

5 INSIDER INFORMATION ON HOW INSURANCE COMPANIES ASSESS YOUR APPLICATION

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These are some suggestions on how you can improve your insurance terms. Not every method will apply to your situation, but hopefully this will be a good reference for you to move forward.



1

RECENCY OF YOUR MEDICAL CONDITION

Time tells a character. The same could pretty much be said of a medical condition. For certain conditions, insurers will want to more definitive evidence that it does not come back easily — and time is a good measurement of that.



2

HOW LIKELY WILL THIS CONDITION TRIGGER A CLAIM

Insurers use statistics and probabilities to back up their policies and pricing. By using past information and figures, they usually look at the chances of this condition ended up making a claim, going for surgery, or even both. If a claim is inevitable, they will very likely impose an exclusion.

3

HOW THIS MEDICAL CONDITION HAVE DOWNSTREAM IMPLICATIONS

Similarly, as insurers use statistics to back up their policies and pricing, they usually look at what increased chances of a claim does a condition lead to. If it may potentially end up with a high chance of contracting multiple illnesses, they may likely decline the insurance application.



4

YOUR OVERALL HEALTH PROFILE

If a person only have high blood pressure, chances of getting a standard coverage is high as compared to another person, who not only have high blood pressure, he may also have high cholesterol and is obese. In most cases, they will look at our overall medical profile to determine how they process the application and what terms to counter-offer.



5



HOW HAVE YOU BEEN MANAGING YOUR MEDICAL CONDITION?

Certain medical conditions, while not severe, may require prolonged monitoring. In some cases, insurers will request for your doctor to provide a memo or a report, to state the outcome of the review, and sometimes their medical view point on your situation. This may affect the outcome.

NEED HELP?

It doesn't matter if you've had existing medical conditions, or if you've been rejected by insurance companies before. I have experience in helping others like you get better insurance.

To see if we can work together to find a path that works for your unique situation, click on the button below to apply for a free consultation.

BOOK MY FREE CONSULTATION