

Underwriting Case Studies

Alcohol Usage

- 46-year-old-male
- Client has multiple mentions in his Doctor's file to stop drinking
- Drinking as many as 8 drinks/day up until a few years ago
- Client has moderated his alcohol usage
- DUI 2+ years ago
- Declined formally twice over the past two years with no offers from trial applications, except for one
- Approved \$5 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$14,830

Sexual Assault

- 32-year-old-male, 6 ft., 240 lbs.
- Pleaded guilty and completed probation for sexual assault in 2010
- Client started taking Sertraline in 2018 for Depression
- All carriers declined to offer, except for one
- Approved \$2 Million IUL
- Offered Preferred Non-Smoker
- Annual Premium \$9,360

Family History of Familial Adenomatous Polyposis (FAP)

- 45-year-old-male
- Had a colonoscopy and had a non-cancerous polyp remove
- The client's younger sister was diagnosed with FAP in her 30's
- He was declined on his formal application and was told that there could be a Table 8 offer if he took a genetic test and tested negative for FAP
- The client declined to take the genetic test, the case was shopped
- Approved \$3 Million Term
- Offered Preferred Non-Smoker
- Annual Premium \$6,323