

Underwriting Case Studies

Highly Elevated Prostate-Specific Antigen (PSA)

- 57-year-old-male
- Elevated PSA over 10 upon insurance exam
- A PSA retest was done by the urologist and a free PSA was taken
- The numbers were 7.8 for the PSA and 17.4 for the free PSA
- Shopping generated a number of declinations, a few Table 2 offers and one Standard offer
- Approved \$6 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$37,306

Slightly Elevated Protein/Creatinine in Urinalysis

- 32-year-old-male
- The case manager researched the elevation after seeing that the urine temperature was below normal range
- The research showed that low temperatures can negatively impact creatinine/protein levels
- The underwriter from the carrier agreed and restored the desired rate class
- Approved \$5 Million Term
- Offered Preferred Non-Smoker
- Annual Premium \$2,351

Drag Racing

- 62-year-old-male
- Appropriate licensing
- Top speeds 140 mph
- Approved \$10 Million Term
- Offered Preferred Non-Smoker, with no exclusion for racing
- Annual Premium \$29,740