



Death Claim Red Flags:

- Death occurs shortly after issue date or during underwriting.
- Death is shortly after a request to increase coverage.
- Claim is received with a demand letter from an attorney.
- Death occurring outside the USA.
- Beneficiary furnishes extensive number of documents.
- Beneficiary is pressuring for fast settlement, especially on a contestable or foreign claim.
- Attorney pressuring for fast settlement.
- Threats of quick legal action made.
- Claimant's submission that looks too "professional". Insurance terminology used.
- Agent requesting insured's spouse not be contacted when beneficiary is other than spouse.
- Beneficiary's handwriting is too similar to that of insured.
- Vague or ambiguous details on claim forms(dates, places, medical providers, diagnosis)
- Next of kin furnishes medical records.
- Cause of death from disease which progresses slowly.
- Attending physician has same last name.
- Insured was a physician.
- Significant difference between decedent's date of birth on Death Certificate vs. App.
- Accident, autopsy or investigative report details that do not correlate to death certificate, claimant's statement or application on file.
- Death Certificate is handwritten.

- Questionable insurable interest.
- Beneficiary is a failing business.
- Death by self inflicted injury, GSW, Carbon Monoxide, overdose and the ruling is accidental.
- Cause of death ruled “undetermined”.
- Application was submitted “clean”.
- Body is not identifiable, ie...decomposed, burned or dismembered.
- If drowning, body is not located.
- Disappearance of insured, no body and no evidence.
- Time lapse between App. Date and Paramed.
- No other insurance in force at time of application on middle to high income insured.
- Writing agent related to insured.
- Frequent beneficiary/owner changes.
- Multiple beneficiaries by percentages.
- Viatical Company is the owner/bene

Foreign Death Claim Red Flags:

- Translation sent with documents
- Beneficiary resides abroad.
- Receipts are in U.S. currency
- U.S. Citizen buried or cremated in foreign country.
- Foreign documents are submitted in English.
- Claim is submitted with an abundance of documents, photos of deceased, medical records, police reports.
- Foreign national dies in homeland while “visiting”.
- Only a one way ticket.
- No traveling companions.
- Disposition of body is contrary to local customs.