

# Underwriting Case Studies

## **Factor V Leiden** (Mutation of one of the clotting factors in the blood)

- 55-year-old male
- Diagnosed 1 year ago. Asymptomatic, Hereditary & Smoker
- Taking Coumadin for prevention of symptoms
- Applying for \$2 Million Term
- Offered Preferred Smoker
- Annual Premium \$14,585

## **Diabetes and Breast Cancer**

- 70-year-old female
- History of Carotid Stenosis (narrowing of the carotid arteries)
- Applying for \$2.5 Million Term
- Offered Non-Smoker Plus
- Annual Premium \$20,435

## **RBBB (Right Bundle Branch Block) and OSA (Obstructive Sleep Apnea)**

- 61-year-old male
- Had a good Echo Test
- CPAP used for good control of Sleep Apnea
- Applying for \$1 Million UL
- Offered Standard Non-Smoker
- Annual Premium \$20,836