

Blended impairments for a \$2 million face amount



Client profile

Clients:

Richard (58)

Occupation:

Project Manager

Location:

Chicago, IL

Medical history:

Hypertension and hypercholesterolemia

Policy type:

15-year OPterm policy

Coverage amount:

\$2 million

Rate class:

Preferred
Non-Tobacco

Annual premium:

\$5,140.56

Decision time:

15 calendar days

APS:

Not required

Challenge

This BGA needed a carrier that could handle a case with numerous health conditions without triggering a high rating or delay. Richard had:

- Controlled hypertension and cholesterol for over 10 years.
- No other health concerns, but worried about a potential table rating.
- Previously discouraged by other carriers due to combined risk factors.

The BGA needed a fair, flexible underwriting approach — not one-size-fits-all.

Solution

Banner Life Insurance Company, a Legal & General America company, took a holistic view of the client and approved at Preferred Non-Tobacco without an APS:

- Medical history evaluated in context, not just diagnosis-based.
- Utilized a blended approach rather than stacking impairments.
- No APS required —physician statements submitted proactively.
- Stability, compliance and lifestyle factors weighed heavily.
- Clean process with open communication between underwriter and BGA.

Results

- \$2M in coverage placed quickly and cleanly.
- No extra requirements beyond standard exam and prescription check.
- Client received coverage at an excellent rate class.
- Advisor gained confidence in Banner Life's underwriting flexibility.
- BGA now regularly sends cases with numerous impairments.

Why it matters

This case proves that common or multiple impairments don't have to derail approvals:

- Well-managed conditions and a blended approach can still result in Preferred rate classes.
- We underwrite people, not checkboxes —considering control, compliance and full health picture.
- No APS needed when good documentation is provided upfront.
- Cycle time remains competitive even on complex health profiles.

Ready for more cases like this?

Our approach of blending impairments instead of stacking helps more clients get covered at better ratings. See how flexible your next case can be.



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