

Underwriting Case Studies

Ascending Aorta

- 50-year-old-male
- Mildly dilated aorta at 4.2 cm
- Mild mitral valve and tricuspid valve regurgitation
- Repeat echo was done and the aortic root measured and was normal
- Initial offers were Table 4-6
- Some carriers did not change their offer
- Approved \$10 Million UL and \$10 Million Term
- Offered Preferred Best Non-Smoker
- Annual Premium \$105,505

Family History

- 55-year-old-male
- Brother passed away recently from cardiac arrest
- Undergoing cardiac testing
- Approved \$1.5 Million UL
- Offered Preferred Best Non-Smoker
- Annual Premium \$50,948

Moderate Mitral Regurgitation

- 54-year-old-male
- Complex ventricular arrhythmia
- 2-year old echo
- Had a Standard Non-Smoker offer which was matched, but a better offer was able to cut that cost by 15%
- Approved \$10 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$7,689