

# Underwriting Case Studies

## Agent Orange Exposure during Vietnam War

- 79-year-old-male
- Veteran infected during the Vietnam War causing Diabetes
- Diabetes under good control, insured very compliant with maintenance and control
- Approved \$500,000 GUL
- Offered Standard Non-Smoker despite COVID-19 restrictions
- Annual Premium \$42,510

## Cardiac Ablation

- 59-year-old-male
- Build 6 feet, 214 Pounds
- Client had Cardiac Ablation 7 years ago
- Runs marathons, controlled blood pressure and cholesterol
- Approved \$5 Million Term
- Offered Preferred Plus Non-Smoker
- Annual Premium \$10,762

## Various Impairments

- 56-year-old-male
- Uncontrolled Diabetes, mild Aortic Valve Disease and Coronary Artery Disease
- Most companies not offering for this insured during the pandemic
- Approved \$1 Million Term
- Offered Table B
- Annual Premium \$7,155