

Underwriting Case Studies

Depression and Anxiety

- 31-year-old-male
- Medical marijuana used weekly for depression, anxiety, stress and loss of appetite
- Most offers ranged from Standard Non-Smoker to Standard Smoker rates
- Approved \$10 Million Term
- Offered Preferred Plus Non-Smoker
- Annual Premium \$5,185

Alcohol Usage

- 37-year-old-female
- Alcohol excess from 10 years ago and “controlled” current usage
- History of anxiety, depression, and obsessive-compulsive disorder (OCD), client is taking Citalapram
- Client took a behavior modification management course
- A good cover letter made a difference in this case
- Approved \$2 Million Term
- Offered Table B
- Annual Premium \$2,150

Elevated Prostate-Specific Antigen (PSA) and A1C

- 60-year-old-male
- PSA at 8.96 and A1C at 6.5 when first applying for coverage
- Client went back to his doctor for re-checks when his PSA dropped marginally to 8.72, with the urologist checking the client for prostate cancer
- His A1C came down to 6.3, and diagnosed as pre-diabetic
- Approved \$1.5 Million UL
- Offered Standard Plus Non-Smoker
- Annual Premium \$30,346