

Underwriting Case Spotlight

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MY TEAM STEPPED UP TO THE PLATE...

Client demographics

Male, age 63, non-smoker, seeking \$10 million in Survivorship Variable Universal Life (SVUL) coverage and \$4 million in term coverage. The client has a history of colon cancer (twice) and was looking for a favorable offer.

What was the business need?

The client needed business coverage and had an estate planning need.

What was your solution?

I shopped this case aggressively, seeking a favorable offer. The client was well-followed by his physicians.

Options?

Options were limited based due to the client's medical history.

Carrier Selection?

John Hancock offered a Standard rating and was the most favorable option due to their experience of underwriting clients with cancer and clients with family histories of cancer. This was a good offer due to the client's medical history. Most carriers chose to decline the case based on risk.

Product & Premium Outcome?

Both policies recently placed with more favorable offers:

- SVUL case premium: \$95,000; \$10 million in coverage.
- Term case premium: \$29,000; \$4 million in coverage.

What made this case particularly unique?

The client had a complicated history of colon cancer and many carriers did not want to make an offer even though I was aggressive in shopping this case. In addition, I found out we were in competition after I shopped this case – another producer had previously shopped the case to John Hancock and also received a standard offer.

Who were the members of your team who assisted in placing this case, and what contributions did they make specifically?

As always, my team stepped up to the challenge and were instrumental in getting this case placed.

- My underwriting assistant organized and helped shop this case to the carriers.
- My case manager was able to obtain the extensive medical records, financials, and forms needed.
- My sales manager and sales support team helped design the case for the client's optimum benefit.



Sue Ciaccio

Did You Know?

Our Colon Cancer Questionnaire, found in the Underwriting Reference Library on your Crump website, can help you collect the details of your client's history to help us understand more about your client.

[Learn More](#)

Underwriting case studies are offered to show how Crump underwriters can provide valuable assistance to producers in placing cases. Results may vary. This is an example and does not guarantee a similar result.

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