

Underwriting Case Spotlight

Submitted by Adrienne Wilson, Underwriting Consultant, Crump Life Insurance Services



Research and Shopping Got the Case Placed

Client demographics?

Female, age 59, non-smoker, who was seeking \$20 million of life insurance coverage and a Preferred Non-Smoker rating for estate protection. Her sister was diagnosed with breast cancer.

How did you come upon the case?

I received a formal application from the financial professional. Carrier A was selected since they had the least expensive premium.

How did you proceed?

I reviewed the file and noticed the client had been prescribed Selegiline, a medicine typically used for the treatment of Parkinson's disease.

What did you find in the attending physician statement (APS)?

Unfortunately, I could not get an APS. The physician, who is a concierge physician, would not respond to me, the financial professional, or the client when requesting the APS.

What did you do?

I spoke with the financial professional at length and learned the Selegiline prescription was prescribed for anti-aging only. I researched using Selegiline as a preventative medicine and found evidence to support that it can prolong life span. However, the dosage for patients who are using it for anti-aging is normally five milligrams versus the 10 milligrams typically prescribed for Parkinson's disease.

Did you share your research with the underwriters at Carrier A?

Yes. I appealed to the underwriter and pointed out the following:

- There was no diagnosis of Parkinson's disease in any of the client's medical records.
- We were not able to obtain the APS from the prescribing physician.
- The client was no longer on this medication.
- The client was only prescribed the lower dose of five milligrams.

The underwriter at Carrier A advised they could not bind their reinsurers without the APS records. I appealed the case to the underwriting manager who also insisted that they needed the APS from the doctor prescribing the Selegiline. Finally, I appealed to the vice president of underwriting who agreed with my research. The client was approved at Preferred rates due to a family history of breast cancer in her sister. Also, no APS was needed.

Was the financial professional satisfied with the Preferred rating?

No, since he was seeking Preferred Best rates. I spoke with him and provided other options, specifically with carriers who underwrite clients who have family histories of breast cancer. A [TimeSaver™](#), Crump's informal inquiry, was submitted to Carrier B.

What was the outcome?

The case was approved and placed with Carrier B and no APS was needed. They offered a Super Preferred rating with an annual premium of more than \$230,000.

What made this case particularly unique?

The fact that the client was prescribed a medication off-label that is commonly used for Parkinson's disease, but was used in this case, for anti-aging purposes. Also, I was able to convince both Carrier A and Carrier B to waive the APS from the doctor prescribing the Selegiline. Finally, my independent research on this prescription and the uses of it allowed me to make a strong argument for the client.



Adrienne Wilson

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. When case studies are based on real life applications of the strategy presented, client names, specific circumstances, and financial information have been changed to protect privacy.

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