



When Medical Records Lie

At a Glance

- Schmidt
- Female
- Age 80
- Mild depression and noted mini-stroke
- Standard offer

Challenge: A client’s medical records get lost in translation until ILB helps her broker rule out a deal-breaking medical condition.

Over the course of a year, Schmidt’s life insurance policy had been shopped by a number of general agents—all with the same result, a rated or declined offer. While the 80-year-old suffered from mild depression, her medical record’s biggest stumbling block was an indication that she had suffered a transient ischemic attack (TIA), also known as a mini-stroke. TIAs generally do not cause long-term damage, but they are a significant risk factor for a major stroke, especially in the days and weeks after a TIA.

When our team dug into Schmidt’s records, we concluded that the evidence was too sparse to support a TIA. No doctor had performed the customary follow-up neurological examination that would have ruled out a more serious stroke. Unlike other general agents, ILB questioned how a doctor could diagnose TIA without noting symptoms—slurred speech, arm weakness, dizziness, etc.—or additional testing. We worked with Schmidt’s doctor, who confirmed that she had not suffered a TIA.

Rather, the indicated TIA was poor shorthand for type IIA cholesterol. With receipt of the doctor’s clarification, we resubmitted Schmidt’s application and received standard offers.



\$1.2 Million Placement

The broker we helped won Schmidt’s case and placed a \$200K target premium. Most importantly, Schmidt referred the broker to other clients, which directly accounted for \$1 million in additional target placement.

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