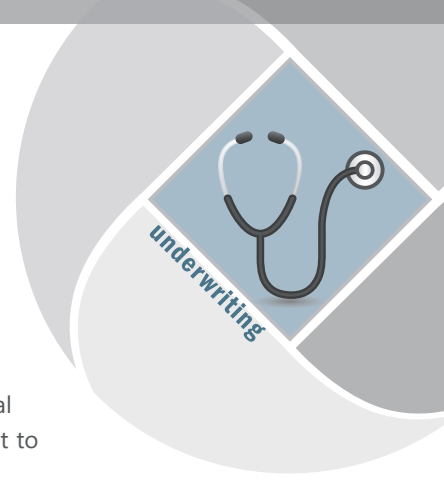


12 Reasons to Reopen an Underwriting File

Timing is everything – especially when it comes to underwriting your clients with impairments or special circumstances. Knowing when the time is right to revisit a case that was previously declined or rated may provide your client with a better coverage option. Changes in your client's circumstances, medical advancements and/or underwriting rules can affect the final outcome for your client's case. You may want to revisit a prior file if you have a client who:



1

Is a standard private pilot with Instrument Flight Rating (IFR) and flies 50-250 hours per year, is under age 70, and needs preferred.

7

Is over age 70 and lacked a doctor's evaluation during underwriting and now has one.

2

Was recently diagnosed with diabetes and declined and now has a doctor's evaluation.

8

Was postponed due to a breast cancer tumor of 1.0 cm or less.

3

Is over 65 and had a recent diagnosis of prostate cancer and coverage was postponed.

9

Was declined for a stroke and now has six months of well-documented follow-ups.

4

Was declined and has received additional favorable APS records.

10

Was postponed due to a COVID-19 diagnosis and has now fully recovered.

5

Was declined for Coronary Artery Bypass Graft/ Percutaneous Transluminal Coronary Angioplasty (CABG/PTCA) that was performed more than six months ago.

11

Was declined due to foreign travel or Visa status.

6

Was declined for an abnormal ECG and has a new evaluation from the doctor.

12

Any cause for which an adverse action had been taken which has been removed (avocation, travel, occupation, depression/medication) is a case that should be looked at again.

The time may be right — contact your Crump Underwriter with questions.



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