



CASE STUDY # 11



Underwriting Liver Disease

Life is full of pressure. Time and productivity pressure is part of an Underwriter's daily routine. This results in minor omissions which could have greater impacts. Today, we discuss a case which may or may not fall into the same category, but one thing for sure is that the case should have been flagged for additional due-diligence.

A 29-Year-old male, married, graduate, salaried individual opted for a cover of 1Cr. He was financially viable for the cover as per his occupation and CIBIL score.

Medically, his BMI was normal, ECG was normal, Lipids were within normal range, and he had no history of any illness. His LFT report looked something like this, and it was surprising that the highly elevated values were missed by the initial underwriter. Probably, since it was a young life and everything else was in normal range, it was overlooked. INCHES portfolio includes 3600 risk mitigation solutions – beginning from product design to prudent underwriting to rational claim management to clinical skill upgradation - all aiming to loss containment.

LIVER FUNCTION TEST			
BILIRUBIN (TOTAL)	: 0.7	mg/dl	Adults 0.0 - 1.1
BILIRUBIN (DIRECT)	: 0.2	mg/dl	Adults : 0.2 - 0.7
BILIRUBIN (INDIRECT)	: 0.5	mg/dl	0.2 - 0.7
SGOT	: 208 (Rechecked)	U/L	Adult Male : <37 Female: <31
SGPT	: 76 (Rechecked)	U/L	Adult Male : <45 Female: <34
S.ALKALINE PHOSPHATASE	: 118	IU/L	Adults : Up to 315

As per the re-insurer manual, cases with such high SGOT and SGPT values are to be postponed till the underlying cause for the same is identified and treated. The case was analysed by INCHES underwriter and decision was taken to postpone the case till further investigated. Thus, fulfilling the job of an underwriter as risk assessor.

The likelihood of significant liver disease increases with the number and magnitude of liver enzyme abnormalities. The cells of the liver may be injured by exposure to viruses, drugs, alcohol, toxins, and autoimmune processes, though often no cause is apparent. When the liver is injured, abnormal concentrations of some liver enzymes may occur. Hence, it is necessary to do a detailed analysis of abnormal elevations in Liver function tests to ensure there is minimum or no impact on long-term mortality and morbidity of the insured.

For details, drop in a mail to info@inchesgroup.com