

# Underwriting Case Studies

## Depression History

- 56-year-old male
- Depression history with panic attacks and currently on two depression medicines
- Approved for \$1 Million GUL
- Preferred Non-Smoker
- Annual Premium \$11,425

## Marijuana Usage

- 42-year-old male
- Marijuana user two times per month
- Approved for \$10 Million Term
- Super Preferred Non-Smoker
- Annual Premium of \$10,940

## Alcohol Abuse

- 70-year-old male
- Admits to alcohol usage; 20 drinks per week
- No Motor Vehicle Record violations
- Normal liver functions and no APS criticisms
- Approved for \$3 Million Term
- Standard Non-Smoker
- Annual premium \$39,939