

# Underwriting Case Studies

## Various Impairments

- 57-year-old-male
- White Coat Syndrome, Pre-Diabetic and Hyperlipidemia
- APS numbers were 160/102 and 163/90, but home BP numbers were within normal range. The insurance exam came in with normal BP numbers
- Two carriers offered Preferred Non-Smoker, others were Standard and Rated. Two carriers were able to overlook the white coat syndrome history and adverse readings
- Approved \$10 Million Term
- Offered Preferred Non-Smoker
- Annual Premium \$19,965

## Type II Diabetes

- 49-year-old-male
- Diagnosed at age 19, now uses an insulin pump
- Blood sugar well-controlled at 120 with Hemoglobin A1C at 6.7, BUN 1.4 and Creatinine at 1.14
- Most offers came in at Table 3-Table 5. Some companies specialize in diabetes underwriting
- Approved \$3.5 Million Term
- Offered Table 2 on a Standard Plus Non-Smoker chassis
- Annual Premium \$7,970

## Foreign National from Middle East

- 42-year-old-male
- Applied for his green card 8 years ago and not yet received it
- He is a property owner with stable professional employment
- Two carriers were content that he has an outstanding application for a green card and willing to make offers
- Approved \$2 Million UL/Term combination
- Offered Preferred Plus Non-Smoker
- Annual Premium \$8,016