

UNDERWRITING CASE STUDIES FOR OBESITY AND DIABETES



Obesity and type 2 diabetes are of the two most common impairments seen by underwriters. At American National, our underwriters go the extra mile to identify individuals with these conditions. Learn about two recent cases that display how we apply credits for healthy characteristics and look at the total picture, not just individual conditions.

	OBESITY	DIABETES
	\$500,000 20-Level Term on a 42 year old female who is 5'2" 189 lbs.	\$500,000 Signature Guaranteed Universal Life on a 46 year old female with no current medical history. Her insurance exam found that her HbA1c was elevated at 6.6 suggesting new onset diabetes.
INITIAL OFFER	STANDARD RATING	TABLE 3 RISK
FAVORABLE PRECISION CREDITS ADDED	<ul style="list-style-type: none"> • Lifelong nonsmoker • Blood pressure on exam averages 119/74 • HbA1c 5.2 (A1c is a very normal diabetes marker) • Cholesterol/HDL ratio 2.9 • LDL 91 	<ul style="list-style-type: none"> • Lifelong nonsmoker • Height and weight was considered preferred plus • All other blood/urine results were within the normal range • Blood pressure on exam averages 110/60 • Cholesterol/HDL 3.5 • Has established care with a primary care physician with annual checkups
FINAL OFFER	PREFERRED (UP 2 RATE CLASSES)	STANDARD (UP 3 RATE CLASSES)

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