

Underwriting Case Studies

Abnormal Complete Blood Count (CBC)

- 40-year-old-male
- Very high Triglycerides
- The majority of carriers declined the case and other carriers offered Standard
- Approved \$2.5 Million Term
- Offered Preferred Non-Smoker
- Annual Premium \$1,769

Insurance for a Couple

- 42-year-old-male and 40-year-old-female
- Elevated blood pressure and elevated labs 166/136, 152/117, 160/108: triglycerides 418
- A cover letter addressing why the number was out of kilter was used, which was able to get two carriers to Standard and one to Standard Plus Non-Smoker
- Approved \$15 Million SUL and \$10 Million Term
- Offered Standard Plus Non-Smoker and Preferred Plus Non-Smoker
- Annual Premium SUL \$64,000 and Term \$18,460

Acute Lymphoblastic Leukemia

- 35-year-old-female
- Diagnosed at age 12, treated with chemo and radiation, no current prescriptions
- Good CBC, clear CRP, and good hepatic profile results
- Normal delivery
- Approved \$3 Million UL
- Offered Standard Plus Non-Smoker
- Annual Premium \$16,000