

Liver Function Tests (LFTs) Abnormalities

This is another example how the onset of AIDS has changed underwriting. It used to be the need for blood was a special request. There are three specific blood results which reflect potential problems. The SGOT or AST, The SGPT or ALT and GGTP. The GGTP & SGPT are more sensitive to recent insults to the liver, while the SGOT reflects more long term damage. Due to the sensitivity of the tests mild elevations can be effected by medication, obesity, or heavy alcohol consumption. However, if the elevations are over 1.5, rate ups may occur. Due to the nature of the liver only physicians can do the investigation.

Should your client have elevated LFTs question them about how they live and what they have been doing recently. It could be nothing or something really serious. Sushi has been know to provide the opportunity to experience Hepatitis. If they are from the Orient, India, or a Third World Country (including the former Soviet Bloc) indicate this.

The rates are across the spectrum. It will depend on the onset, medical investigation, and current condition. APS will always be required, and postponement until a physician investigates is a distinct probability. Find out as much detail as you can and then speak to your home office underwriter

(refer to [Alcohol Abuse](#), [Drug Abuse](#), [Hepatitis](#), [Obesity](#), [Hypertension](#), [Mental Disorder](#), or [Cancer](#) sections, if applicable)