

**Special Urine Tests (BAB, DIU, HGA)**

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All H.O. specimens are now routinely tested for beta blockers (BAB), diuretics (DIU) and hypoglycemic agents (HGA). The value of these tests as underwriting tools has not been assessed. We, therefore, undertook a study to determine the influence that these tests had on underwriting decisions.

Nine hundred fifty-five consecutive unselected cases with any of these tests positive were evaluated. Each case was reviewed by an experienced underwriter and assigned to one of the following categories:

- 1. Test coincides with hypertension history                      760
- 2. Test revealed new information but did not result in any change in underwriting                      68
- 3. Test revealed new information and policy was rated because of this                      0
- 4. Test revealed new information and policy was declined because of this                      0
- 5. Test revealed new information and underwriting was postponed to further study                      0
- 6. Test revealed new information but there was no follow-up                      38

- 7. Test revealed new information but case was incomplete, withdrawn or declined for other reasons                      5
  - 8. Test coincides with history other than hypertension                      71
  - 9. Test revealed new information and medication history did not coincide with test result. No adverse underwriting action taken                      13
- 955

The categories that were of greatest interest were those in which the underwriting changed as a result of the testing (#3, 4 or 5). Of these 955 cases evaluated, none were in any of these categories.

Although there were 38 cases of positive tests that were not evaluated further, it appears from the results of the rest of the study that it would be unlikely that many, (or any) of these would have resulted in any change in underwriting. These 38 tests were distributed among 22 underwriters. The most attributed to any one underwriter was 4.

In 87% of the cases (831 of 955) the lab test coincided with the history. In the other 13% (124 of 955), new information was uncovered that was not evident from the application. One can only speculate on the reasons for this; some may be labeling or laboratory error. Others may be because of poor history taking by the examiner or lack of recall by the examinee. Some may have deliberately tried to deceive us.

**Conclusion:** Urine testing for beta blockers, diuretics and hypoglycemia agents is of limited value for insurance purposes.