



Life Insurance Client - Uninsurable to Standard Rates

Client

A middle-aged man was denied life insurance coverage by multiple carriers in 2022.

Situation

The client's medical history is complex, including autoimmune diseases and liver function issues. The client is also an avid paraglider and skydiver.

Assessment

The client needed family protection coverage but could not obtain it previously. He assumed he was uninsurable.

Solution

We first gather the client's medical records for an internal underwriting assessment. We then collaborated with the client over a year to ensure his medical test results and numbers reached healthier levels and met the required standards for most carriers. It took several months of hard work and healthier habits on the client's end. Still, we secured a Standard Non-Tobacco offer, and he was able to provide his family with adequate and affordable life insurance protection.

Result

The underwriting process can be overwhelming, especially for those who believe they may be uninsurable. If you're in a similar situation, The Balaban Group, LLC, is here to help you find a solution.

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