



# Tools



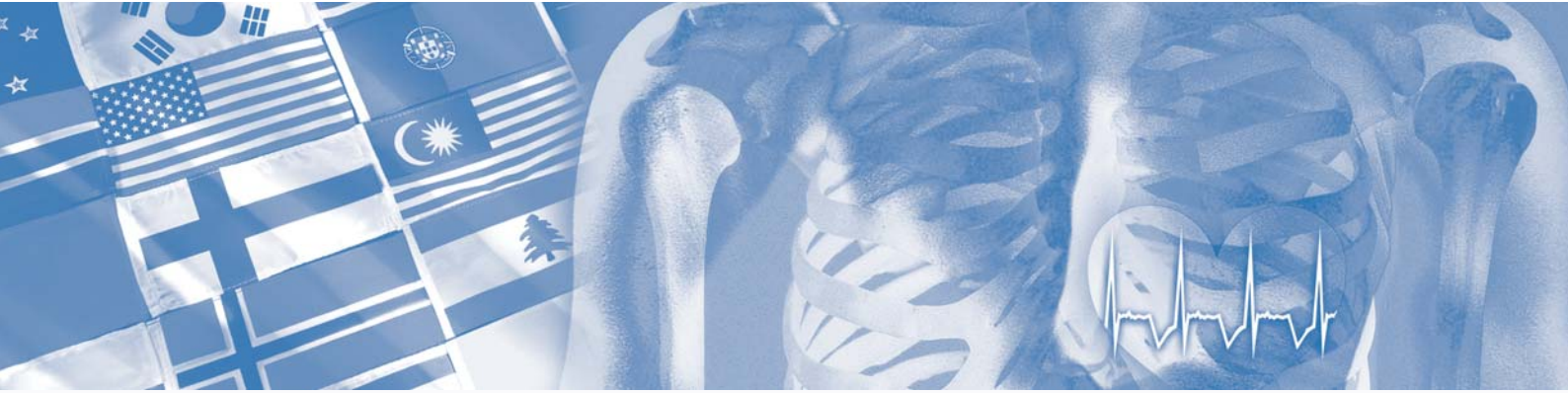
## CLUE

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

The first version of CLUE, Gen Re's electronic underwriting manual for life, critical illness and disability insurance, was introduced in October 1996. Since 2007 it is available on the Web. The manual is intended for beginners and seasoned practitioners alike, focusing on underwriters' needs and offering immediate and user-friendly access to relevant information.

CLUE features medical underwriting guidelines, concise narratives, sections on drugs and laboratory tests, anatomical illustrations and easy-to-use extra mortality and morbidity calculators for height, weight, hyperlipidaemia, diabetes and blood pressure. Also included are guidelines for financial underwriting as well as rating guidelines for occupations, pursuits, foreign travel and residence.

CLUE is unique in that it was developed for underwriters by underwriters who are involved in daily risk selection and are in touch with the ever-changing medical scene, new discoveries, treatments and impairments. The electronic tool, which has received unanimous approval from our clients around the world, is being constantly enhanced through our ongoing research activities.



[www.clue-online.com](http://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**

Life TPO DO IP Health

The metabolic syndrome, dyslipidaemia and abdominal 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 Europid men and = 80cm for Europid women, with ethnicity specific values for other groups, see below)

**Symptoms**

plus any two of the following four factors

- **raised TG level**:  $\geq 150$  mg/dL (1.7 mmol/L)
- **reduced HDL cholesterol**:  $< 40$  mg/dL (1.0 mmol/L) in males, or  $< 50$  mg/dL (1.3 mmol/L) in females, or **specific treatment for this**
- **raised blood pressure**: systolic BP  $\geq 130$  mmHg or diastolic BP  $\geq 85$  mmHg, or **diagnosed hypertension**
- **raised fasting plasma glucose (FPG)**:  $\geq 100$  mg/dL (5.6 mmol/L), or **diagnosed diabetes** (of above 5.6 mmol/L or 100 mg/dL, OGTT presence of the syndrome.)

**ECG changes**

Life TPO DO IP Health

Ideally, a current ECG should be obtained in the presence of:

- Present or past history of cardiac arrhythmias, ischaemic heart disease or rheumatic fever.
- Atherosclerosis anywhere in the arterial system.
- Hypertension rateable above + 75 beats.
- Diabetics over age 30.
- Rateable hyperlipidaemia.

Exercise ECG studies do a relatively poor job of localising 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  $> 2.5$  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) tracing(s) should be obtained if possible when:

- History reveals changing or conflicting opinions on past ECGs.
- Attending 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.

**Country/ethnic group**

**Europids**

In the USA, the ATP (Adult Treatment Panel 3) definition is used.

## 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

<b>Synonyms:</b>	Cardiac troponin; cTnI
<b>Normal:</b>	Below 0.4 ng/mL
<b>Pathological:</b>	Above 0.4 ng/mL Myocardial damage
<b>Comments:</b>	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 creatine 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 as sensitive as cardiac troponin I for detection of myocardial injury.

**Phenytoin**

<b>Brand:</b>	Dilantin, Epanutin, Garoin
<b>Class:</b>	Hydantoin
<b>Indications:</b>	Tonic-clonic, psychomotor and neurosurgically-induced seizures.
<b>Comments:</b>	May cause blood dyscrasias. Toxic hepatitis is rare. Known to induce liver microsomal enzymes (GGT)

## 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

### Martial Arts

	Life	DD	WOP	TPDs	TPDs	TPDs	IP	ADR	HI	DSM
Martial Arts - Amateur	Std	Std	Std	Std	Std	Std	Ex	Std	1	Std
Martial Arts - Professional	Std	Std	D	D	D	Std	D	x1.5	D	D

**No rules fighting**

Competing in professionally sanctioned boxing

Otherwise

**No rules fighting**  
This is what is also known as extreme/ultimate fighting. There are various modifications in the rules but effectively the aim is to cause submission by the opponent through various holds/chokes 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 contests for obvious 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
- ▶ Laboratory
- ▶ Drugs
- ▶ Residence & Travel
- ▶ Pursuits
- ▶ Occupations
- ▶ Financial Underwriting
- ▶ General

### Oil & Gas - Onshore - Exploration and Extraction

	Life	DD	WOP								
Chemical Engineer	Std	Std	Std								
Clerical Staff / Administrator	Std	Std	Std								
Crane Driver / Crane Operator	1L	1L	D								
Driller	Std	Std	x3								
Engineer	Std	Std	x2								
Foreman / Supervisor	Std	Std	x2	x2	x2	x1.5	302	x1.5	3	x2	
Geologist	Std	Std	Std	x1.5	Std	Std	2	Std	1	Std	
Laboratory Technician	Std	Std	Std	Std	Std	Std	2	Std	1	Std	
Labourer / Manual Worker	1L	1L	D	D	D	x3	D	x2.5	IC	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 geologic 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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