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United Security Assurance*

## LifeStyle Solutions<sup>SM</sup>

### Case Study

Remember in the first article, when we told you why you should write for United Security Assurance? We told you to write for United Security because we can issue more of your business. The following case study was pre-qualified over the phone and subsequently issued on our LifeStyle Solutions (LSS) plan, as applied. The case study below provides information obtained during the underwriting process and the final outcome.



Agent emailed the following information:

- Age: 79 year-old
- Height & Weight: 5'8", 225 lbs.
- Medical Conditions: Knee replacements in 2012 and 2014, issues resolved; Cataracts removed 2015; High blood pressure. Medications: Amlodipine, Irbesarten, and over-the-counter Osteo-Bi-Flex and Tylenol for osteoarthritis (general). Based on the information provided, the agent was advised to submit the client at a class 1 rate on the LSS plan.

Based on the information provided in the email, the agent was advised to apply a Class 1 rating on our LSS plan for this client.



Client's phone interview revealed the following:

- He volunteers at Church and VA
- Golfs, walks 5K, and does yardwork;
- Former smoker, however quite in 1976;
- Bilateral cataract surgery, March 2016;
- Left knee replaced, October 2014;
- Right knee replaced, December 2012;
- Arthritis in hands;
- Left thumb surgery, April 2011;
- Uses CPAP for sleep apnea;
- Had herniated bulge low back, 25-30 years ago;
- High BP (124/89), February 19, 2018;
- Kidney – Nephrology consult decreased function 78%;
- Prostate enlarged

The medical records were requested and confirmed all the history provided on the personal history telephone interview, and confirmed his build to be accurate.



Underwriting outcome:

This client was issued the LSS plan at a class one rate, as applied; a comprehensive long term care plan that his agent was having trouble placing elsewhere. United Security Assurance Company was able to insure him by utilizing our common sense, lifestyle approach to underwriting. The LSS plan has four underwriting class ratings available, and for the fact we use a lifestyle approach to underwriting, we are able, in most cases, to offer coverage to clients who have been declined from another carrier.

Please call or email the underwriting department with information about your client and see how United Security Assurance can help you, help your client get the coverage they need.

[Click here to access our LSS product overview](#)

