

# Underwriting



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## UNDERWRITER:

Defined as someone sitting  
in an ivory tower 900 miles  
from here, trained to say,  
"NO."

## YOUR JOB:

To convince that  
underwriter, with truthful  
information, presented in  
as favorable a light as  
possible that it is desirable,  
even possible to say  
"YES."

**Cholesterol and Triglycerides** are fatty substances found normally in the bloodstream and in all of the cells in your body. However, a high level of cholesterol in the blood (hypercholesterolemia) is a major risk factor for coronary artery disease, which leads to heart attack.

Cholesterol can't dissolve in the blood. It must be transported to and from the cells by lipoproteins, principally by Low-Density Lipoprotein (LDL) and High Density Lipoprotein (HDL).

### What is LDL Cholesterol?

LDL is the major cholesterol carrier in the blood. With too much LDL cholesterol, "plaque," a thick, hard deposit slowly

## Lipid Levels

builds up in the walls of arteries feeding the heart and brain and begins to clog the arteries. A high level of LDL Cholesterol (160 mg and above) indicates an increased risk of heart disease, heart attack, and stroke. That is why LDL Cholesterol is frequently called "bad" cholesterol.

### What is HDL Cholesterol?

Medical experts believe that HDL tends to carry cholesterol away from the arteries and back to the liver, where it is passed from the body. HDL Cholesterol is known as "good" cholesterol because a high HDL level seems to protect against heart attack. Unfortunately, an extremely low HDL level (less than 40 mg) is predictive of increased risk of heart attack and stroke.

### How Can Cholesterol Be Controlled?

"You are What You Eat." Try to reduce your intake of saturated fats, by for example substituting margarine for butter. Soft margarine is better than stick margarine, and less is better than more. Learn to watch your diet and the size of your portions.

Exercise regularly. Exercise increases the HDL "good" cholesterol in many people.

Quit smoking. Smoking lowers the HDL "good" cholesterol.

If you drink alcohol, drink in moderation.

Have your cholesterol checked regularly by your doctor. If diet and exercise alone can't bring it down to normal,

medication may be required.

### What Are Triglycerides?

Triglycerides are the chemical form in which most fat exists in the body. They are present in the blood plasma, and together with cholesterol, form the plasma lipids.

Triglycerides in the plasma come from fats eaten in foods, or manufactured in the body from energy sources such as carbohydrates. Calories eaten and not utilized immediately are converted to triglycerides, transported to fat cells to be stored, and then released to meet the body's need for energy between meals.

### Are Excess Triglycerides Harmful?

Excess triglycerides in plasma is called Hypertriglyceridemia. It is an indicator for an increased risk of coronary artery disease, diabetes, and pancreatitis.

### Normal Fasting Triglyceride Levels are:

Normal	Less than 150 mg
Borderline High	150 to 199 mg
High	200 to 499 mg
Very High	500 mg or higher

### Are You Selling Smart?

Do you routinely ask your clients about their height, weight, blood pressure, and cholesterol? If you are not in the habit of doing so, I highly recommend that you get into the habit of doing so.

### Fewer Surprises = More Delivered Policies!

If you have read this far, you can appreciate why so very few people qualify for Preferred Plus.

## UNDERWRITING PROGNOSIS

With Most Companies you are not likely to obtain:

	With Cholesterol Exceeding	OR	HDL Ratio Exceeding
Preferred Plus	220		5.0
Preferred	250		6.0
Standard	300		8.0
At least Table 2	350 - 400		
Case highly questionable	Over 400		

### Triglycerides

Preferred or Preferred Plus	Up to 400	Probably OK
Standard	Up to 500	Usually OK
At least Table 2	Over 500	
Case highly questionable	Over 1,000	