
Press Release:

Is Your Life Insurance Premium the Right One for You? Anthony Steuer Discloses Top Ten Tips.

ALAMEDA, CA – January 17, 2007 – Start the new year on the right foot by reexamining your personal insurance plan. “Insurance plans are customized to protect you and your family,” says Tony Steuer, CLU, Life and Disability Insurance Analyst. “If changes have occurred in your family situation or work life, your insurance plan should be reevaluated to reflect those changes.”

The life insurance industry is making it more and more difficult to figure out what premium is actually obtainable. Most advertised quotes are for so-called “Best-Available” rates which are available to only a very small percentage of potential insureds. The next higher rate classes can reflect a significant jump in premiums (25% plus).

Knowing these Top Ten Items can help you in obtaining the lowest premiums. The following are the criteria for “Best Available” rates. If you don’t fit these criteria, no need to worry, just look around as each carrier will treat you differently and premiums will vary widely.

- 1) Height/Weight Ratio (Build) – For a male 5’10” the range for best available rates is from 187 to 210 lbs.
- 2) Tobacco Usage – Premiums can double based on a number of factors such as how long since you last used tobacco and the form of tobacco. Some insurance carriers qualify an “occasional” cigar smoker at smoker rates, while others will qualify the “occasional” cigar smoker for non-smoker rates.
- 3) Cholesterol - Allowable maximums for cholesterol range from 220 to 240. The ratio of good-to-bad cholesterol is also taken into account and has to be less than 5.0. If it’s considerably less (under 4.0/3.5) than slightly higher cholesterol rates can be accepted. Some carriers will accept you for best available rates if it is controlled by medication, while others won’t.
- 4) Blood Pressure – Must be under 140/85 or 140/90 through age 60; although some carriers may require even lower numbers. There can be no history of treatment.
- 5) Family History - This is being used on a very strict basis for the best available rates. Typical among the top companies is the requirement that your natural parents and siblings be free of any history of cancer, heart disease or any cardiac related condition prior to age 60. While the carriers are all tough on this for the best available rates, they do vary in rate classes and this results in a potentially wide range in premiums.

- 6) Driving Record – Understandably, unsafe drivers can pose a significant risk. For the best available rates, carriers will disqualify you for anywhere from 1 to 3 moving violations in the last 5 years and of course, disqualify you for more serious infractions such as a DUI/DWI.
- 7) Intended Foreign Travel – If you are a commercial pilot or crew member you may be able to qualify for best available rate classes while private pilots will at least be at the next rate class up. As a passenger, the main item is whether or not you are traveling to a dangerous place usually referenced by the current U.S. State Department Travel Warnings List. The acceptable range on this can vary greatly.
- 8) Intention to participate in dangerous sports or hobbies such as motorcycle racing, scuba diving below 60 feet, etc. will keep you from the best available rates.
- 9) Alcohol/Substance Abuse – must have no history of, or treatment for alcohol/substance abuse will qualify for the best available rates.
- 10) Occupation – A hazardous job will also keep you from qualifying for best available rates.

And, finally, your basic medical history will determine the best rate for you. Other conditions not listed above such as cancer, heart disease, stroke or diabetes will disqualify you for “Best Available” rates.

Shopping around for the premium rate that is customized to your specific situation is your best bet. As your #1 “go to guy” on all life insurance issues, Tony Steuer, can assist you in sorting through the insurance market so that you can make the right choices. His book “Questions and Answers on Life Insurance” is currently helping thousands with many life insurance issues.

Steuer, whose first release of this book received an Editor’s Choice Award from iUniverse, a Writer’s Notes Magazine Honorable Mention Award and was selected as Book of the Day by the Insurance Broadcast Newsletter, believes that there is a need to help others make informed and knowledgeable decisions about their future.

He is the answer man on all life insurance issues. How so? Tony is a specially licensed Individual Life and Disability Insurance Analyst with 20 years in the life insurance field. In fact, he is one of approximately 30 such analysts licensed by the State of California. The author is also a featured speaker and instructor on industry related topics.

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Media: Contact author for interviews or review copies. Visit www.tonysteuer.com for more information. The book retails for \$29.95 and can be purchased on Amazon and through www.tonysteuer.com.
