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***Successful underwriting doesn't happen by accident. Here's how an agent was able to place a big case utilizing our underwriting expertise.***

### ***Background***

The agent had a client, age 75, whose husband's death left her with a significant inventory of valuable merchandise, a 50-year-old invalid son, and a massive estate tax problem. **The surviving wife, who was not in the habit of having regular check-ups with doctors, had \$1 million** which she was willing to invest in life insurance to provide for the estate taxes and the care of her son.

Based on the information they had, the carrier was only willing to provide a face amount of \$1.2 million.

### ***Approach***

LTA's in-house underwriter, Bob Pedigo, ordered a full battery of medical tests, including a mammogram, pap smear, and chest x-ray. He called several nursing homes in the area to justify the cost of future care for the invalid son. He also ordered appraisals from several resources to prove that the value of the merchandise alone was about \$2 million, with the total estate value exceeding \$4 million. He also wrote a detailed letter and personally called the underwriter at the carrier on various occasions to answer questions and justify the value of the estate.

### ***Outcome***

The carrier approved a face amount of \$2.4 million for the surviving spouse so she could invest her total lump sum of \$1 million. **The whole amount was approved at Standard rates, and the agent's commission exceeded \$100,000.**

The extra efforts and expertise of LTA's underwriting team accomplished another big win for the agent and the client.

*Bob Pedigo is our in house underwriter. He brings over 30 years of expertise to the table to help you and your clients. Bob works closely with all of our companies and their underwriters. He can fully underwrite the case before we ever send it to a company so we know exactly what to expect. This type of experience is invaluable, as more and more of our agents are learning every day*