

Underwriting Case Spotlight

Submitted by Jane Ford, Senior Underwriter, Crump Life Insurance Services

HOW I KEPT THE PREMIUM AFFORDABLE FOR THE CLIENT

Client demographics

Female, age 43, smoker, seeking \$250,000 of 10-year term life insurance with a monthly premium of about \$100.

How did you come upon the case?

The producer quoted the client with a Table 2 rating. When the case was submitted to Protective Life Insurance Company, they approved it at a higher than anticipated rating due to the client's build – Table 4 with a monthly premium not affordable by the client. The producer asked me to review the case.

What was your solution?

I worked with Protective to get an exception to move the case to a Table 3. However, they would not improve the offer. I remembered Mariann Jensen, Crump Regional Director, speaking about a product with Protective that charges a lesser premium for the first five years. I reached out to Kristen Brinkman, Senior Sales Support associate. She and I worked together and were able to keep the face amount at \$250,000 and the premium at an affordable rate of \$115 per month.

What was the outcome of the case?

After a discussion with the producer and Protective, a \$250,000 universal life policy was approved with an affordable premium, and the policy will be placed by year-end.



Jane Ford

Did You Know?

We post carrier underwriting guidelines, including preferred/standard guidelines, age/amount requirements, build chart guidelines, accelerated underwriting guidelines, and much more in one place. Go to:

crump.com > Underwriting > Life Underwriting > Carrier Corner > Carrier Underwriting Guidelines, or click [here](#).

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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