

Underwriting Case Spotlight

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IT'S NOT ALWAYS ABOUT THE RISK CLASS

Client demographics?

Female, age 63, seeking \$10 million of universal life insurance coverage.

How did you come upon the case?

The client formally applied with one carrier due to a product that would soon be having a rate increase. After medical underwriting was completed at the carrier, the client was approved at Standard rates due to family history (her father died of a heart attack at age 57) and her elevated blood pressure readings. Both the client and her financial professional wanted a Preferred rating.

What was your solution?

After negotiations with the original carrier did not pan out, I focused on shopping the case to another carrier. Unfortunately, my options were limited given the product and the client's medical issues.

What did you do next?

Based on history, I shopped the case to Prudential. They had an appropriate product and I knew they would be more lenient on the client's family history.

How did you position this case to Prudential?

I argued the facts. Although the client's blood pressure readings were elevated, her primary care physician felt there was a component of white coat syndrome, an occurrence that happens when blood pressure readings at a doctor's office are higher than they are in a different setting, such as at home. Also, her electrocardiogram (EKG) was well within normal limits. She did not have any other cardiac symptoms or concerns.

What was the outcome of the case?

Prudential approved and issued the case with a Non-Smoker Plus rating. The annual premium is more than \$300,000.

What made this case particularly unique?

The client's blood pressure readings were elevated, and by most underwriting guidelines, she would have been rated Standard with carriers across the board. In the end, it's not always about the risk class – it's about making the numbers work for what the client needs.



Rhonda O'Shields



Underwriting Resources

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