

Underwriting Case Studies

Polycythemia Vera (Disorder of the Bone Marrow)

- 56-year-old male
- Sable blood studies
- Recent LBBB (block of electrical impulses to the left side of the heart) with negative stress test
- Applying for \$1.5 Million UL
- Offered Table 3 for Term, but Standard Non-Smoker rate with Table Shaving
- Annual Premium \$14,367

Type 1 Diabetes

- 44-year-old male
- Type 1 Diabetes
- Diagnosed at age 30 with A1C under 7.0
- Applying for \$10 Million Term
- Offered Table B
- Annual Premium \$24,564

IgA Nephropathy (Kidney Disease that may hamper your kidneys' ability to filter waste from blood)

- 39-year-old male
- Diagnosed as a teenager and is showing stability
- 50% kidney function stable
- Applying for \$5 Million Term
- Offered Table 4
- Annual Premium \$12,895