifestyle Approach

Underwriting is not an easy task, no matter what line of insurance we are talking about, but the long term care/ disability insurance industry seems to have a few extra hurdles. An underwriter is literally trying to assess risk over the course of one's upcoming years based on a snapshot in time of one's most recent health history. Insurance companies create guidelines based on past claims experience, common treatments, recovery time frames, etc.; but just as fast as a new cell phone emerges with updates and changes, health treatments change, health conditions change, the ages at which people become afflicted with conditions change, and the underwriting guidelines are outdated just as fast as the last IOS.

Although we, as underwriters, refer to underwriting guidelines, they are exactly that, a guideline. At United Security Assurance Company of Pennsylvania, we use the guidelines as a tool in combination with a common sense, lifestyle approach to evaluating a person's overall health, which, in today's ever-changing health world, seems to be the best approach. No two applicants are the same. Two people may have the exact same diagnosis, the exact same build, even see the same doctor, however, their treatments can be completely different due to body chemistry, and work that they do, the lifestyle they lead, or family history.

The personal history interview, PHI for short, is one of underwriting's most valuable tools. The underwriters speak with applicants, and are able to ask targeted questions for certain health conditions that can help in the risk assessment process. The phone interview tells us how active a person is physically, what type of hobbies or activities they like to do; whether or not they work, what type of work do they do?; whether or not they volunteer in their community, etc. When the information obtained in the PHI is used in combination with the information in the medical records, it can give the underwriter a clearer picture of how a disease process may be affecting an applicant and how it may way on a recovery process later down the road.



People are living longer due to medical advances and treatments; however, they are not necessarily living healthier. Quality of life can still decline despite treatments. People need care at younger ages, and therefore, for longer periods of time. This has changed the perspective of health underwriting; it is rarely black and white.

So, the next time you call underwriting with a potential applicant, and the underwriter starts asking you questions that seem to have nothing to do with why you called, understand that there is purpose to the line of questioning; the underwriter is simply trying to paint a picture of your client's lifestyle, so that we can take a common sense approach to assessing the risk. We want to issue your business, so the more we understand about your client, the more accurate the prequalification is. Do not delay, call us today!

