

TAKE THE CASE OF



Model Shown

Personal Disability - Dr. T.

While visiting family during the holiday season in New York, Dr. T. was arrested after a traffic stop when he refused to take a Breathalyzer test. As a result, he was charged with Driving While Ability-Impaired (DWAI), a lesser charge than Driving While Intoxicated. The conviction carried a suspension of three to eighteen months of his driver's license. After returning home to California, Dr. T. took Drinking Driver Program classes and he was able to regain his driver's license.

With his driver's license reinstated, Dr. T. thought his troubles were behind him. After applying for disability insurance with a traditional insurance company, Dr. T. was quickly declined due to the recency of the criminal charge.

After the declination, the producer turned to Petersen International Underwriters for the disability insurance. Dr. T. was underwritten and issued \$11,900 per month of coverage as a preferred risk.

Applicant:	Dr. T.
Age:	31
State:	California
Occupation:	OB/GYN
Income:	\$220,000
Reason:	DWAI
Policy Term:	5 Years
Elimination:	90 Days
Monthly Ben.:	\$11,900
Benefit Period:	120 Months
Optional Rider:	Residual
Optional Rider:	COLA



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