

Underwriting Case Studies

Grand Mal Seizures and Diverticulosis

- 51-year-old female
- 5 years since last seizure and 4 years since flare up
- Approved for \$3 Million Term
- Offered Preferred Smoker
- Annual Premium \$22,893

Severe Obstructive Sleep Apnea & Recent PSA Spike on Insurance Exam

- 61-year-old male
- Uses CPAP for Obstructive Sleep Apnea
- The Prostate Specific Antigen (PSA) spiked from 3.1 to 4.26 on the insurance exam. A reflex free PSA was secured from the insurance blood specimen and showed less risk of Prostate Cancer despite the recent spike
- Approved for \$5 Million Term
- Offered Standard Plus Non-Smoker
- Annual Premium \$30,575

White Collar Felon

- 63-year-old male
- Just completed probation
- Approved for \$2 Million GUL
- Offered Standard Non-Smoker
- Annual Premium \$47,379