

Underwriting Case Studies

Occasional Cigarette Smoker

- 45-year-old male
- Smokes less than 12 cigarettes per year & presented with a negative nicotine specimen. No health & risk factor
- Applying for \$1 Million Whole Life
- Approved Preferred Best Non-Smoker
- Annual Premium \$20,595

Mildly Abnormal EKG

- 51-year-old male
- Tall pointed P waves
- Osteopenia & Hypothyroidism
- A1C running 5.7-6.1, diet is controlled
- Many offering Standard Table B
- Applying for \$10 Million GUL
- Approved Preferred Non-Smoker
- Annual Premium \$83,109

Skin Cancer

- 37-year-old female
- Had Cancer 5 years ago. Melanoma on arm and Basal Cell Carcinoma on her face
- In situ, non-invasive, negative for Lymph Nodes
- All testing up to date
- Applying for \$5 Million Term
- Approved Standard Non- Smoker
- Annual Premium \$4,414