

# Underwriting Case Studies

## Multiple Impairments

- 61-year-old-female
- Chronic pain, disability, depression anxiety obstructive sleep apnea, COPD and history of breast cancer
- Treatment with valium and hydromorphone for pain
- Recreational marijuana usage and marijuana oil dropper use disclosed after formal submission
- Carrier originally Standard Smoker, but reconsidered at a Standard Non-Smoker offer
- Approved \$1.25 Million UL
- Offered Standard Non-Smoker
- Annual Premium \$20,000

## Family History of Coronary Artery Disease (CAD)

- 55-year-old-male
- Patient wanted 2nd opinion regarding his CAD risk due to sudden death of his brother age 56
- His cardiac test showed some mild abnormalities, including an abnormal calcium score
- The carrier made an exception to allow the client to get to Preferred Non-Smoker from Standard rates, but limited the offer to the \$3 Million applied for
- The calcium score ended up being on the low side of abnormal, which helped to keep the case in the Preferred Non-Smoker rate category
- Approved \$3 Million GUL
- Offered Preferred Best Non-Smoker
- Annual Premium \$37,518