

# Underwriting Case Studies

## Male Breast Cancer

- 51-year-old-male
- Had breast cancer and mastectomy 5 years ago with no follow up chemo or radiation
- Grade 1, Stage pT1b
- One in 200 breast cancers are from a male
- Most carriers declined to offer, 3 carriers offered with a \$7.50 flat extra for 2-3 years
- Approved \$2.5 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$8,347

## Positive Echo Cardiogram

- 62-year-old-male
- Increase of the ascending aorta diameter from 4.0 cm in 2017 to 4.3 cm in 2020
- Most carriers would not offer
- Approved \$1 Million Term
- Offered Table 2
- Annual Premium \$7,431

## Stent Implant

- 65-year-old-male
- Stent implanted 14 years ago
- Client takes blood pressure med, a statin, and thyroid meds
- Client had only single vessel disease
- Approved \$2 Million UL
- Offered Standard Non-Smoker
- Annual Premium \$59,072