

# Underwriting Case Studies

## Recent Deep Vein Thrombosis (DVT)

- 45-year-old male
- Currently on Xarelto
- Had DVT, which cleared two months prior to his application
- Approved for \$10 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$20,904

## Alcohol

- 42-year-old male
- Alcohol criticisms in the attending physician statement, abnormal liver functions test with a positive test for the CDT marker. Doctor wrote a positive letter denying a consequential abuse history
- Approved for \$5 Million Term
- 28 carriers declined it
- Offered Table 4 by one carrier
- Annual Premium \$8,192

## Various Impairments

- 62-year-old male
- Abnormal kidney functions and multiple psych issues, including a diagnosis of Bipolar disorder two years ago
- No current treatment and no medication
- Approved for \$15 Million UL
- 12 declines, four Table D offers and three Table C offers
- Offered Standard Non-Smoker
- Annual premium \$377,067