

# Underwriting Case Studies

## Male and Female - Various Impairments

- 62-year-old male & 61-year-old female
- The male had a Meningioma treated with a Craniotomy and Radiotherapy, slightly wide Aortic Root (2018), ADHD
- The female has Angiomyolipoma and a Thyroid nodule
- All but one carrier either declined or heavily rated one or the other on the case
- Approved for \$5 Million Survivorship UL, Standard/ Preferred Non-Smoker
- Annual Premium \$58,063

## Testicular Cancer

- 43-year-old male
- Cancer treated with Orchiectomy
- Seminoma, classical type tumor, size 7.1 CM, tumor limited to Testes & Epididymis, Stage 1
- Approved for \$10 Million Term, Preferred Non-Smoker
- Annual Premium \$10,390

## Foreign Travel

- 63-year-old male
- Travels to Israel's West Bank leading tours
- History of Premature Ventricular Contractions (PVC) & Aortic Root Dilation
- Client has no complications from either condition
- Approved for \$1 Million Term, Table D
- Annual Premium \$42,068