



# CASE STUDY # 23



## ALWAYS CHECK PREVIOUS POLICIES!

By Underwriting Team - INCHES

A 26-year-old Male, Graduate, working as a software professional with 12L annual income, applied for a term cover of 1 crore, with Critical Illness Rider. He was eligible for financial and medical waiver. It was a standard simple case and was recommended to be issued.

But, 4 months ago, he had applied for one more policy which was rejected by the company. This previous policy, which was rejected, was missed by the previous underwriter.

When our underwriter at INCHES checked the policy, it was found that his medicals were substandard, Hba1c was 6.1, HDL was 27.3. Due to which policy was loaded with +75EMR.

He also disclosed about his MRI (head) which was done. After seeing his MRI reports, APS (attending physician statement) was called, which was not submitted by LA. Due to which policy was cancelled.

JPFV Viewer - Internet Explorer

Medical Summary Report.pdf

Sr#	Test Name	Unit	Reading	Lab Ranges	Status
1	HIV I & II Test		Nonreactive		Ok
2	HBSAg (Hepatitis B surface antigen)		Nonreactive		Ok
3	FBS				
4	Random Blood Sugar(RBS)	mg/dl	81	45 - 450	Ok
5	Hba1c	%	6.1	4 - 6	Not Ok
6	Creatinine (serum), Crea	mg/dl	0.99	0.6 - 1.2	Ok
7	UREA	mg/dl	30.8	0 - 42.6	Ok
8	Blood Urea Nitrogen	mg/dl	14.39	3.6 - 22	Ok
9	Cholesterol	mg/dl	117	120 - 220	Not Ok
10	Triglycerides	mg/dl	73.1	40 - 150	Ok
11	HDL cholesterol	mg/dl	27.3	35 - 55	Not Ok
12	TOTAL CHOLESTEROL/HDL RATIO		4.29	2.2 - 6.3	Ok
13	VLDL CHOLESTROL				
14	LDL CHOLESTROL				
15	LDL/HDL RATIO				
16	SGOT (serum glutamic Oxaloacetic Transaminase) / AST (aspartate trasaminase)	U/L	31.5	0.0 - 40.0	Ok
17	SGPT (serum glutamic Pyruvic Transaminase)/ ALT (Alanine transaminase)	U/L	37.2	0.0 - 41.0	Ok
18	Alk Phos/ Alkaline Phosphatase/ AP	U/L	129	50.0 - 136.0	Ok
19	GAMMA GT/ GAMMA GTP /GGTP (Gamma glutamyl transpeptidase)	U/L	35	8.0 - 61.0	Ok
20	Serum or Total BILIRUBIN/ BIL/ Bili	mg/dl	0.41	0.1 - 1.2	Ok
21	Direct / conjugated Bilirubin	mg/dl	0.23	0 - 0.4	Ok
22	Indirect/ Unconjugated Bilirubin	mg/dl	0.18	0 - 0.7	Ok

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In current policy, LA did not disclose all these things. His previous policy medicals were 4 months old, hence they were valid for current policy also. Hence the same rating was applied for current policy.

It is very important to check previous policy, whether it is declined, postponed, or cancelled. It's always important to enquire for the reasons for adverse decisions in previous policy.

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