

# Underwriting Case Studies

## Alcohol Abuse

- 41-year-old male
- Used Naltrexone and Antabuse. Stopped all alcohol usage and medications 5+ years ago
- Active in AA and stopped chewing tobacco, then stopped Nicorette 1 year ago
- Applying for \$2 Million UL
- Approved Standard Non-Smoker
- Annual Premium \$18,871

## Coronary Disease

- 66-year-old male, 5'5"
- Moderate Concentric Left Ventricular Hypertrophy with Negative Stress Test
- Increasingly Dilated Ascending Aorta 4 cm with Trivial Aortic Regurgitation. Minor non-specific T waves
- Mild Obstructive Sleep Apnea
- Approved Standard Non-Smoker
- Applying for \$5 Million UL
- Annual Premium \$140,875

## Domestic Violence

- 38-year-old male
- Arrested 4 years ago
- Pleaded guilty and sought counseling
- Applying for \$3 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$4,315