

# Underwriting Case Studies

## Melanoma in-situ

- 71-year-old female
- Mild Coronary Artery Disease
- Cardiac CT Angiography with minimal obstructions
- Informal offers ranging from Standard to Standard plus
- Applying for \$20 Million UL
- Approved Preferred Non-Smoker
- Annual Premium \$501,000

## Multiple Impairments

- 85-year-old female
- 5' 5", 128 lbs.
- History of Anemia, Leukocytosis, Pneumonia, Arthritis
- Fell in 2017 - Memory Loss & Elbow Fracture
- CT head w/no Acute Intracranial findings & Microvascular Anterior Pathology & mild age appropriate Atrophy
- Applying for \$400,000 UL
- Approved at Standard Non-Smoker
- Annual Premium \$37,896

## Daily Marijuana Usage

- 37-year-old female
- Recreational usage
- Applying for \$1 Million Term
- Approved Table B, Non-Smoker
- Annual Premium \$1,485