

Underwriting Case Studies

Kidney Transplant

- 51-year-old male
- Congenital defect was found 15 years ago, had kidney transplant using family member's kidney
- Normal liver function tests, excellent health
- Applying for \$5 Million Term
- Offered Standard Non-Smoker with \$10 flat extra
- Annual Premium \$23,410

Armed Robbery

- 50-year-old male
- Committed armed robbery age 25
- 15 years since completion of probation
- Applying for \$1 Million Term
- Offered Standard Plus Non-Smoker
- Annual Premium \$1,993

Smokeless Tobacco and Large Build

- 70-year-old male
- 5ft 10 inches, 275 lbs.
- Applying for \$3.5 Million Term
- Offered Standard Plus Non-Smoker
- Annual Premium \$44,045