



# IT'S A WIN!

UNDERWRITING CORNER

## Situation

An advisor approached DBS because their client, a 44-year-old male, was originally declined elsewhere due to his weight, high blood pressure, sleep apnea, fatty liver, and an echocardiogram that was slightly abnormal with an elevated CRP. He recently was on Ozempic and had lost 19 lbs. but because he had lost the weight within 12 months the carrier added half the weight back in as is often standard practice.

DBS did not have a sleep apnea test or follow-up that was current after he had lost the weight. Furthermore, he had not been using sleep apnea devices and his liver function was abnormal. The original offer was Table C with the Chronic Illness Rider being declined due to his build and echo results along with no sleep apnea follow-up.



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:

44-year-old male.

### Details:

5' 6", 255 lbs. Requesting \$10 million of coverage.

### Reason for Original Decline:

Their weight, high blood pressure, sleep apnea, fatty liver, and a slightly abnormal echocardiogram with an elevated CRP.

## Details & Outcome

DBS obtained a doctor's letter noting that he had never been truly diagnosed with sleep apnea and the elevated CRP was due to the insured being ill at the time of testing. The client had lost a little more weight so we advised to wait to be close to the 12-month mark so that half the weight wouldn't be added back in. The cardiologist provided DBS with a negative stress test with good exercise capacity.

DBS got the offer to Table B without the CI Rider, but the Underwriting Team went back to the carrier and pointed out the METS on the stress test, and new labs we ordered that looked great. We were in competition with another company and won the case, offering Standard with the CI Rider and a Total Premium of \$64k. The case was placed.

Call your underwriting team on your next difficult case!

800.869.1327 Ext. 2312  
underwriting@dbs-lifemark.com