

## **Hepatitis**

Hepatitis is an inflammation of the liver. The most common symptoms of hepatitis are fatigue, anorexia, fever, headache, abdominal discomfort and myalgia. It can be contracted from several sources such as: a simple virus, unsanitary conditions, sexual contact, IV drug users, through blood transfusions. There are several types of Hepatitis currently known:

1. Acute viral hepatitis
2. Hepatitis A
3. Hepatitis B
4. Hepatitis C
5. Hepatitis D
6. Hepatitis E
7. Hepatitis F
8. Hepatitis G

In most cases, people do not realize they have Hepatitis until a blood study is completed. Since the arrival of AIDS, blood testing has become a routine event in the insurance industry. Hepatitis A, B, C and Viral hepatitis are the most common types found in the U.S. Hepatitis A and B are usually acute and resolve without any further problems. These types are generally Standard to maybe a small rating if slightly elevated LFT's are continued. Hepatitis C on the other hand is a more complex disorder and doesn't generally get any better than Table 4 and in most cases, the rate is Table 8 to a Decline.

In assessing this type of risk, the underwriter must also take into consideration several things:

1. The lifestyle of the proposed insured
2. Does/did the proposed insured use drugs
3. Does the proposed insured use alcohol

The best way to underwrite this type of risk is through the physician's statement which must include all labs, biopsy reports as well as a current blood profile.

Please see the questionnaire.