

Use the following pre-screening questions to help determine if a client is a good prospect for Individual Disability Income (DI) insurance coverage.

The answers to these questions provide details of your client's situation and allow you to present accurate illustrations and/or have discussions with clients about what to expect when they apply for Individual DI insurance such as if a policy may be issued as standard, rated, ridered or declined.

Occupation

1. What are your duties at work?
2. Are you self-employed? If so, for how long? How many employees do you have? What is your percentage of ownership in the company? Do you work out of your home?
3. What is your taxable earned income this year? Last year?

Other Coverage

1. Do you have any other disability insurance coverage (for example, group disability or individual disability income insurance)?

Medical History

1. What is your height and weight? (Refer to the DI Underwriting Guide to see whether an exam is required due to your client's build).
2. Do you take any medication?
3. Do you have any history of the following conditions:
 - High blood pressure
 - Heart disease
 - Circulatory conditions
 - Blood/Protein in urine
 - Mental/Nervous Conditions
 - Bones/Joint Conditions
 - Back/Neck Conditions
 - Diabetes
 - Fatigues
 - Stress
 - Cancer
 - Asthma/Respiratory Conditions

Non-medical

1. Have you smoked cigarettes or used any tobacco substitutes in the past year?
2. Are there any citations on your driving record?
3. Do you participate in activities that might be considered hazardous (for example, hang-gliding, scuba diving, auto racing, etc)?