Case Studies: Successful Life Insurance Underwriting Outcomes

A Track Record of Securing Standard Ratings or Better

At Himmelstein Financial, we believe that a challenging medical history does not necessarily mean an unfavorable life insurance outcome. Through careful case evaluation, strategic carrier selection, and persistent underwriting advocacy, we have helped clients secure favorable ratings despite significant health concerns.

Selected Case Studies:

1. **71-Year-Old Male – History of Prostate Cancer**
   Successfully obtained a **Standard Plus** underwriting rating.
2. **64-Year-Old Male – Multiple Sclerosis (MS)**
   Previously declined by a carrier and subsequently offered a Substandard rating. Through our underwriting advocacy, we secured a **Standard** rating.
3. **Type 1 Diabetes**
   Successfully obtained a **Standard** underwriting rating.
4. **Breast Cancer Survivor**
   Successfully obtained a **Standard** underwriting rating.
5. **Client with Rheumatoid Arthritis**
   Successfully obtained a **Standard** underwriting rating with Long-Term Care coverage.
6. **62-Year-Old Female – Elevated Coronary Calcium Score of 800**
   Successfully obtained a **Standard** underwriting rating.

Our Approach Makes a Difference.

Every client's circumstances are unique. We look beyond the initial underwriting assessment, explore available carrier options, and advocate for individualized consideration.

A decline or substandard offer does not always have to be the final answer.

Himmelstein Financial

Experience. Advocacy. Results.