Underwriting case spotlight

Underwriting

The case of the poppy seed Christmas tradition



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Client demographics?	Male, 64, non-smoker, who worked in the healthcare industry for over 40 years, seeking $3 million of variable universal life (VUL) life insurance coverage.
How did you come upon the case?	The client's insurance labs showed a positive result for opiate.
Did you question the client?	He advised that he had never used an illicit drug in his life. He also provided me with a letter explaining that his family has a Christmas tradition of making poppy seed rolls, a favorite dessert in his household. He also stated that during the holidays and in January, he consumed these rolls with extra poppy seeds right from the can, resulting in a high opiate count on his insurance labs.
Did you shop the case?	Yes—I shopped the case to several carriers.
How did you explain the opiate use?	Along with my cover letter explaining the situation, I submitted photos of both the poppy seed roll and the poppy seed filling can so they could see the can includes a warning label that it can cause false positives in drug tests.
What were the results?	All the carriers declined the case except for Pacific Life. They were willing to offer a Standard rating with almost $90,000 of annual premium.
What made this case particularly unique?	I see few cases like this. However, I had a case similar to this two years ago. Based on that experience, I gathered as much evidence as possible to support my explanation.



This message appears on the Solo website:

"A friendly reminder…poppy seeds are totally harmless but can occasionally cause false positives in drug tests. It's a good idea to avoid them 2-3 days before testing." You can see the message here.

Case studies are used to show how insurance solutions can be useful in the marketplace. Examples shown do not guarantee similar results as individual results may vary. When case studies are based on real life situations, the personal and financial information is changed for privacy reasons.

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