

## Underwriting Update

### How to Prepare Your Clients for the Cognitive Portion of the Insurance Exam

As part of the older age underwriting process, more insurance companies are testing the mental capabilities of applicants. This testing is referred to as cognitive testing. The results from the cognitive test, which may be completed via a telephone interview or in person, provides the insurance carrier insight into your client's reasoning, awareness and judgment.

The types of questions your client will be asked are similar to what a physician might ask during a physical exam when assessing a patient's memory and reasoning. The questions may appear simple, but it is important that your client take the test seriously. However, it is also important that they are not overly anxious regarding the test questions. Your client will **not** be able to use a paper or pen during the test, so it is important for them to understand they will need to concentrate.

NFP's goal is to help you attain the best possible offer for your clients. The following information can help you explain to your clients why the cognitive test is done and what can be expected so they can better prepare. [Read More](#)

#### To prepare for the memory portion of the exam your client should:

- Schedule an early morning appointment if possible; generally people are more alert in the morning.
- Get a good night's sleep.
- Take their medications.
- If they are **not** taking the physical insurance exam at the same time, advise them to eat a healthy snack or light meal approximately two hours before the test.

#### Types of questions that may be asked during the interview:

Clients are typically asked questions to test their orientation to people, places and time. Examiners may ask clients their date of birth, the U.S. president's name, home address or the current day of the week, month and year.

Examples of questions that would measure a proposed insured's judgment would be: What would you do if you were locked out of your home? Where should you keep a carton of eggs?

The examiner may give your clients 10 simple everyday words to use in a sentence and then ask them to repeat those words sometime later in the test. They may also be given a group of numbers and asked to repeat them in the same order they were read to them.

Your clients may also be asked to complete a series of simple addition, subtraction and multiplication problems in their head. For example: What does  $8 + 13$  equal? Lastly, they may be asked to draw a clock (placing numbers in the appropriate place on a circle and drawing an hour and minute hand to specified times).

Information obtained from this brief exam is used with other information obtained from medical records, an insurance medical exam and the insurance application to complete the underwriting process.

#### Jane Hall

*VP, Chief Underwriter, National Financial Partners*

512-697-6233

[Jvhall@nfp.com](mailto:Jvhall@nfp.com)