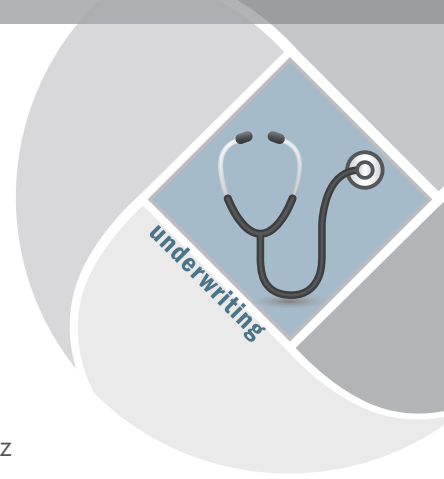


Underwriting Case Spotlight

Submitted by Sara Yalim, senior life underwriter, Crump Life Insurance Services



Another APS...or Not?

Client demographics?

Male, age 42, non-smoker, seeking \$6.5 million of permanent life insurance coverage from Allianz Life Insurance Company of North America (Allianz).

How did you come upon the case?

This case came to my attention because we had an issue with Allianz requesting more medical records from five years ago. The client was frustrated at the process and could not remember which doctor he saw. The case was at a standstill, and we were about to lose the case.

Why did Allianz want more medical records?

Several years ago, the client saw his primary doctor for thrombocytopenia (a low blood platelet count¹) and neutropenia (lower-than-normal levels of neutrophils in blood²) and was referred to a hematologist. Allianz wanted to verify these records.

How did you respond?

Knowing that asking for another hematology attending physician statement (APS) was a deal breaker, I spoke to the carrier underwriter about waiving the APS. I argued that the current labs with a complete blood count were normal, and we did not need to proceed with an additional hematology APS.

What was the outcome of the case?

The carrier underwriter agreed with my findings, and the case was issued without any further medical records.

What made this case particularly unique?

Carriers typically will not waive APSs. However, based on my relationship with Allianz and my research, I convinced the carrier underwriter to waive the hematology APS.



Sara Yalim

What You Need to Know About...

Medical records, also known as attending physician statements, may be requested after applying for life insurance.

[For you](#)

[For your clients](#)

¹"Thrombocytopenia (Low Platelet Count)." Mayo Clinic, Mayo Foundation for Medical Education and Research, 19 Apr. 2022, <https://www.mayoclinic.org/diseases-conditions/thrombocytopenia/symptoms-causes/syc-20378293>.

²"Neutropenia: What It Is, Types, Symptoms & Causes." Cleveland Clinic, <https://my.clevelandclinic.org/health/diseases/21058-neutropenia>.

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.

For Educational Use Only. Not intended for use in solicitation of sales to the public. Crump operates under the license of Crump Life Insurance Services Inc., AR License #100103477. Variable insurance material is for broker-dealer or registered representative use only. Variable products may be distributed by P.J. Robb Variable Corp., AR License #100110185 Member FINRA. 07.22 UNDW22-11087-A, 1223

© 2022 Crump Life Insurance Services Inc. All Rights Reserved.