



SENIOR SUPPLEMENT

Preparing your client for a life insurance exam can be an extremely important part of the underwriting process. In addition, insurers require a "senior supplement" exam for applicants age 70 and older. There are different types of exams, but most of the questions and activities are similar.

The exam may be given in person by the paramed or medical doctor who is doing the regular physical exam. In other instances, the exam is completed with a phone interview by the insurance company or a contracted vendor of the insurance company. Phone interviews tend to be recorded.

If your client has a hearing problem, instruct him or her to notify the examiner – your client should be able to hear the questions clearly. The examiner will also make sure the phone connection is good, especially if your client is using a cell phone.

Most of the questions are very similar despite the type of exam that is being done. The most common types of questions include:

ORIENTATION

Day of the week, date, client age, birthday, address, current U.S. president, and past president.

DAILY ACTIVITIES

Cleaning, laundry, meal preparation, shopping, handling of finances, mowing the lawn, driving, any falls sustained, and medication compliance. A sample question may be, "Could you recognize if there is a change in the appearance of the pills for an ongoing prescription when a new bottle of medication is opened and question it?"

EXERCISE

What type of exercise and how often does the client exercise?

DELAYED WORD RECALL

The examiner will say several words, usually 3 to 10, and ask clients to repeat as many as they can remember a few minutes later. Some carriers may want your client to use the words in a sentence.

MATH

Simple math questions may be asked. For example, "Start at the number 20 and continue to subtract 3 from 20 until you reach 0."

MOBILITY/GET UP AND GO

The examiner will time how long it takes for your client to stand up, walk 10 feet, turn around, and sit down again. Some carriers also require the person to stand up and sit down up to five times in a row.

CLOCK DRAW

The examiner says a time, for example, 10 after 10, and your client is asked to draw a clock with the hands pointing to the proper numbers.

BEST PRACTICE

Some clients may consider these questions "silly" or "ridiculous" if they are not informed about the purpose of the questions and the potential impact of frivolous answers or less than their "best effort" in completing the various tasks the examiner asks them to perform. Don't let your case be derailed by senior supplement results that don't accurately represent your client's mental and physical condition.

FOR ADDITIONAL INFORMATION

Questions about senior supplements?
Contact the AIN Member Underwriting
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