

Underwriting Case Spotlight

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An RNA Test + Research Helps Get the Case Issued

Client demographics?

Male, age 60, non-smoker, self-employed business owner, seeking \$1 million in term life insurance.

How did you come upon the case?

The client applied as best class to a carrier and the carrier made an offer of Standard due to the client's build. The offer was above the client's price range and he applied to another carrier. The second carrier declined the case due to positive hepatitis C results on the lab test. The Crump case manager asked me to review the case—the financial professional (FP) stated the client did not have hepatitis C.

What were your findings?

Although the hepatitis C antibody was positive, the ribonucleic acid (RNA) test was negative. The RNA test is a fairly new way to determine whether hepatitis C exists in the bloodstream. The issue was that the hepatitis 'index' was high and should have been less than one. Due to this new testing scenario, the carrier's interpretation was incorrect.

What happened next?

Crump's medical consultant researched the new hepatitis testing method and was able to connect with the carrier's medical director to discuss. This resulted in the carrier retracting the decline.

What was the outcome of the case?

The face amount was reduced to \$500,000 due to the client's build and the case was issued at a Standard rating.

What made this case particularly unique?

New ways that laboratories are testing for hepatitis may be more accurate methods. With the help of Crump's medical consultant, Crump underwriters have the leading edge when it comes to learning about new testing methods.



Donna Nicholls

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