

The banner features a green background on the left and a blue background on the right, separated by a diagonal red stripe. The text "AXA Equitable" is in a bold, sans-serif font, and "underwriting case study" is in a regular, sans-serif font, both in white.

AXA Equitable
underwriting case study

consistent, competitive, innovative underwriting

Underwriting Case Study: EBCT



Face Amount:	\$2,500,000
Product:	15-Year Term
Gender:	Male
Age:	63
Height:	5' 10"
Weight:	190 lbs.
Tobacco Use:	None for 20 years

Family History

Both parents lived past the age of 65, now are deceased.
All siblings are living.

Medical History

- Childhood tonsillectomy & appendectomy
- Hernia repair at age 57
- Kidney stone spontaneously passed 4 years ago
- Elevated cholesterol (235/5.1) found on routine screening 5 years ago. Placed on medication and levels have since been within normal limits (average: 185/3.5).
- Average blood pressure readings 110/70 over the past 3 years with no medication
- As part of his annual physical a year ago, the client had a Carotid Artery Ultrasound with normal results and an Electron Beam Computed Tomography (EBCT) with a calcium score of 725:
 - ♦The EBCT coronary artery calcium score places him in the 75th percentile for males his age.
 - ♦The balance of his physical and lab results were within normal limits.
- His physician sent him for an imaging stress test as a follow up to the EBCT and the results were normal and demonstrated good exercise capacity.

Underwriting Decision:

PREFERRED NON-TOBACCO

Clients can be considered for Preferred or Standard Plus with: an EBCT score in the 75th to 89th percentile, a negative follow-up imaging stress test, and by having other risk factors deemed favorable. Note that EBCT scores that fall below the 75th percentile can be considered for all Preferred Classes, including Preferred Elite!

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