

Underwriting Case Studies

Melanoma

- 32-year-old male
- Superficial spreading and no other skin lesions
- Breslow depth: 1.0mm, Clark level: IV
- No definite lymphovascular invasion identified; no perineural invasion tumor-infiltrating lymphocytes present; brisk regression; absent precursor nevus; absent-in-transit metastasis/satellitosis; none identified path stage; pT1b N0 MX
- Applying for \$5 Million Term
- Approved Standard Non-Smoker
- Annual Premium \$44,014

Arrhythmia

- 47-year-old male
- Bradycardia is minimal
- Excellent exercise capacity and good echo
- History of anxiety and depression
- Applying for \$2.5 Million UL
- Approved Standard Non-Smoker
- Annual Premium \$15,406

History of Bladder Cancer with Resection

- 51-year-old female
- Diagnosed 6 years ago
- Grade 1/3, no invasion, surveillance is negative
- Applying for \$1 Million Term
- Approved Standard Non- Smoker
- Annual Premium \$2,693