



Don't take 'no' for an answer and talk to a specialist

SYDNEY: 2 February, 2016 – Consumers who experience difficulty getting insurance – including life, income protection, trauma or total and permanent disability (TPD) – need to be determined and keep trying.

“Just because one life insurance company won't cover you, doesn't mean another won't,” says lifeinsurancedirect.com.au CEO Russell Cain. “It doesn't even mean a company will never insure you, so don't take no for an answer – do the research and check out more than one insurer.”

Cain says as consumers must now disclose on any future insurance applications if they have been turned down by another insurer, it makes doing your homework even more critical.

“Seeking advice from a specialist insurance adviser at the start could make the whole life insurance buying experience a lot smoother and reduce headaches.”

According to [research conducted by Life Insurance Direct](#), some insurers are more likely to insure than others, and this changes year on year.

Data collected over a three-year period and released by the comparison website found in the period January-June 2015, the overall success rate for the highest life insurer was around 85 per cent (84.42%), with the lowest at around 70 per cent (70.30%).

“The reason for rejection is not always straightforward,” says Cain. “Insurer guidelines don't always follow medical guidelines and they also factor in past claims experience and potential future claims.”

The data also revealed that insurability rates by insurer change over time, due to factors such as changes to underwriting guidelines based on claims experience and the fact that technology upgrades mean insurers can now easily detect and reject risks which they do not want to accept.

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About lifeinsurancedirect.com.au

Life Insurance Direct Australia (<https://www.lifeinsurancedirect.com.au/>) is one of Australia's leading life insurance comparison websites. Although lifeinsurancedirect.com.au does not cover every insurer and every insurance

product, it does compare a range of major life insurance companies and offers clients comparison reports, education and assistance.

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