

# Underwriting Case Studies

## Anxiety and Depression

- 48-year-old female
- 5 feet 5 inches, 195 pounds
- History of using Prozac. No longer using Tramadol
- History of Osteoarthritis
- Approved for \$3 Million Term
- Offered Standard Plus Non-Smoker
- Annual Premium \$5,552

## Colitis

- 43-year-old male
- 5 feet 11 inches, 200 pounds
- Diagnosis made 5 years ago, no complications in 2 years
- History of using Asacol
- Approved for \$2.5 Million UL
- Offered Preferred Non-Smoker
- Annual Premium \$2,476

## Various Impairments

- 59-year-old male
- Depression/Elevated Creatinine/ Outstanding Colonoscopy/Low Free PSA/MRI-White Brain Matter
- 2 Policies, One approved for \$10 Million Term and the other approved for \$20 Million Term
- 2 Offers at Preferred Non-Smoker/One offer at Standard Plus Non-Smoker/14 Declines and Postpones
- Annual premium \$252,679