



## 10 Reasons to Reopen an Underwriting File

By Lori-Anne Walker, DBS Chief Underwriter

Timing is everything, especially when it comes to underwriting clients with impairments and special circumstances. Knowing when the time is right to revisit a case that was previously declined or rated gives you an opportunity to potentially provide your client with a better coverage option today. Changes in your client's circumstances, medical advancements, and changes in medical philosophies at carriers can all affect the outcome of a case. Any files where adverse action was previously taken should be given another look. Review our "Top 10" list and if any of these situations apply, it may be time to revisit a prior case.

### Do you have a client who...

- 1 Is over age 70, had no doctor's records during previous underwriting and now has one.
- 2 Declined for a coronary bypass graft/percutaneous transluminal coronary angioplasty (CABG/PTCA) 6 months ago and has had follow up visits and testing.
- 3 Was recently diagnosed with diabetes and rated or declined but now has a doctor's evaluation.
- 4 Was declined or postponed for a recent stroke and now has six months of documented follow-up.
- 5 Is over 65 with a recent diagnosis of prostate cancer and had the coverage postponed. Has your client been stable on active surveillance for the past 6 months?
- 6 Was declined for an abnormal ECG with no comparison and has a new evaluation from the doctor.
- 7 Was declined and now has had follow up testing or referrals and APS records are favorable.
- 8 Was postponed due to a breast cancer tumor of 1.0 cm or less.
- 9 Is a standard private pilot with an Instrument Flight Rating (IFR) and flies 50-200 hours per year, is under 70 and needs Preferred.
- 10 Was declined due to foreign travel or Visa status.



*Lori-Anne Walker, our in-house Chief Underwriter, oversees the Underwriting Team and coordinates the advanced underwriting services that DBS provides. Having worked in the insurance industry for many years in a variety of roles, Lori has the experience, knowledge and intuition to understand and finesse a client's background to best place a case. Skilled in the art of negotiation, Lori works hard for advisors and their clients!*

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