

# Press Releases

For Media inquiries : [pr@insure.com](mailto:pr@insure.com)

## Press release - The most expensive medical conditions for life insurance shoppers

By [Insure.com](http://insure.com) Posted on May 3, 2010

Life insurance shoppers know that medical conditions will result in higher life insurance rates. But what are the most expensive medical conditions?

While the No. 1 most expensive risk factor is smoking, any medical problem that reduces your life expectancy will result in higher [life insurance quotes](#). The most “expensive” conditions are those that have the greatest impact on how long you’ll live. Below are the most expensive medical conditions when you’re shopping for life insurance.

### #1: Heart disease

The condition that will cost you the most is heart disease – even more than a history of cancer.

### #2: Diabetes

If you’re diabetic, the type of diabetes you have impacts rates – and even your ability to find a policy. If you have Type 1 diabetes that you developed as a youth, it may take some shopping around to even find a company willing to insure you. If you have adult-onset diabetes and take oral medication, or can control your diabetes through diet, you’ll be able to garner a lower life insurance rate.

### #3: Cancer

As with diabetes, the type of cancer you’ve had determines your premium. Insurers make a distinction between

---

external and internal cancer. For example, a sun-related cancer, such as a lesion on the nose, may have little or no impact on life insurance rates.

As with any condition, if you don't like the price you're offered, shop around. Even breast cancer survivors can be insurable.

#### #4: Obesity

Carrying extra weight isn't the problem – it's the medical complications that come with it: heart disease, hypertension, diabetes and others.

Yet it's possible for obese people to get preferred rates if they're healthy, and each insurance company will set its own standard for what is "healthy."

#### #5: Pulmonary disease

Seasonal asthma won't affect life insurance rates, but if you've battled asthma since you were a kid, expect a higher price. Asthma can lead to chronic bronchitis and emphysema, which impact life expectancy.

Information on the Top 5 most expensive medical conditions was provided by Anna Hart, MS, SRN, principal and consulting underwriter with ARH Consulting in Eastland, Texas, and Richard Bergstrom, FSA, MAAA, principal of Bergstrom Consulting in Seattle, Wash., and fellow of the Society of Actuaries.

Whether you're healthy or have a history of medical problems, it always pays to shop around for the best life insurance quotes and check the financial strength ratings of [life insurance companies](#) you're considering.

See Insure.com's full article about [the most expensive medical conditions for life insurance shoppers](#).

About Insure.com: Insure.com provides free insurance quotes and a comprehensive array of information on auto, home, health, and [life insurance](#). We offer an extensive library of originally authored insurance articles and decision-making tools that are not available from any other single source.

Contact:

Amy Danise  
Senior Managing Editor, Insure.com  
[editor@insure.com](mailto:editor@insure.com)  
(860) 386-6446