



IT'S A WIN!

UNDERWRITING CORNER

Having the DBS Underwriting Team in your corner can turn a decline into a placed 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.

Situation

An advisor came to DBS because their client was originally declined elsewhere due to her significant history in combination with her being a nurse at a treatment center and a recovering addict. The current carrier would not budge as it was a decline. DBS shopped with other carriers and got a quote; however, when the prescription check came in it revealed some unexpected prescription fills resulting in the carrier declining. The DBS underwriter did a direct interview with the client and clarified some of the information, and the **decline turned into an offer**.



Age & Gender:

44-year-old female.

Profession:

Occupational Nurse Practitioner at a Recovery Center.

Duties:

Supervising nurses and taking care of patients.

Reason for Original Decline:

A psych history with eating disorder, Along with substance abuse history that included treatment and relapse.

Details & Outcome

The client had a long psych history with a remote eating disorder along with a 2007 treatment for substance abuse that included benzodiazepine and other drugs. DBS advised the carrier that the client has not used drugs or alcohol or drugs since, but the prescription check revealed refills as recent as 2022.

When digging in a bit deeper with the client interview to discuss the history and recent fills, DBS found out the valid reason for those. When pointing out the overall refill history the carrier reviewed the case again and offered. **Without this personal approach the case would have remained declined.**

Call your underwriting team on your next difficult case!

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