

# Underwriting Case Studies

## Alcohol Abuse

- 56-year-old male
- Drinks 4-6 beers per day
- Presents with a positive CDT marker
- Applying for \$500,000 UL
- Offered Table C
- Annual Premium \$10,588

## Diabetes and PAD

- 55-year-old male
- Build 6 feet, 2 inches, 285 lbs.
- Poorly controlled diabetes with a1C 11.4 and bypass (leg for PAD-peripheral artery disease)
- Abnormal liver functions
- Applying for \$2 Million UL
- Offered Table D
- Annual Premium \$43,241

## Prostate Cancer

- 60-year-old male
- Had radical prostatectomy over one year ago with no chemo or radiation
- GG 3+4=7 t 1C
- Applying for \$5 Million Term
- Offered Standard Plus Non-Smoker
- Annual Premium \$28,185