



# IT'S A WIN!

## Situation

The client was rated substandard table 3 due to anxiety, and allegedly being underweight at 5 foot 4 inches and 102 pounds. The carrier underwriting department cited the potential health risks associated with this, such as decreased immune function, cardiovascular disease, anemia, osteoporosis, etc. and therefore felt it was a ratable condition.



Having the DBS Underwriting Team in your corner means that we advocate for your client to secure the very best offer possible, often saving a case!

In our monthly "It's a Win!" column, we'll share actual cases, excluding any identifying characteristics, and how the DBS Underwriting Team was able to change the outcome.

### Age & Gender:

42-year-old female.

### Profession:

Homemaker.

### Reason For Original Decline:

Rated substandard table 3 due to anxiety, potential health risks associated with being underweight.

## Details & Outcome

It was pointed out to the carrier by the DBS underwriter that the client had none of the potential health factors, nor a history of them. There were also no criticisms in her records of eating disorders, and her anxiety was resolved according to the medical records. Her labs were also normal on the insurance, and her weight was stable.

With these positive factors, the DBS underwriter had the case reconsidered for preferred best. Without this personal approach, the client would have been unnecessarily rated substandard and would have either not placed the coverage in force, or significantly and unnecessarily overpaid for her life insurance coverage.

Call your underwriting team on your next difficult case!

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