**Blog Post Content**

The Devil is in the Details in Case with Cardiac Complications

In this case, declines across the board were overcome by a high level of attention to detail & a doctor willing to admit they are human & made a mistake.

Read on for the details!

Case at a Glance

Underwriting Challenge: Inaccurate Echo report

Product Type: Key Person Term Coverage

Face Amount: $5,000,000

Target Premium: $116,548

Situation

A 67-year-old male was seeking $5M of Key Person coverage.

His medical records included an echocardiogram from March 2019 indicating an abnormal ejection fraction of 41%. (Normal is 50% and above.)

This, along with the balance of his medical history, resulted in multiple declines, leaving the us without an initial solution for this significant case.

Solution

After receiving the string of declines, we discovered office notes indicating the echocardiogram was normal, contradicting the echocardiogram. These notes, combined with the absence of the typical follow up after this type of finding, led us to believe the discrepancy could be nothing more than human error.

Once we requested and obtained a clarification letter from the cardiologist explaining that the radiologist had input the wrong ejection fraction into the report, we discovered that the true ejection fraction was 61%, a normal finding.

With the clarification letter in the file, the case was approved.

The Advisor was thrilled, and ultimately placed the policy for $116,548 of target premium.