

Underwriting Case Studies

DUI

- 59-year-old-male
- Gastric Bypass surgery 6 years ago
- Felony DUI 2+ years ago, lost license, injured himself
- Got license back, DUI is being worked to change to a misdemeanor
- Low alcohol consumption, had only 2 glasses of wine after attending a business meeting before DUI crash
- Engineer with very stable life and home environment
- Approved \$2 Million Term
- Offered Standard Plus Non-Smoker
- Annual Premium \$6,795

Mountain Climbing

- 52-year-old-male
- Climbs with safety gear
- 13K Altitude and Yards not more than 5.7
- Up to 50 climbs per year, all in the USA
- Approved \$2.5 Million UL
- Offered Standard Plus Non-Smoker
- Annual Premium \$32,000

Schizophrenia

- 60-year-old-male
- Schizophrenia diagnosed 45 years ago
- Stable, normal life
- Offers came in the from declines to Table F with a few that were able to get to Standard Non-Smoker rates
- Approved \$300,000 UL
- Offered Standard Non-Smoker
- Annual Premium \$5,634

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