



CLUE

All you have ever wanted
to know about underwriting
but were afraid to ask...



www.clue-online.com

Impairments

- ▶ Underwriting related information at a glance
- ▶ Fast access to all ratings
- ▶ Wizards for height, weight blood pressure, diabetes mellitus, lipids
- ▶ Anatomical illustrations
- ▶ Black's medical dictionary

Metabolic syndrome

The metabolic syndrome, dyslipidaemia and obesity

The new [International Diabetes Federation \(IDF\)](#) definition 2005

According to the new International Diabetes Federation (IDF) definition, for persons to be defined as having the metabolic syndrome they must have:

Causes

- Central obesity (defined as waist circumference > 94cm for European men and > 88cm for European women, with ethnicity specific values for other groups, see below)

Symptoms

- at least any two of the following four factors:

- raised TG level \geq 150 mg/dL (1.7 mmol/L)

- raised HDL cholesterol < 40 mg/dL (1.0 mmol/L) for men, or specific treatment for LDL cholesterol

- raised blood pressure systolic BP \geq 130 mmHg or diastolic BP \geq 85 mmHg

- raised fasting plasma glucose (FPG) \geq 100 mg/dL (5.6 mmol/L) or 100 mg/dL, OGTT presence of the syndrome

Complications

- increased risk of cardiovascular disease

Treatment

- lifestyle changes

Diagnosis

- based on the presence of at least two of the above criteria

Disability

- increased risk of cardiovascular disease

Prognosis

- increased risk of cardiovascular disease

Country/ethnic group

- in the USA, the ATP (Adult Treatment Panel III) definition is used

ECG changes

When a current ECG should be obtained in the presence of:

- Present or past history of cardiac, arrhythmia, ischaemic heart disease or rheumatic fever
- Atherosclerosis anywhere in the arterial system
- Hypertension (systolic above + 160 mmHg)
- Diabetes over age 30
- Marked hyperlipidaemia

Exercise ECG studies do a relatively poor job of localizing anatomical lesions. Some of the changes seen with ischaemia are also seen with poor LV function. The following indicate extensive or critical CAD:

- Ischaemic ST depression \geq 2.5 mm
- Early ischaemic changes noted during exercise test
- Ischaemic changes persisting into late recovery
- Chest pain on exercise, angina persisting well after exercise
- Low exercise tolerance and low MET score
- Systolic blood pressure drop below resting value during exercise
- Exercise-induced ventricular arrhythmias
- Exercise terminated early due to chest pain, fatigue or leg pain

A previous ECG(s) should be obtained if possible when:

- History reveals changing or conflicting opinions on past ECGs
- Allowing physician reports "minor" ECG changes regardless of whether the current tracing is normal or abnormal. If serial ECGs were taken during a period of observation for chest pain, the whole series should be reviewed.

Laboratory

- ▶ Traditional and SI units
- ▶ Normal values of all tests
- ▶ Comments on abnormal values and indications of possible causes

Troponin I

Trad. Units SI Units Blood Plasma Serum Tests

Synopsis:	Cardiac troponin; cTnI
Normal:	Below 0.4 ng/mL
Pathological:	Above 0.4 ng/mL, Myocardial damage
Comments:	Cardiac troponin I and T (cTnI, cTnT) are not normally found circulating in the blood of healthy individuals and show a greater proportional rise above the reference value in the setting of myocardial necrosis. Cardiac troponin I and T are therefore highly specific indicators of myocardial necrosis and offer additional diagnostic information in the case of normal to border line elevation of CK-MB or concomitant skeletal muscle injury. The cardiac troponins rise with a time course similar to creatinine kinase (CK) but remain elevated for up to 7 to 10 days after cardiac injury and are therefore useful for the diagnosis of cardiac events having occurred from several days previously. Similar to CK-MB, the sensitivity of the cardiac troponins for the diagnosis of myocardial infarction is relatively poor during the first 6 hours after symptom onset and require serial measurement among individuals presenting early after the development of chest symptoms. Some individuals with musculoskeletal or renal disease have elevated levels of cardiac troponin T without any evidence of myocardial injury, thus this marker may not be so sensitive as cardiac troponin I for detection of myocardial injury.

Phenytoin

Brand:	Dilantin, Epanutin, Genon
Class:	Hydantoin
Indications:	Toxic shock, psychomotor and neurosurgically-induced seizures
Comments:	May cause blood dyscrasias. Toxic hepatitis is rare. Known to induce liver microsomal enzymes (CYP)

Drugs

- ▶ Commonly used drugs with indications for use
- ▶ Generic and trade names
- ▶ Underwriting related side effects

Residence & Travel

- ▶ User friendly travel wizard
- ▶ Travel questionnaire
- ▶ Internet links to travel relevant websites



Pursuits

- ▶ Ratings for all types of pursuits
- ▶ Additional information on many pursuits
- ▶ Questionnaires

Marital Arts												
	Life	ED	WOP	TFDs	TFDs	TFDs	RF	AGD	SR	ENSR		
Marital Arts - Amateur	000	000	000	000	000	000	000	000	000	000	000	000
Marital Arts - Professional	000	000	D	D	D	000	D	01.5	D	D		

No rules fighting

This is what is also known as extrajudicial fighting. There are various modifications in the rules but effectively the aim is to cause submission to the opponent through various holds/locks etc. Primarily they are not allowed to gouge the opponent's eyes, genitalia or bite them, otherwise the remainder of the body is fair game.

There have been a number of deaths reported in these contexts for various reasons. There is an element of pride in the fighters in not wanting to submit, unfortunately before they realise its time to submit it's too late - they lose consciousness etc.

It is probably important to understand whether this is sanctioned and by which organisation, how often the tournaments are conducted, whether they are a mainstream entity or simply a backyard fighting school (which would concern me greatly), do they use the no rules as part of their training or is this only part of the tournaments etc.

CLUE

- ▶ Impairments
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- ▶ Financial Underwriting
- ▶ General

Oil & Gas - Onshore - Exploration and Extraction												
	Life	ED	WOP									
Chemical Engineer	000	000	000									
Clerical Staff / Administrator	000	000	000									
Crane Driver / Crane Operator	1%L	1%L	D									
Driver	000	000	x3									
Engineer	000	000	x2									
Foreman / Supervisor	000	000	x2	x2	x2	x1.5	100	x1.5	3	x2		
Geologist	000	000	000	x1.5	000	000	.2	000	1	000		
Laboratory Technician	000	000	000	000	000	000	2	000	1	000		
Labourer / Manual Worker	1%L	1%L	D	D	D	x1	D	x2.5	00	D		

Oil exploration engineers search the world for reservoirs containing oil or natural gas. They design equipment and processes to achieve the maximum profitable recovery of oil and gas, often using computer models to simulate reservoir performance using different recovery techniques. Oil exploration technicians measure and record physical and geological conditions in oil or gas wells, using instruments lowered into wells or by analysis of the mud from wells. In oil and gas exploration, these technicians collect and examine geological data or test geological samples to determine petroleum and mineral content. Some technicians collect information about oil and gas well drilling operations, geological and geophysical prospecting, and land or lease contracts. Technicians perform much of their work outdoors, sometimes in remote locations, some may be exposed to hazards from equipment, chemicals, or toxic materials.

For those working abroad additional loadings may be found in the Residence and Travel section of this manual, with these being added to the ratings indicated below.

Occupations

- ▶ Information on all occupations
- ▶ Ratings for all occupations and products
- ▶ Questionnaires

Financial Underwriting

- ▶ Financial underwriting
- ▶ Comprehensive background information on financial underwriting
- ▶ Questionnaires

General

- ▶ An underwriting manual for underwriters by underwriters
- ▶ Ratings for all products
- ▶ Ongoing research and development
- ▶ Evidence based underwriting ratings



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