

# Underwriting Alert

## Liver Function Test Abnormalities



# MetLife

### Revisions to Underwriting Guidelines for Liver Function Test Abnormalities Could Result in More Favorable Offers

As part of routine testing requirements for life insurance, many proposed insureds will have liver function tests (LFTs) performed on a blood sample. These tests — alanine aminotransferase (ALT), aspartate aminotransferase (AST), gamma-glutamyl transferase (GGT), alkaline phosphatase, bilirubin and albumin — all, to a varying degree, reflect the status of the liver.

Abnormal levels of these substances may be caused by numerous medical conditions, such as viral hepatitis, alcohol abuse, fatty liver, gallbladder disease and even cancer. The most common causes of abnormal LFTs are viral hepatitis, alcohol abuse and fatty liver. Any of these liver diseases may eventually lead to cirrhosis.

Based on our revised life underwriting guidelines, clients with certain abnormal LFT patterns may have lower ratings. Ratings now take the client's build into consideration. Also, ratings for isolated elevations in ALT and bilirubin have been lowered to reflect the fact that these tests are not strongly associated with the risk of death.

Ken, 36, is an accountant applying for \$1 million in term life insurance. He has been healthy for his entire life, despite the fact that he does not exercise much and is overweight (but not ratable). He has fewer than three alcoholic drinks per week and does not smoke. His insurance blood testing shows several LFT abnormalities with an ALT and GGT of 144, and an alkaline phosphatase of 150. Albumin, bilirubin and AST are normal. Hepatitis B, hepatitis C and CDT testing are negative. Previously, Ken would have been given a mild substandard rating for the LFTs. **Now, Ken could be considered for a life insurance policy at Standard rates.**

Anna, 49, is a business owner applying for \$500,000 in permanent life insurance. She has no history of medical problems other than some minor orthopedic complaints. She is mildly overweight (not ratable), does not smoke and seldom drinks alcohol. Her insurance blood tests show an ALT level of 67, while the other LFTs are normal. Her hepatitis B, hepatitis C and CDT tests are all negative. Previously, Anna would have been given a Standard offer. **Now, Anna could be considered for life insurance at Preferred rates.**

*Examples above are hypothetical. Underwriting ratings will vary based on specific case details.*

**For more information, contact a member of your underwriting team.**

	THEN	NOW
LIVER FUNCTION TEST ABNORMALITIES	Ratings for isolated ALT, bilirubin and GGT elevations carried higher ratings.	Ratings may be lower for abnormalities in ALT, bilirubin and GGT.
	No consideration of age and sex-based normal values, leading to higher ratings for many LFT abnormalities.	Consideration now given to age and sex-based normal values, leading to lower ratings for many LFT abnormalities.

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