

Life Insurance guy tells me I'm in denial? That I'm going to die sooner than I think?

Still trying to figure out if it's some sort of oddly-worded hard sell or the world's most clueless or perhaps insensitive life insurance person ever. Here's the story-

This morning, I get a phone call from my life insurance guy. Don't ask me why I have a life insurance guy. He seemed to come attached to a former accountant for our business. Whatever, back in 2010 I bought a fairly decent policy, at a time my health was so good that the price seemed like something I couldn't pass up. I would have been 54 at the time. It wasn't for another two years that I picked up my first real health issue and started going to the doctor again and accumulating a medical record such that life insurance would no longer be a reasonable possibility.

Two items that, individually, might have kicked me into higher-cost premiums than I could rationalize (first Raynauds, a circulation issue that effects your extremities, and later my breathing issues that require meds for a type of asthma), but together would have likely made only the most-expensive policies available to me. But, no biggie, life goes on, already have the insurance policy, and figure it's just money I'm paying into for which I'll never see a benefit.

Well today I get to tell my life insurance guy that it's a good thing I got the policy when I did because I've not got a very mild type of bone marrow cancer. Something that likely won't shorten lifespan, so I'm fine.

He tells me, outright, no sugar coating, that "You shouldn't be in denial. It will shorten your life." What????!!! This guy knows nothing of the details of my particular cancer. I just got back from a conference on my particular cancer, in which a lot of time was spent on the expected lifespan and quality of life issues for the different variations. And, for me, things look pretty darned good. I'm really comfortable with that.

But what if this guy had said what he'd said when I didn't have all the facts, when I was concerned about things going south much earlier? In other words, at a time I was really shaken up about mortality issues, where for a time, were quite a concern? I likely wouldn't have reacted as benignly as I did on the phone this morning, that's for sure. I was intellectually engaged and extremely curious about where he was going with this conversation, but fortunately, entirely detached from any sort of negative emotions.

I'd feel most comfortable about the conversation if I could figure out a purely financial motivation for his odd almost-lecture about my denial, but I really can't. Maybe it's part of his own self-rationalization, a way of proving to himself that he's doing the right thing, selling people something they hopefully don't need. But I think that should come, if it should come up at all, when you're trying to sell someone a policy, not when you hear it's possible they might need to actually use it. :-)