

Lab Tests *By Donald V. Victorson, CLU*



Today with Blood and Urine testing almost universal, it is extremely important that the life underwriter be aware of the significance of abnormal results uncovered in many of the most common tests.

Diabetes. Usually case will be declined until the diabetic gets his diabetes under control.

ALBUMIN 3.8 - 5.1
May indicate Diabetes, Pyuria, Hematuria. Ominous in combination with elevated blood pressure.

PROTEIN 6.0 - 8.0
Significant Proteinuria rarely occurs without kidney disease.

CHOLESTEROL 163 - 200
Elevated Cholesterol is associated with increased risk for coronary and cardiovascular disease.

HDL RATIO 2.69 - 6.11
A high HDL ratio is considered worse than high overall cholesterol.

TRIGLYCERIDES 50 - 200
Triglycerides, another blood fat is today considered to be as significant as Cholesterol as a predictor of future heart disease.

Elevated CHOLESTEROL, a high HDL ratio, elevated TRIGLYCERIDES are all negatively impacted by Smoking, Obesity, elevated Blood Pressure, Diabetes Mellitus, Cardiovascular Disease, family history of Cardiovascular Disease.

LIVER ENZYMES
ALT (SGPT) 10 - 53
AST (SGOT) 12 - 35

These are liver enzymes that are indicators of liver cell damage. These enzymes are located in liver cells and leak out and make their way into circulation when liver cells are injured. In the case of acute liver damage such as acute viral hepatitis, the ALT and AST may be highly elevated. In chronic hepatitis or cirrhosis, the elevation of these enzymes may be minimal.

GGTP 10 - 95

The GGTP is elevated in a large number of disorders that affect the drainage of bile, such as gallstones or tumor blocking the common bile duct, or alcoholic liver disease, or drug induced hepatitis, blocking the flow of bile in the smaller bile channels within the liver.

BUN/CREAT RATIO 2.0 - 30.0
This test indicates if the kidneys are functioning normally.

URIC ACID 3.9 - 8.8
Elevated levels are commonly associated with Gout. Underlying causes may frequently be obesity, alcohol consumption, high blood pressure, kidney disease, diabetes, and atherosclerosis.

PSA
Prostate Cancer usually not present. Less than 4.0
Prostate Cancer may be present. 10.0
Prostrate Cancer highly likely More than 10.0

NICOTINE
Serum Cotinine is an extremely accurate measure of Nicotine levels. Typical levels are as follows:
Lifetime tobacco abstainers 11.5
Smokers Amnesia 196
Active Smokers 350

COCAINE - Any measurable level will alarm the underwriter and result in a Decline.

DWI - While strictly speaking, a DWI conviction is not a Lab Test, it is an apparent indicator to the underwriter of an undesirable applicant. Multiple DWI convictions will almost certainly result in a severe rating or a decline.

Conclusion:
This list covers many of the tests that you are likely to encounter with some degree of frequency. It is by no means a complete list. I hope that it will assist you in better understanding why the underwriter is disappointing your client.

Should you encounter a challenging case and require more information, or should you run into abnormal findings not covered here please call us. We will be glad to try to enlighten you as to the nature of your client's problem. Possibly we may be able to help you solve his insurability difficulty and help you turn a rejection into a commission. ❖