

# Underwriting Case Spotlight

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**A case pre-approved medically at standard non-tobacco was almost postponed because of an admission of a planned trip overseas and a carrier's COVID-19 foreign travel restrictions.**

## Client demographics

Healthy female client, 65, seeking \$10 million of term coverage. Negative health history other than a remote cancer history. Pre-approval was given at a Standard Non-Tobacco rate.

## What was the initial offer?

The case was submitted informally with attending physician statement records for a medical offer and tentative approval at Standard Non-Tobacco rates subject to remaining formal requirements. Formal application paperwork was received, but the client admitted on the application to a planned three week trip to Kenya in the upcoming months. The agency notified the carrier of this new information which indicated that due to their foreign travel criteria and COVID-19 travel restrictions, the case would have to be postponed.

## How did the general agency respond?

The agency asked me for my opinion. At the time the country was a CDC Level 3 country and should have been eligible based on the carrier's COVID-19 foreign travel guidelines. Working with the agency, we prepared an appeal and the carrier responded they could consider but with a \$3/\$1000 extra for the planned foreign travel. Although an offer was now possible, the \$3 extra still seemed too steep. I asked the agency to obtain more information about the client's planned trip, such as the organizers of the trip, how many others were also traveling, confirming no hunting was involved, and more info about her accommodations. A second appeal was prepared and the carrier reconsidered and agreed to once again consider the 65-year-old client at a Standard Non-Tobacco rate.

## What was the outcome of the case?

With the formal application, underwriting was completed and the case was finally approved, as applied for, at a Standard Non-Tobacco rate, issued and placed at a \$45,000+ annual premium. In addition, following the client's return from Kenya, she has expressed a need for additional coverage for her estate planning needs.

## How was this case successful?

When asked for my opinion on the carrier's decision to postpone, I stayed aware of the carrier's COVID-19 and Foreign Travel guidelines and obtained additional information from the client to more accurately present the risk to the carrier underwriter. We were then able to help our Tellus agency place this case leading to an opportunity for additional new business coverage.

**Do you need assistance with a case?** Contact Jeff Ellis today at 212-586-8311 or e-mail at [JEllis@Frontierbis.com](mailto:JEllis@Frontierbis.com)



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