

Underwriting Case Studies

No Exams or Paper Application

- 40-year-old male
- Healthy business owner, Stacking automated Underwriting with no examination or paper applications
- Approved for \$2.5 Million Term, Preferred Plus Non-Smoker by 3 carriers
- Annual Premium \$1,776

Various Impairments

- 67-year-old male
- Multiple impairments including Asthma, COPD, Mild Obstructive Sleep Apnea, Hypertension, Atrial Fibrillation, Abnormal EKG and a History of Ulcerative Colitis
- Client wanted GUL to replace Non Performing Coverage, most carriers were either a Decline or Table
- Approved for \$2 Million GUL, Standard Non-Smoker
- Annual Premium \$65,4355

History of Diabetes

- 56-year-old male
- History of Diabetes and Psoriatic Arthritis
- Client has no complications from either condition
- Approved for \$5 Million Term, Standard Non-Smoker
- Annual Premium \$23,412