**Email Content**

An elevated NT Pro BNP discovered as part of the paramed exam can often lead to a case failing to move forward. Fortunately, our team knew exactly how to overcome this underwriting challenge by using the client’s medical records for additional testing to offset the results of the insurance exam. Read on to see how we made it happen!

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, calling for a Table 4 rate, which was the initial offer from virtually every carrier involved in the case.

Solution

Based on our diligent review of the medical records to locate additional testing to offset the insurance exam results, we located a normal stress echo test to offer a more definitive indication of the client’s cardiac condition.

Upon receiving the stress echo, multiple carriers involved improved their offer to Standard Non-Smoker & over $1.4MM of target premium was placed across eight carriers.

Drop me a note or give me a call if you want to take a closer look at how we can help you solve complicated cases like this one!