

Underwriting Case Studies

Abnormal White Blood Cells and Poor Family History

- 65-year-old male
- Both parents had cancer at age 60, though they are still alive so the doctor was unconcerned about white blood cells
- Applying for \$1 Million GUL
- Offered Preferred Plus
- Annual Premium \$20,754

Hepatitis B

- 52-year-old female
- Elevated viral load, abnormal liver functions, mild fibrosis
- Applying for \$10 Million GUL
- Offered Standard Non-Smoker
- Annual Premium \$111,120

Prostate Cancer

- 64-year-old male
- 6 ft. 1 in., 230 lbs.
- Cancer Stage 1, 4 years ago with Gleason Grading 5, treated with radical prostatectomy
- Applying for \$1 Million Term
- Offered Standard Plus Non-Smoker
- Annual Premium \$12,158