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Lessons from a child's tragic death

By: Dennis Jay, Coalition Against Insurance Fraud

Regarding the May 1 editorial "A child's father killed him for life insurance":

A father's greed for more than $500,000 of life insurance ended the short life of smiling infant Prince McLeod Rams. Prince's father, Joaquin Rams, killed the doe-eyed tyke, just 15 months old.

How could Mr. Rams get away with buying a fortune's worth of life insurance on an infant? Life insurance can keep a family running if a spouse dies of cancer or a business afloat if a key partner has a heart attack. These are valid reasons for insuring someone's life. It's called an insurable interest. It's a standard requirement that helps keep life-insurance policies from becoming murder weapons.

Simply trying to insure a newborn should have raised red flags when Mr. Rams sought the coverage. His shaky finances gave him yet a deeper murder motive.

We need a high standard of scrutiny for insuring the precious lives of infants and other youths. That responsibility extends from life insurers to insurance agents to state laws that permit such sales.

Prince never had a childhood. But his death can help other kids live their childhoods. We must tighten a system that sadly allowed Prince to perish all too young.