

Underwriting Case Studies

Hodgins Disease

- 62-year-old female
- Diagnosed in 2010 Stage 1A with no type B symptoms
- Has undergone 4 rounds of chemotherapy and 15 radiation treatments
- Had surgery and is doing well
- Applying for \$1 Million UL
- Approved Standard Non-Smoker
- Annual Premium \$17,060

Undocumented Business Owner

- 51-year-old male
- Business owner in the US for 14 years without a social security number
- Smokes one-pack per day
- Applying for \$1.5 Million UL
- Approved Standard Non-Smoker
- Annual Premium \$22,400

Build and IBF

- 76-year-old female
- 5 ft 1 ½ inches, and weighs 96 pounds
- There appeared to have been a 7 pound weight loss over the last two years
- Applying for \$3 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$131,601