**Blog Post Content**

Case Success: Overcoming an Abnormal EKG

In this case, a couple, male 47 years old and female 44 years old, were seeking $10M of survivorship coverage to place in a trust. After the female’s EKG exam showed atrial fibrillation with no prior history noted in her records, a Carrier was initially only able to offer Non-Smoker Table G. Read on to find out how we were able to bring a different perspective to the case, leading to a Standard offer and placed case!

AT A GLANCE

Underwriting Challenge: Abnormal EKG

Product Type: SVUL

Face Amount: $10,000,000

Target Premium: $78,000

SITUATION

A couple, 47-year-old male and 44-year-old old female, were seeking $10M of survivorship coverage to be placed in a trust.

The original illustration showed both proposed insureds at better than Standard rates.

The case was medically approved at Preferred Best for the male, but the female was noted to have atrial fibrillation per her exam EKG. There was no prior history noted in her records.

The Carrier’s underwriter went on to advise that unless the female had been evaluated by a cardiologist for findings of palpitations or irregular heartbeat to include the appropriate diagnostics, their offer would be Non-Smoker Table G based on the EKG finding.

SOLUTION

Upon reviewing the EKG tracing, we noted findings that we felt were not reflective of atrial fibrillation & asked the Carrier’s underwriter to share this information with their Medical Department for reconsideration of the female’s rating.

Upon review, the Carrier indicated that while they still felt an arrhythmia was noted on the EKG, they were comfortable with no rating for that finding, updating the offer to Standard Non-Smoker.

The case was ultimately placed with a $78,000 target premium.