



Case Study

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Situation

- Due to the client's felony conviction, all carriers immediately declined to offer coverage.
- An additional survivorship policy and permanent policy for the client's wife could be placed as well, but not without an offer on the male client.

Solution

- American General Underwriting Chief Brad Gabel

Results

- AIN worked with Brad to identify what requirements the husband would need to meet in order for the survivorship policy to move off of a decline. Brad agreed that, given the client had completed his parole in 2007, a compelling story around the terms of the felony would be considered.
- Significant detail was provided regarding the client's rehabilitation, voluntary community service and charitable acts.
- Further information was provided by the Member Firm about the client's history, and a Standard Tobacco rating was issued, due to cholesterol and cigars.
- \$57,260 of target premium placed with American General, and two expedited applications in house for survivorship and permanent policies on the wife.