



UNDERWRITING 201: NT- proBNP

As an agent, your clients, especially older ones, might be surprised when their application for life insurance is treated more favorably – *or sometimes worse* – due to a test most people have never even heard of. Whatever the outcome for your client, there's no arguing with this test called NT-proBNP.

Today, over 70% of life insurers routinely screen with NT-proBNP at older ages. In addition, they use this test electively if the applicant's medical history correlates with the potential for significant heart damage, such as a suspicious heart murmur, prior abnormal ECGs, etc..

For over half a century, insurers have relied on electrocardiograms (ECGs) to screen life insurance applicants. Most doctors still do. In recent years, however, many insurance companies have decreased their ECG use in favor of a blood test known as NT-pro BNP. The decision to make this change is based on two things.

First there are major drawbacks to screening with ECGs, including higher cost, client inconvenience, frequent false-positives (*abnormal ECG without cardiac impairment*) and their relatively poor quality when done on a mobile paramedical basis.

The second motivation is the advantages of NT-proBNP, which is less expense, has none of the disadvantages inherent in ECGs and is far more efficient at pinpointing potential heart and circulatory system disease. NT-proBNP is a hormone secreted into the blood in response to heart muscle malfunction. Even if this insidious process has not as yet caused symptoms, this unique test usually increases in proportion to the degree of silent cardiac damage.

When the NT pro BNP level is more than minimally elevated, the mortality risk is significant.

NT proBNP was first used in clinical medicine to distinguish between heart failure and lung disease in persons with shortness of breath and fatigue. More recently, it has become widely embraced as a marker for heart damage in a wide range of disease contexts. Three comprehensive research papers – published in 2008, 2010 and 2015 – reveal the potential advantages of NT-proBNP use in life underwriting. In addition, a recent study jointly done by a life insurer, their reinsurer and an insurance testing laboratory confirm the increased mortality associated with NT-proBNP elevations. Remember that most doctors won't do this test routinely.

No More Cookie Cutter Underwriting:

Just like other issues, NT-proBNP results are a part of an entire case that must be underwritten to give the best outcome of the client. Most of the companies we represent

now subscribe to the individual based underwriting techniques rather than the 'cookie cutter' techniques of the past. This modern approach to life insurance underwriting provides the results that are unique to the case – and that is what we want.

Thank you for your business!

A handwritten signature in blue ink, appearing to read 'Don Boozer', with a stylized, cursive script.

Don Boozer
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