



IT'S A WIN!

UNDERWRITING CORNER

Situation

A client was tracking standard plus due to melanoma history. It was discovered through a confidential outside source that he applied elsewhere in 2018, and was postponed due to treatment for alcohol at that time. The carrier wanted to order records from the treatment facility, who advised the turn around for records was going to be at least 70 days. Medical records had already been ordered and received from his primary doctor and his dermatologist.

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:

35-year-old male.

Profession:

Technology Recruiter

Duties:

Identify, recruit, screen, and present good candidates for technology positions

Details & Outcome

The DBS underwriter connected with the carrier to discuss the case. It was brought to the carrier's attention that there were no issues with alcohol use or abuse in his records, there were no mental health concerns, his lab results from his doctor were also all within normal range, and he consumes 1 drink per week. The client's motor vehicle report was also clean, and he had no history of driving under the influence. It was also confirmed that his medical claims data was absent for any diagnosis of alcoholism.

With these positive factors, the DBS underwriter was able to get the request for records from the alcohol treatment facility waived, and the case was approved standard plus. Without this personal approach, the case would have stalled waiting for medical records that could have taken months to obtain.

Call your underwriting team on your next difficult case!

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