



The health prong of the PPH Exam

Case Studies

The PPH Exam (Purpose, Product, Health Exam) is a comprehensive three-prong approach to policy review that assesses key elements of a life insurance policy. Use these case studies to help identify planning opportunities driven by change in the insured’s health or carrier medical underwriting philosophies.

Health change	Then	Now	PPH Exam result
Adverse health	John was 65 years old and had no significant medical history at the time of policy issue. Due to his cholesterol, best underwriting class was excluded and preferred non-tobacco was issued.	John was diagnosed with prostate cancer, which was treated with a radical prostatectomy.	If underwritten, John would now be substandard due to interim cancer history. John keeps his existing coverage inforce.
Improved health history	Jane was a non-smoker and 45 years old. Due to her large physical build, standard non-tobacco was issued.	Jane lost 50 pounds and maintained her current build for 2 years. She was treated for elevated cholesterol with good results, has superb routine medical care and exercises regularly.	Application for a rate reduction is successful. Jane now qualifies for preferred elite subject to meeting the specific criteria for that underwriting class.
Insurance carrier underwriting	Jack was a non-smoker and 50 years old. Due to mild obstructive sleep apnea treated with CPAP ¹ standard non-tobacco was issued 6 years ago.	Most cases of isolated mild sleep apnea, where there is compliant treatment with CPAP and a stable condition, can be considered at any of the preferred rates.	Application for a rate reduction is successful and Jack qualifies for preferred plus subject to meeting the specific criteria for that underwriting class.

1 CPAP is continuous positive airway pressure. It is a form of breathing therapy for patients with sleep apnea and involves the use of a respiratory ventilation machine.

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