

## Before and After Your Clients File a Disability Claim

Acting as your own advisor can be economically devastating in today's disability claim environment. Just as your clients would seek the advice of an attorney on a legal issue or the advice of an accountant on a tax issue, they should seek competent advice when faced with the prospect of a disability claim.

A disability claim consultant with a successful history of selling disability insurance and providing advice on disability claims can help answer difficult questions and help your client prepare to communicate with the insurance companies.

The following are just 20 questions that your clients may not be prepared to answer:

1. Are you really a danger to yourself and those you give advice to by continuing to work?
2. Must you first be totally disabled for 30, 60, or 90 days or more before you can file a partial (residual) disability claim?
3. Can you continue your practice/business in some way even when you go on claim?
4. I sit better to sell a business/practice before or after the effective date of your claim?
5. Should you build up your business/practice before you sell it?
6. If you sell your business/practice and go on total disability claim, can you come into the office? If so, what can you do in a work scenario?
7. What is the best way to transition from a partial/residual to a total disability claim?
8. What are considered your substantial and material duties?
9. What is considered your occupation?
10. When will an insurance company say that you have dual occupations?
11. What does it mean when your policy says you are totally disabled if you can't perform the substantial and material duties of your occupation and are not working in any other occupation? Does this wording have a different effect before age 65 as compared to 65 or older?
12. What would you do if the insurance company asked you to photocopy every page of your office appointment book for the 12 months prior to your disability and the three months after?
13. If the insurance company asked you to submit photocopies of every page of your personal and corporate tax returns for the five years before the disability, would you consider the request reasonable? Would your answer be different if you had a total disability instead of a partial disability?
14. If an insurance company field investigator came to your home or office and asked you to sign a statement he or she prepared, how would you handle it?
15. If the insurance company asked that its doctor examine you in the form of an independent medical evaluation, how would you prepare the examiner and yourself for the exam?
16. How would you respond if the insurance company asked you take a functional capacity evaluation - a test given by their physical therapist?
17. If your claim had been approved, how would you respond if the insurance company asked you to complete a monthly progress report and have your physician complete an attending physician statement every month? Are there ways to reduce the paperwork in this area and still give the insurance company the information they need?
18. How do you handle your social life (sports, entertainment, etc.) after you go on a total disability claim?
19. How do you interpret policy contractual language such as pre-existing conditions, fraudulent misstatements, prudent man clause, incontestability, rehab presumption of disability, etc.?
20. How do you communicate with the insurance company if they offer to buy back your policy and give you a lump sum of money in lieu of paying you a monthly benefit?

These are just some of the questions that your clients will have to deal with if they go on a partial or total disability claim. For the following reasons, you may want to think twice about being involved in a disability claim:

1. There are many forms. Many questions require a clear understanding of the subject matter.
2. There is potential liability in giving advice in an area that may be way over your head.
3. Many hours are required. Helping with the initial claim form is only the beginning of round one.
4. It distracts you from selling activities that you are compensated for. Once your client's claim is approved, you no longer receive a renewal commission.
5. You may be giving simplified advice when your clients need major league advice.
6. Not understanding the meaning of words as they apply to a disability claim contract can cause you to prejudice your client's rights. What's the real meaning of "pre-existing condition"? Does the wording "fraudulent misstatement" change the above? Does the state that the insured lives in have a "statute of fraud?" Does such a statute have any bearing on the claim?
7. Most importantly, do you know how to show your client how to maintain dignity, self-respect, and credibility in their relationships with an insurance company?

A disability claim consultant may be the best investment your client can make in their disability claim.

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