

Underwriting Case Studies

Speeding Violation

- 35-year-old-male
- Recent speeding violation (40 miles over limitation) with no alcohol usage
- Carrier responses varied widely. A few carriers declined to offer, others offered a \$3.50/1000 flat extra, others offered a Table 2 and two carriers of their Preferred categories.
- Approved \$3.5 Million Term
- Offered Preferred Best Non-Smoker
- Annual Premium \$1,218

Cocaine Usage

- 38-year-old-male, 6'3", 290 lbs.
- Client used cocaine one-time while in Las Vegas 3+ years ago
- Occasional marijuana in the past
- Client was not forthcoming with 3 prior submission only to be rejected. There were only two offers.
- Approved \$500,000 UL
- Offered Table 2 + \$7.50/1,000 x 4 years
- Annual Premium \$6,550

Heart Concerns

- 51-year-old-female
- Congenital Dysfibrinogenemia and Hypothyroidism
- In 2019 client had heart palpitations
- Echo showed strain rate. The rates of Ventricular Ectopy and more frequent Supraventricular Ectopy, heart structurally normal.
- Client stopped the use of caffeine, which controlled palpitations
- Most offers came in at Table 2-3 and others declined to offer.
- Approved \$1.5 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$2,968

Let us know how we can help you with your next case. Call us today!

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