

Underwriting Case Studies

Hepatitis C Virus

- 73-year-old female
- Hepatitis C went thru the “cure”
- Currently normal liver function tests
- Applying for \$1 Million Term
- Approved Preferred Non-Smoker
- Annual Premium \$14,226

Cirrhosis (Late Stage of Scarring of the Liver)

- 74-year-old female
- History of elevated liver function tests, MRI suggested cirrhosis, liver biopsy, medicine induced, changed protocol and liver function tests improved markedly
- 18 declines, including one Table 4 offer
- Applying for \$1 Million GUL
- Approved Standard Non-Smoker
- Annual Premium \$38,100

Senior Assessment Issue

- 76-year-old female
- EKG - slightly abnormal
- Elevated kidney function tests with a questionable clock draw and vitality test
- Applying for \$2.2 Million GUL
- Approved Preferred Non-Smoker
- Single pay premium (1035) \$782,000