

Underwriting Case Studies

Thalassemia (Inherited Blood Disorder)

- 73-year-old male
- Born in the Middle East
- No personal visits with doctor since 2016
- Thalassemia history with moderate anemia. After multiple declines, we had the patient provide a new CBC. The results were again mildly abnormal hemoglobin
- There was a continued diagnosis of stable thalassemia
- Approved for \$1 Million Term
- Standard Plus Non-Smoker
- Annual Premium \$16,418

Thyroid Cancer

- 41-year-old male
- Thyroid cancer removed and radiation 14 years ago
- The patient has been cancer-free since that time
- Approved for \$5 Million Term
- Standard Non-Smoker
- Annual Premium of \$6,430

Bladder Cancer

- 59-year-old male
- The bladder cancer removed in 2015 was a very low grade cancer TaN0M0. It did not penetrate the bladder muscle
- Approved for \$10 Million Term
- Standard Plus Non-Smoker
- Annual Premium of \$31,844