



IT'S A WIN!

UNDERWRITING CORNER

Situation

The client was seeking \$5 million of permanent coverage and was declined by the carrier due to her pulmonary fibrosis history with a lack of updated testing to include a current pulmonary function test and Chest CT. There were concerns over possible memory with a strong family history of Alzheimer's noted in her records. There were alcohol use notations in the medical records along with vascular disease with no current testing completed even though it was recommended 2 years ago. Lastly, updated mammogram results were also needed.



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:

61-year-old female.

Reason for Original Decline:

Pulmonary fibrosis history with lack of updated testing, concerns over memory issues with strong family history of Alzheimer's, along with alcohol use notations and vascular disease.

Details & Outcome

After having conference calls directly with the client to discuss overall concerns, DBS was able to enlist her help with getting additional records. DBS also obtained an MD letter to clear up the notations surrounding the cognitive concerns as they were related to a thyroid medication adjustment needed. Alcohol consumption notations were also further clarified. The client also provided her updated mammogram and breast ultrasound results that showed stability in her breast densities. She completed a current Chest CT which showed stability and a current pulmonary function test that was very stable. She didn't have any current vascular disease testing and DBS got that waived noting that any rating for her pulmonary disease would likely cover a rating for the mild vascular disease the carrier was concerned with.

DBS approached five other companies including the original, and the client was declined, but we were able to secure an offer through DBS's special partnership at a table D nonsmoker rate class with a target premium of \$140,200. The client is going to accept the table D rating for the full \$5 million.

Call your underwriting team on your next difficult case!

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