



## **UNDERWRITING 201 – DIABETES:**

When we are reviewing applications, the one impairment that we encounter most often these days is diabetes. The interesting thing about diabetes and life insurance underwriting is that it will be treated somewhere between a decline and a standard rate. Understanding the illness will enable you to decide while you are with the client which end of the spectrum is right for them.

## **UNDERSTANDING DIABETES:**

Diabetes Mellitus (DM) is characterized by abnormal sugar metabolism causing hyperglycemia (*high blood sugar*). Chronic hyperglycemia adversely affects the body. In the vascular system, there can be events such as strokes and heart attacks caused by atherosclerosis. There can also be renal disease, peripheral neuropathy and blindness.

Blood sugar enters cells via the action of insulin, which is a hormone produced by the beta cells of the pancreas. Factors that contribute to hyperglycemia include reduced insulin secretion, decreased blood sugar (*glucose*) usage by the body or increased glucose production.

There are two types of diabetes. **Type 1 Diabetes**, formerly called juvenile-onset or insulin dependent diabetes has a peak age at onset of 12 years old. **Type 2 Diabetes**, was formerly called adult-onset or noninsulin dependent diabetes.

## **MOST PEOPLE WITH DIABETES ARE INSURABLE!**

Type 1 Diabetes is a little more difficult to underwrite. However, there are markets available, so don't walk away with from the application – call us! Each situation is considered on an individual basis. Generally we can consider type 1 diabetes at the following rates;

<b>Age at Issue 0 - 17</b>	<b>Decline</b>
<b>Age at Issue 18 – 34</b>	<b>Table 5 – 7</b>
<b>Age at Issue 35 – 49</b>	<b>Table 4 – 6</b>
<b>Age at Issue 50 – 65</b>	<b>Table 4 – 5</b>
<b>Age at Issue 66+</b>	<b>Table 2 - 4</b>

Type 2 Diabetes is insurable most of the time. Basically the only time we cannot make an offer is if the diabetes is untreated and out of control. Generally on type 2 diabetics, the older they are the lower the rating. If we get an individual who is well controlled (**A1C of 7 or less**) we can generally insure them at one of the following rates;

<b>Age at Issue 18 – 34</b>	<b>Table 4 to Table 6</b>
<b>Age at Issue 35 - 49</b>	<b>Table 2 to Table 4</b>
<b>Age at Issue 50 – 65</b>	<b>Table 2 to Table 3</b>
<b>Age at Issue 65 +</b>	<b>Standard to Table 2</b>

Many prospects with diabetes assume that their illness precludes them from getting affordable life insurance coverage. Imagine their surprise when they find out that it is not only affordable but it is easy to get as well.

NEVER walk away from a sale because the client has diabetes. Follow these three steps and we can probably help!

1. [CLICK HERE](#) and download the Diabetes Questionnaire
2. Call the client and ask them the questions.
3. Email the form to us or fax it to 1-888-543-0886.

Thank you for your business!



Don Boozer

## **HOW WOULD THE**

**UNDERWRITER LOOK AT IT?**

[Go to Underwriting 101](#)

Don Boozer & Associates

**1-800-543-0886**