

Top Lab Risk Profile Score Drivers

Our proprietary Lab Risk Profile pulls various test results, physical measurements and other factors into a single score to help evaluate risk for insurance applicants. The score includes results and measurements from multiple sources including blood and urine tests, build and blood pressure.

There are some factors that may adversely affect the Lab Risk Profile score and the resulting underwriting offer. While all cases are unique, our analysis indicates that the following key factors are most likely to contribute to an adverse lab score:

- High and Very High Hemoglobin A1C
- High and Very High NT-proBNP
- High Cholesterol HDL ratio
- Very Low Cholesterol
- High Blood Pressure
- Irregular Resting Pulse
- Hepatitis
- High and Very Low BMIs
- Prostate-Specific Antigen (PSA)
- Proteinuria (protein in urine)
- Gamma-Glutamyltransferase (GGT)
- Presence of any controlled substance

Future Enhancements

We are continually refining our underwriting methodologies and algorithm to provide your clients with the best ratings possible that reflect fair, accurate pricing.

Look for more enhancements in 2019, **including individualized reports** with the top drivers for each client score.

For complete underwriting reference and guidelines, see our [Field Underwriting Guide](#).

Did You Know?

- Our Lab Risk Profile includes a credit system that helps make our underwriting offers more competitive.
- Favorable scores may qualify as underwriting credits, allowing for improved offers including preferred classes.
- The bulk of applicants (over 95%) have lab scores that will not adversely impact their underwriting class.
- Our Lab Risk Profile is age- and gender-specific, and has allowed us to improve our pricing.