



How to make yourself more insurable

Sydney 14 December, 2015: Better use of technology and an increase in the number of claim payments made by insurance companies is making it more difficult for Australians to get the life insurance they need.

According to [research conducted by Life Insurance Direct](#), this includes all forms of life insurance – life, income protection, trauma and total and permanent disability of TPD.

While there is a growing trend for more Australians to get life insurance (78% of those who apply for it receive it), there are some obstacles consumers need to be aware of to ensure their success.

So how can you make yourself more insurable? Here are five tips:

1. **Applying online is not a sure thing.** Online programs are designed to detect certain risk factors and to automatically reject people based on these risks.
2. **Pre-existing conditions need to be explained.** Pre-existing conditions are particularly difficult for computer programs to 'understand', so if you have one, better to speak to someone such as a specialist life insurance broker, who has the time and inclination to understand the details.
3. **Shop around and compare.** While most insurers have similar criteria, not all insurers are the same. There are many comparison websites these days, so put in your data and see who pays the most.
4. **The younger you are the better.** As we get older more medical conditions can develop therefore generally you are better off applying for cover sooner rather than later.
5. **Give up smoking.** Smoking dramatically increases your premiums and on top of that research reveals it can also be 9% more difficult to get cover.

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About [lifeinsurancedirect.com.au](https://www.lifeinsurancedirect.com.au)

Life Insurance Direct Australia (<https://www.lifeinsurancedirect.com.au/>) is one of Australia's leading life insurance comparison websites. Although we don't compare all insurers or all insurance products we do compare a range of major life insurance companies and offer clients comparison reports, education and assistance.

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