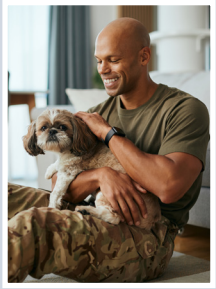
Crump
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Underwriting

Underwriting Case Spotlight

Beyond the Medical Record: A Story of Service and Strength



About the Client

Retired U.S. Army Special Forces member

- Purpose of coverage: survivor income and debt/mortgage protection

Case Background

The client had a history of multiple traumatic brain injuries (TBIs), post-traumatic stress disorder (PTSD), and documented cognitive and memory concerns stemming from deployments and operations throughout his military career. Given the complexity of his medical history, carrier reactions varied significantly, ranging from Standard offers to declines.

What Was Unique About the Case?

On paper, the combination of TBIs, PTSD, and cognitive concerns presented significant underwriting challenges. But the client's story extended well beyond his medical records.

Following treatment and his transition to civilian life, his symptoms improved significantly. After retiring from the military, he earned an MBA and went on to hold a key executive-level position. He also demonstrated excellent functional status, a healthy lifestyle, favorable cardiovascular findings, and continued stability and success after a distinguished Army career.

How Did Crump Help Deliver for the Client?

Rather than allowing the medical history alone define the risk, Crump's Senior Underwriter advocated for a more complete view of the client.

The case was informally shopped to identify the carrier most likely to recognize the strength of the overall risk profile. Crump presented the client's treatment progress, functional capacity, academic achievement, professional success, health, and lifestyle as important context alongside his medical history.

That advocacy helped the carrier look beyond the initial concerns and consider the full picture.

What Was The Outcome?

The client ultimately secured Best Class on both policies, an exceptional result given the complexity of his medical history.



Meet the Underwriter

Emily Bancroft
Underwriting Consultant

Experience
13+ years with Crump

Designations
Fellow, Academy of Life Underwriting (FALU); Fellow, Life Management Institute™ (FLMI®); Associate, Insurance Regulatory Compliance (AIRC); and Associate, Customer Service™ (ACS®)

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