



What you need to know about... field underwriting

Collecting data about your client is an essential step in the underwriting process. Known as field underwriting, this information allows your underwriter to assess your client's medical history better and help determine what underwriting classification your client may qualify for. Providing the most detailed information possible can help your underwriter furnish the most reliable quote.

TOADS is an easy acronym to help you collect medical data from your client.



These are all critical aspects of risk assessment. Collect information on these topics and improve the reliability of the underwriting opinions you receive.

Treatment

Treatment often varies case by case, so it is essential that the client offers details on this topic. For example, some cancers may require simple excision, while others may need additional treatment such as radiation and/or chemotherapy. This difference may affect the rate class. Diabetes may be treated by diet and exercise, oral medication, or insulin, and rates may differ depending on this information. The start and end dates of treatment are essential also as some rates start from when treatment ended, not when the disease was diagnosed. Medication dosage can be important as well and should be collected. Ask your client to provide as much detail as possible and remind them that it is an integral part of the underwriting.

Onset

Onset requires a date of diagnosis. Ask your client to advise when the diagnosis was made. This is often an essential part of rate assessment on an underwriting manual and must be collected. For example, diabetes, in part, is rated by how long an individual has had the disease; we can figure that out if we have the date of diagnosis.

Age

Age is important. Rate assessment often depends on the age of the client. For example, Clients over 70 with late-onset coronary disease may receive better rates than those diagnosed in middle age. Be sure to collect the client's date of birth.



Diagnosis

Diagnosis is one of the most vital parts of underwriting. While your client may have a straightforward diagnosis, such as high blood pressure or high cholesterol, other impairments may require more detail. Diabetes can be of different types—type I and II. Multiple Sclerosis may be Primary-Progressive or Relapsing-Remitting. Underwriting cancer requires knowing more than just the general name and location of the disease. Pathology description, size, exact type, and site of cancer are essential factors in underwriting. Skin cancer, for example, can be anywhere on the body; it will vary in size and speed of growth, and it varies in type—basal cell, squamous cell, melanoma, etc. This will all affect the rate class. The general location of breast cancer is obvious, but different sites within the breast and other types of cancer can affect the breast. All of this information is important to get a reliable underwriting opinion. It is important to remember that an exact diagnosis may require more detail than the general name of a disease. Asking for more detail improves the likelihood of getting a reliable underwriting opinion.

Severity

The severity of the impairment is vital for accurate underwriting. It is acceptable to ask your client for their general perception of severity, but it is crucial to ask for further detail where possible. The clinical assessment of severity will depend on the impairment: diabetes is evaluated primarily by glucose testing, sleep apnea largely by sleep study testing results, cancer by pathology report, etc. Ask your client if they are aware of recent test results that measure the severity and control of the impairment. Instead of just reporting that one's doctor has given a clean bill of health, your client may provide glucose values or the stage and grade from a cancer pathology report. This additional information will be beneficial in the underwriting assessment. Symptomatology is also essential. Knowing what symptoms precipitated the diagnosis and what symptoms the client may currently be experiencing can help immensely. This information is often vital for impairments such as multiple sclerosis, heart disease, sleep apnea, etc.

Summary

Reliable underwriting opinions depend on reliable information. We hope the catchy mnemonic, TOADS, will help you remember the essential items in the field underwriting of medical impairments. Be sure to ask specific questions that may come to mind as you develop individual cases in the field, and include the details in your submission to us.



Questions

Contact your Crump underwriter for more information about field underwriting.

Access our underwriting questionnaires

Your Crump website > Underwriting > Underwriting Quick Links > Underwriting Questionnaires



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