

2020-Jun-15

Life Insurance Underwriters

Re: life risk in Type 1 diabetes with optimal control & without complications

Dear Life Insurance underwriters

I'm the Medical Director of BCDiabetes which cares for more than 1,000 clients with Type 1 diabetes. During the years 1996-2015 I was Assistant Medical Director at IAP Life and thus became very familiar with medical underwriting. During that time I was a guest lecturer on several occasions at the annual CLIMOA meeting and spoke on a number of topics, including the punitive ratings (+250 to +300%) routinely applied to individuals living with well-controlled and uncomplicated Type 1 diabetes.

I am of the opinion that ratings for such patients should be in the range of +50 to +100% and no higher.

Do not hesitate to call if you have any questions +1-604-960-1347

Yours sincerely,



Tom Elliott
Medical Director