

What kinds of questions are asked in the life insurance phone interview or Agent completing an electronic application?

Your life insurance phone interview will start with some basic personal and financial information (your Social Security number, your net worth). The insurance agent will ask questions about your job, assets, and financial obligations to get an idea of why you're applying for life insurance, and whether the amount you're applying for makes sense with your financial situation. (For example, if you are applying for a \$1 million death benefit, but you're unemployed and have no assets, the life insurance company is going to have some more questions.)

The rest of the questions are about your health and habits. This part of the interview process helps the insurance company weigh out how risky you are to insure so they can complete the underwriting process and set your premium rates. That's why, during your phone interview, you'll be asked about your health history, your family's health history, and any dangerous hobbies you partake in, including things like racing, scuba diving, mountain climbing, skydiving, or hang gliding. You'll also be specifically asked about aviation hobbies.

The questions about your health history includes

- Whether you've recently lost or gained weight, quit smoking, or if you have a history of cancer.
- Your medical history information, including diagnoses, treatments, procedures, and any prescription drugs.
- Your family's health history, to see if there are any hereditary diseases that might play a role in your future health.

Everything that's said during this phone interview is confidential (you can [read up on HIPAA laws](#) for more detail) so there's no need to fear your personal information being leaked or sold. And the phone call usually only takes between 15 and 30 minutes, so it's easy to get out of the way and won't take up much of your day. Plus, if you do a little prep work beforehand, it goes even faster.

How to prepare for your life insurance phone interview

The easiest way to get through your phone screening is to have all the information you need at the ready so you can answer the questions quickly and accurately. Some of the questions you'll be able to answer off the top of your head, while questions you may want to dig up the answers to before the call.

Info to have on hand to help you answer life insurance interview questions

- Your driver's license number and Social Security number.
- Information about other life insurance policies you have, including policy numbers if you have them handy. (Insurers want to make sure you aren't over-insured)

- Financial information, like income and net worth (assets minus liabilities). This helps ensure you're getting the right level of coverage. Rough figures are fine, and you don't need to share account info.
- Citizenship documentation. (Read more about [life insurance for visa and green card holders](#))
- Beneficiary or beneficiaries information, birthdate, Social Security and address.
- Also, who should be the owner. Insured, Spouse, Trust of Corporation.

Info to help you answer questions about your health history

- Dates of treatments, surgeries, diagnoses, and procedures, especially the past 10 years.
- Prescription names and dosages for current medications.
- Name addresses and phone numbers for your current doctors.
- Info about your family's health history (Mother, Father, sisters and brothers), including major diagnoses and ages and causes of death, if applicable.
- Your current weight, and dates of any major fluctuations

Calendar (for confirmation of medical exam) may or may not be needed

One final piece of the underwriting process is the paramedical exam, and you'll schedule the exam at the end of your phone interview.

The medical exam is like your standard physical: A technician takes some body measurements like height, weight, and blood pressure, you'll probably give a blood and urine sample, and you're on your way. The exam is free and takes under 30 minutes; you can schedule it at your home or office at your convenience.

The life insurance interview questions might seem like a pain at first, but once you realize what's involved, it's obvious that it's a pretty quick process. If you schedule your call as soon as possible and have all the information you'll need at the ready, you'll be one step closer to signing your policy.