**Blog Post Content**

An elevated NT Pro BNP discovered as part of the paramed exam can often lead to a case failing to move forward. In this case, we were able to turn the case into a win by improving offers from multiple carriers from Table 4 to Standard, resulting in over $1.4MM placed target premium. Read on for the details!

Case at a Glance

Underwriting Challenge: Elevated NT Pro BNP

Product Type: Multiple

Face Amount: $52,000,000

Target Premium: $1,456,058

Situation

A 64-year-old ultra-high-net worth male was seeking new insurance totaling $52MM from a number of carriers.

The completed insurance labs showed a NT Pro BNP of 445.

Given the Client’s age & gender, the NT Pro BNP called for a Table 4 rate, which was the initial offer from virtually every carrier involved in the case.

Solution

Upon receiving rated offers from multiple carriers, we scoured the medical records for additional testing that could offset the results of the insurance exam.

Fortunately, prior to compiling the medical records and one month prior to the insurance exam, the Client completed an executive physical that included a normal stress echo, a much more definitive indication of the client’s cardiac condition.

Upon receiving the stress echo, we contacted each carrier, asking them to reconsider their initial offer based on the new, favorable evidence.

Multiple carriers were able to improve their offer to Standard Non-smoker based on the normal stress echo test within 30 days of the NT Pro BNP findings.

With all offers moved to Standard Non-smoker, over $1.4MM of target premium was placed across eight carriers.