

Underwriting Case Studies

Scuba Diving and Peripheral Vascular Disease (PVD)

- 57-year-old-male
- 100 dives yearly, maximum depth 120 feet, dives with a skilled diver
- Credits given to reduce rating from Table 2 to Standard
- Carrier's underwriter agreed to waive the \$3.50/1,000 flat extra to make the competitive difference needed
- Approved \$7 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$30,118

Multiple Impairments

- 61-year-old-male, 5 feet, 9 inches
- Diabetes Type II with 7.3 A1C on insurance exam
- Obstructive Sleep Apnea with no records of compliance in the APS
- Controlled high blood pressure
- Multiple carriers that were approached declined to offer, one offered a Table 5. The carrier ultimately selected was a decline, but improved their offer once additional records were provided with some clarity as to the history of the diabetes diagnosis
- Approved \$5 Million IUL
- Offered Standard Non-Smoker
- Annual Premium \$95,500

Tobacco Chewing

- 54-year-old-male
- Tobacco chewer
- Client also suffers from Acid reflux with recent Vertigo
- Approved \$2 Million Term
- Offered Standard Non-Smoker
- Annual Premium \$9,188