



UNDERWRITING TIPS

HELP YOUR CLIENT LOOK THEIR BEST FOR THAT MEDICAL SNAPSHOT

Insurance companies request medical examinations to provide them with a snapshot of the client's current health condition. This information is then used to determine the client's insurability. Abnormal findings can create problems in obtaining this coverage and possibly with future applications as well. It is in everybody's best interest that this snapshot be as accurate as possible eliminating as many false abnormalities as possible.

You can help your client avoid these false positive results with a few tips. Just as you would spruce yourself up for a family photo, these tips can help your client make sure the picture they present is the best possible.

- Arrange all medical requirements through a paramedical company approved by Manulife.
- The client should get a good night's rest the night before the exam.
- The client should not do any heavy exercise for 24 hours before the exam.
- The client should not consume any form of alcohol for at least 48 hours before the exam.
- If possible, have the client fast for 12 hours before the blood profile.
- The client should not consume any form of caffeine, food or beverage (except water), for at least 2 hours before the exam.
- The client should not smoke for at least 2 hours before the exam.
- If the client is taking prescription medication(s) they should continue to take them as prescribed. All prescription medications should be brought to the exam for reference.
- The client should avoid non-prescription medications such as cold remedies, pain relievers and herbal remedies for at least 24 hours prior to the exam.
- The client should drink 2 glasses of water 1-2 hours before the exam.
- Contact the client the day before the exam to remind them of the appointment and make sure they are prepared for all that is to be done.
- If the client is ill at the time of the exam, have it rescheduled for a future date when the client is fully recovered.
- Reschedule the appointment if the client is under stress the day of the exam.

Your cooperation will make the examination process more effective for the Insurance Company and create fewer problems for your client and their application for insurance. Manulife is committed to providing our Advisors with the knowledge necessary to do their job as efficiently and effectively as possible. We look forward to working with you on your next case.

Paul Pickett
Regional Underwriting Consultant – Ontario Region



Manulife Financial