



## CASE STUDY # 17



### A Photograph says it all!

A 35-year-old Female, married, post graduate working for a reputed bank with 5 Lac Annual Income had requested for 50 Lac cover and was eligible for complete cover. LA had declared a BMI of 30.3 and no other illness. It was a standard simple straightforward case and was recommended to be issued.

**BUT...**

**One look at the photograph and something seemed off. The LA looked overweight for her 30 BMI and calling for grid medicals even for the small cover of 50 Lac seemed safer.**

When the reports were received, the LA was much more overweight than the declared weight, plus the Hba1c was 10 (Lab range < 5.7), Random blood sugar 168 (Lab range 70-140) and there was a belated declaration of the LA being diabetic for 2 years.

Not only was the case ratable due to the LA's declaration of being Diabetic, but an Hba1c of 10 and elevated blood sugar is not acceptable, and the case had to be declined. Unsurprisingly, the LA's Lipids and Liver function tests were also abnormal. Hence, it is always recommended to view a photograph not only from the angle of KYC compliance but a medical angle as well. A photograph may reveal not so obvious or undeclared illnesses as was the case with this applicant.

5	Hba1c	10.1	4-6	%	NOT OK
6	Creatinine (serum), Crea	0.5	0.6-1	MG/DL	NOT OK
7	UREA	16.8	0-42.6	MG/DL	OK
8	Blood Urea Nitrogen	7.85	3.6-22	MG/DL	OK
9	Cholesterol	149	120-220	MG/DL	OK
10	Triglycerides	220	40-200	MG/DL	NOT OK
11	HDL Cholesterol	28.8	35-60	MG/DL	NOT OK
12	TOTAL CHOLESTEROL/HDL RATIO	5.17	2.2-6.3	MG/DL	OK
16	SGOT / AST	47.7	5-34	U/L	NOT OK
17	SGPT / ALT	51.6	0-55	U/L	OK
18	Alk Phos/ Alkaline Phosphatase/ AP	75.5	40-150	U/L	OK
19	GAMMA GT/ GAMMA GTP /GGTP	80.7	9-36	U/L	NOT OK
20	Serum or Total BILIRUBIN/ BIL/ Bili	0.40	0.1-1.2	MG/DL	OK

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