

# YOUR LIFE ALIGNED

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## THE BISHOP COMPANY, LLC

Protecting families and businesses with innovative insurance solutions.



For more case studies, visit our expanded website at [thebishopcompanyllc.com](http://thebishopcompanyllc.com).



Are your life insurance policy and current objectives aligned?

Our *Policy Alignment Report*™ presents a careful analysis of the best solutions to your clients' insurance needs. Contact us for a sample copy and case study.

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The case study below provides a dramatic example of the differences between insurance companies when it comes to underwriting medical risks. Leveraging our knowledge of these differences, we were able to achieve significant premium savings for one of our clients.

## CASE STUDY: Underwriting medical risk

### SITUATION:

|                        |  |
|------------------------|--|
| <b>Client profile:</b> | Male<br>66 years old<br>Open heart surgery history<br>Prostate issues<br>Pilot |
| <b>Death benefit:</b>  | \$5,000,000  |

### RESEARCH:

|                            |   |  |
|----------------------------|---|--|
| <b>Companies reviewed:</b> | John Hancock<br>Transamerica<br>Sun Life<br>ING | Prudential<br>American General<br>Lincoln Financial<br>Mass Mutual |
|----------------------------|---|--|

### RESULTS:

The same medical information was reviewed by all companies. The annual premium differential between the most expensive and the least expensive: **\$103,496**

### ANALYSIS:

Why the difference? Our expertise in underwriting difficult medical risks and our knowledge of the insurance company marketplace enables us to identify the companies who will evaluate the risk correctly. We work for the client, NOT the companies.