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Subject:	Consumer Advisory Committee response to IAC Item 27 Comment
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We support the Product Standards Committee's proposed Item 27 revision adding the following statement to the life insurance application standards: "The question may not require the applicant to provide a reason for the weight change." We oppose the Industry Advisory Committee's proposed revision.

The Industry Advisory Committee proposal requires an applicant to self-determine whether a change in weight is related to a medically diagnosed health condition. The Industry Advisory Committee assumes that a patient must know what a medical professional may or may not explain, emphasize or even document. It requires an applicant to self-determine that a weight change is related to a diagnosed condition or to recall medical advice that may have not been emphasized that a weight change is related to the diagnoses. This is unduly burdensome and unreasonable. It also leaves the insurer and applicant at the mercy of medical records that may or may not verify medical advice that is not central to the diagnosis.

Under the FAIRNESS standard an applicant may not be required to self-determine whether a symptom suggests a medical condition. Conversely an applicant should not be required to self-determine whether a diagnosed medical condition is related to a potential symptom-change in weight.

We urge the Committee to adopt its proposed Item 27 revision.

CONSUMER ADVISORY COMMITTEE

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