

IMPAIRED RISK REFERENCES

Issue 19

THE CASE

STUDY FOR

THIS MONTH

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Meet Ken Larson, member of the impaired risk team. Ken has been an underwriter for over 25 years in career, reinsurance, brokerage and substandard brokerage. Be sure to give Ken a call on your next tough case.



Underwriting EKG Blocks

A 50-year old woman is applying for \$500,000 of term life insurance. At her annual exam last month, she was discovered to have a block on her EKG, but cardiac testing proved negative.

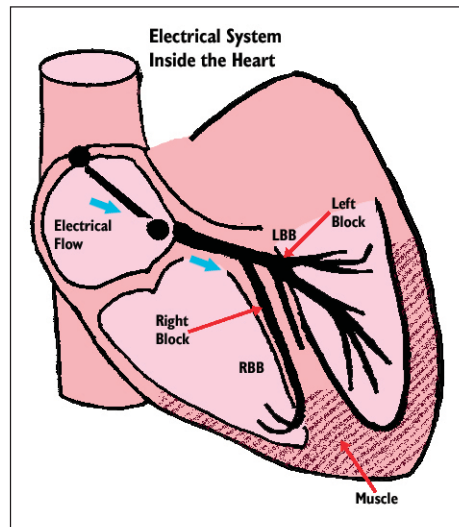
Electricity flows from a central source at the top of the heart and is necessary to operate the muscle activity of the ventricles. In the lower chamber, there are two channels, one on the left side of the heart and one on the right side. These are called bundle branches and the left is the larger. It controls more heart muscle. A Left Bundle Branch (LBB) block is a common finding on an electrocardiogram (EKG). This is a disruption of the normal electrical channel. See the illustration.

When the left bundle is injured, the normal flow of electricity is interrupted. There can be many diseases that cause this to happen; for example, there are cardiomyopathies (disease in the muscle itself), heart enlargement (LVH), coronary artery disease (including heart attacks), even valve disease, and some unknown causes occur that slowly degenerate the electrical system.

There is a particular pattern that the LBB block makes on the EKG. When the block is newly detected, the risk to life has been found to be *ten times* normal for the immediate future. For this reason, life insurance cannot be offered until the block has a full cardiac evaluation; so a postponement is necessary when a new block is detected.

When time has passed (usually six months) or when a cardiac evaluation has been completed, the risk becomes less and an offer can be made for life insurance, but even then

it will be rated in most cases. The reason for concern is mainly due to the fact that testing can be normal and disease not initially detectable. The disease can be more apparent and tests can turn abnormal as time goes on; so a negative cardiology evaluation does not mean there is no risk.



A Right Bundle Branch (RBB) block is a similar disruption to the electrical channel on the right side of the heart. The finding of the RBB block can be related to the similar conditions that affected the left bundle. When this condition is a new finding it also must be underwritten with caution. Because it is a smaller electrical channel it is not likely to be associated

with as severe a disease. Recent medical literature indicates that, like the LBB block, this can be a similar mortality concern. When it is newly discovered, an offer for life insurance can be made with a small rating.

In the case study, the likely offer would be Table 2. The cardiology evaluation allows not only an offer to be made but also credits for no disease detected. The risk still remains that some disease will show up later, thus the small rating.

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