

Underwriting Case Studies

Right Bundle Branch Block (RBBB)

- 72-year-old male
- RBBB for past 10 years with appropriate cardiac follow-up
- Approved for \$5 Million Term
- Preferred Plus Non-Smoker
- Annual Premium \$46,855

Type 2 Diabetes

- 60-year-old male
- Controlled Diabetes for 6 years
- Takes oral medication, A1C currently at 8.0
- Takes Blood Pressure and Cholesterol medicines
- Approved for \$2 Million Term
- Standard Non-Smoker
- Annual Premium \$8,912

Substance Abuse and Addiction

- 45-year-old male
- Severe pain and use of Norco, question as related to addiction to Opioids
- Suffered from Chronic Opiate dependence, but not addiction or substance abuse disorder by Pain Specialist
- The Pain Specialist weaned the insured from Norco in favor of a low dosage of Zubsolv
- Carriers were confused by the use of Zubsolv and its relationship to addiction
- Approved for \$5 Million IUL
- One carrier offered Table 4, but another carrier Approved Standard Non-Smoker
- Annual Premium \$100,000