

Interview Preparation *for* Life Insurance

Congratulations for taking the initiative to apply for life insurance! A life insurance policy offers peace of mind and security for you and your loved ones.

Your agent has partnered with us, GPAgency, to collect the information the insurance company needs to carefully evaluate your request for insurance. Occasionally, there is not a match between the client and a particular insurance company. When this occurs, we use the information you provided to review other options.



Based on the times you provided to your agent, **we will call you to collect the information requested by the insurance company.**

Please plan about 15 –20 minutes for this call. The more prepared you are, the quicker the call (see list for the information you should have on hand).

All insurance companies utilize national databases in their underwriting review. For this reason, proposed insureds need to authorize access to this protected information.*

Please have the following information on hand:

- Name, address, and phone number of any physician you have seen over the last 5 years
- Hospital stays/surgeries, emergency room visits, outpatient procedures over the last 5 years, including facility name, dates, reason
- Prescription medications taken during the last 5 years, including reason for use, dosage, length of use, etc.
- Any chronic medical condition: onset, complications, treatment, etc.
- Biological parents/siblings: legal names, current/deceased ages, and medical conditions in the last 5 years/cause of death, if applicable
- Existing life insurance policy(ies): insurance company, policy number, year issued, face amount
- Beneficiary(ies) you plan to include on your new policy, including legal name, address, date of birth, and Social Security #
- If you plan to pre-pay, banking information, including account number, routing number, preferred draft day
- If requested, availability over the next few weeks to schedule a visit by a paramedic to check vitals and collect blood and urine samples

See list on the back for tips on how to **optimize your exam results.**

***Prior to the interview, please sign/date and return to your agent the following:**

- HIPAA Authorization for Use and Disclosure of Protected Health Information (PHI)
- Authorization for Use and Disclosure of Nonpublic Personal Information

Tips to Help Ensure Accurate Insurance Examinations

What to expect at the exam

Height, weight, heart rate, blood pressure, urine & blood sample.
The exam should take about 30-45 minutes to complete.

Tips to help obtain accurate exam results

- Fast for 4-8 hours prior to the exam and try to schedule the exam for first thing in the morning, prior to eating
- Limit salt and high-cholesterol foods 24 hours prior to the exam
- Refrain from drinking alcoholic beverages for at least 24 hours prior to the exam (can increase fat in blood and liver functions)
- Limit caffeine and nicotine 24 hours prior to the exam (can increase blood pressure and cholesterol level)
- Smokers should not smoke 30 minutes prior to the exam (tends to constrict artery walls and elevate blood pressure)
- Drink a glass of water one hour prior to the exam
- Get a good night of sleep prior to the exam
- Take prescribed medication but avoid over-the-counter medications, such as antihistamines and nasal decongestants

Helpful reminders

- Be prepared with a photo ID at the time of the exam
- Wear short sleeves, or sleeves that can be easily rolled up
- Have names and dosages of current medications

