

Family History

from the desk of the Chief Underwriter

Family history continues to be an important component in the life underwriting risk selection process. While specific criteria and guidelines may vary among companies, family history is fully recognized as a quantitative marker that correlates to an individual's predisposition to disease during their lifetime. Most companies request details pertaining to blood relatives which can include parents and siblings. In addition, our recent reviews for all cancer claims notes an increase in specific types of cancers for breast, colon, ovarian, and prostate.

Even though the debate of genetic testing within the insurance industry continues today, the impact that family history with regard to an applicant's own mortality risk is based on decades of solid statistical research. Many disorders carry a genetic link within family members that proportionally increases the incidence of developing the same or related disease. These heredity factors are especially important when dealing with some cancers and coronary heart disease. Environmental life-style family history also points to a higher mortality risk. This may include smoking, poor dietary habits, and even a lack of routine exercise.

At Zurich Life, we also consider family history when determining an applicant's appropriate rate classification. We screen for colon or prostate cancer and coronary artery disease (CAD) in male family members. Female family history is screened for CAD and breast, ovarian, or colon cancer.

Our best rate classification, Premier, is offered when there is no occurrence of any of these conditions in a parent or sibling prior to age 60. The Preferred rate stipulates that there must be no death involved prior to age 60. The Select rates vary in that they limit death to age 55. Our Standard guidelines allow for one death in a parent or sibling prior to age 50. In addition, there are other significant family history that may affect an applicant's classification, such as Huntington's disease, epilepsy, etc.

There are some special considerations to note regarding our underwriting family history guidelines:

- Premier rates may be offered if the applicant is adopted and their family history is unknown.
- Gender specific guidelines are applied. If a male applicant's mother has a medical history of ovarian cancer, he can be offered our best rate. The same follows for a female applicant where her father has a medical history of prostate cancer.
- Family history guidelines also apply to half brothers and sisters.

Case Example:

Robert Williams, age 53, is applying for 250,000 of our 10 year term plan. Owner and beneficiary is his spouse. His current exam test results are within normal limits and he has no adverse medical history.

His exam reveals the following family medical history:

Father died of a heart attack, age 72.
Mother alive, age 78, melanoma skin cancer age 53.
Brother alive, age 48, no adverse medical history.
Brother died, age 22, auto accident.
Sister, age 57, breast cancer survivor, onset age 55.



Underwriting Decision:

Even though Robert's mother had skin cancer and his sister had breast cancer, neither precludes the underwriter from offering our best classification available, premier . If our applicant had been a female, she still would have qualified for Select rates due to the fact that the one sister had not died prior to age 55 due to her breast cancer.

We believe that our approach to applicant's with an adverse family history of colon, prostate, ovarian, and breast cancer will provide our field force with a competitive advantage in comparison to other carriers who exclude any family history of cancer, regardless of type.