

# SUGGESTIONS ON TAKING AN INSURANCE EXAM

1. First of all, an insurance company is looking for average people, not supermen, so relax as much as possible during the examination. Life insurance underwriting is done on the basis of your medical history as well as your current exam.
2. Morning appointments: Morning examinations are the best since you probably will be more relaxed than in the afternoon.
3. Caffeine and heavy food: We suggest that you not eat heavily on the morning of the examination and take little or no caffeine. Decaffeinated coffee and a light breakfast would be best.
4. Alcohol: Alcohol, after a short period of time, tends to elevate blood pressure for 12 to 24 hours. For this reason, we would suggest no alcohol for 24 hours prior to the exam.
5. Rest: One key factor is a good night's rest before the exam.
6. Urine specimen: If possible, give a urine specimen before a blood pressure check, since the elimination of fluids tends to lower blood pressure moderately.
7. Smoking: If you are a smoker, try to smoke lightly before the exam and, if possible, do not smoke within 30 minutes of the exam, since this tends to elevate blood pressure by constriction of the artery walls.
8. Salt: Salt causes fluid retention; so if you could stay off salt, preferably, or take very light salt 3 to 4 days prior to the examination, it would tend to have a beneficial effect on your blood pressure.
9. Drink plenty of water the evening before and the morning of your exam.
10. Medical history: To the best of your knowledge, give your complete medical history or important items. Be certain the examiner correctly lists the location of doctors and hospitals that you have seen in the past. The insurance company will probably write to these people. Do not try to hide any of your medical history, since this tends to make it look worse than it probably is.