



Lenders Insurance Solutions Group LLC

“Cause of Death is Changing”

COVID-19 has changed the landscape as it pertains to causes of death. The third cause of death in 2020 was COVID-19 related and with the Delta and Omicron variants, 2021 will see an increase. Here’s what the CDC listed as the top five causes of death in 2020.

- Heart disease
- Cancer
- COVID-19
- Accidents (unintentional injuries)
- Stroke (cerebrovascular diseases)

If ever there was a time to ensure that you are offering Payment Protection to your customer, it would be now. With heart disease or cancer, these could be considered pre-existing conditions. Your customer may not be eligible for coverage; however, if your customer does not have these two medical conditions, it’s worth discussing how Payment Protection will protect them in the future. What about the other three causes of death? Looking at these should give you and your customer a reason to investigate the validity of Payment Protection coverage on their new debt.

Science says that taking precautions against COVID by getting vaccinated, wearing masks, and not attending large group functions, may not always prevent this sickness which could ultimately result in death. As cautious as we may be, COVID is real and the health care experts tell us that it won’t be going away anytime soon. It’s, the “new normal”.

Accidents have always been a threat to individuals. Some accidents may be prevented or avoided. An individual cannot control everything; therefore, accidents will and do happen. The three leading causes of accidental death include unintentional falls, motor vehicle traffic deaths and unintentional poisoning deaths (including incorrect use of medications). According to Vox.com, driving kills as many Americans each year as guns do. Driving is the most dangerous thing that Americans do every day. Most people knows of someone who has been injured or died in a traffic fatality.

With strokes, **the average age of stroke victims is getting younger; whereas, 38% of people suffering from a stroke are now middle age (40-69).

It’s important to realize that as our world changes, so does the leading causes of death. We should never assume that our customer has plenty of insurance coverage. Their needs change and protecting their debt with Payment Protection may be the most affordable way to ensure their debt is protected. Be aware of the ever-changing causes of death and have the conversation with your customer.

*www.cdc.gov (mortality in the US 2020)

**www.bhf.org

www.vox.com