

Underwriting Case Studies

Chronic Severe Obstructive Sleep Apnea

- 41-year-old male
- 6 feet, 256 pounds
- Uses CPAP machine
- Applying for \$2.5 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$3,665

Elevated Calcium Score

- 43-year-old male
- Initially rated Table B with the first application
- Through the shopping process, we were able to get a better rate
- Applying for \$20 Million Term
- Approved Preferred Plus Non-Smoker
- Annual Premium \$16,609

Occasional Heart Palpitations

- 74-year-old female
- Abnormal EKG, Borderline Glucose and A1c, question of Carotid Bruits
- Applying for \$2 Million GUL
- Approved Preferred Non-Smoker
- Premium 1035 rollover of \$802,000