

LAB TESTS



by Donald Victorson, CLU

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."

Today with blood and urine testing almost universal, it is very important that the life underwriter be aware of the significance of abnormal results in many of the most common tests.

NORMAL RANGE

GLUCOSE 65-115

Elevated Glucose levels indicates 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

May be present 10.0

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 into a decline.

DWI

While strictly speaking, a DWI conviction is not a lab test, it is increasingly becoming apparent that it is an indicator of an undesirable applicant. Multiple DWI convictions will almost certainly be declined.

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. It is my hope that it will assist you in better understanding why the underwriter is disappointing your client.

Should you require more information, or should you encounter abnormal findings not covered here please call me. I will be glad to try to enlighten you as to the nature of your client's problem. Possibly I may be able to help you solve his insurability difficulty.