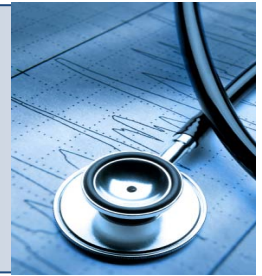


# Underwriting Hot Topic: Lab Work & Holiday Over-Indulgences

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The holidays generally bring with them many opportunities for generosity, comradery, festivity and above all, over-indulgence. Temporary over-indulgences in food and drink may affect a person's health and in turn the underwriting classification for a life insurance policy.

When a new insurance acquisition is initiated, it is important to keep in mind that lab work is part of the insurance exam requirement. The blood work and urinalysis completed during an insurance exam generally provides a very accurate and current snapshot of a person's health to the insurance carrier underwriters. However, this snapshot can be skewed by a short-term excessive indulgence in many of the holiday favorites - especially if those treats are consumed too proximally to the insurance exam date.

In general, lab work demonstrates the health status of a person's body. If a lab value is either higher or lower than the normal range, it can indicate a problem. Lab values can be useful to doctors in helping to diagnose some types of cancer and organ failure; they can also reflect some heart problems. Labs even have the potential to detect certain diseases before a person shows any symptoms. Thus, these values can be extremely helpful to an insurance carrier underwriter who needs to get a quick picture of a person's health without the luxury of the ongoing doctor / patient relationship.

Just as the bad habits generally associated with the holidays can negatively affect lab results, good habits typically associated with New Year's resolutions can positively affect the results. Consulting a physician to implement a regimen of proper diet and regular exercise is a key component in establishing long-term healthy habits. These smart health choices generally help to ensure lab results fall within normal ranges. A sharp spike that results from temporary indulgences during the holiday season can usually be corrected by implementing some healthy lifestyle choices shortly thereafter.

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