



Underwriting Update

Fast Facts

1. Alcohol consumption, in any amount, puts Hepatitis sufferers at additional risk for liver damage.

2. Underwriters look for the following information when underwriting hepatitis:

- Liver biopsy results
- Liver function tests (LFT's)
- Age of onset
- Alcohol use

3. Hepatitis displays the following symptoms:

- Jaundice
- Weight loss
- Loss of appetite
- Abdominal discomfort
- Irregular color of urine and stools

United of Omaha – a leader in impaired risk underwriting

Underwriting Hepatitis with United of Omaha

Hepatitis, an inflammatory condition of the liver that can vary in its severity, exists in three common strains – Hepatitis A, B and C. Quality of life for Hepatitis sufferers can vary. While one individual may be symptom-free, others may experience chronic liver dysfunction, tumors, or Cirrhosis.

United of Omaha aggressively underwrites all forms of hepatitis and heavily considers the response to treatment as well as other factors.

Questions and Answers with Cynthia Byun

Cynthia Byun, a native of South Korea, called Kansas City home before coming to Omaha from another carrier in 2000.

Q. Does United underwrite many hepatitis cases?

A. Yes. Since we specialize in impaired risk, we see more hepatitis cases than other carriers.

Q. Why did you come to United?

A. I enjoy challenges and United is known to be a leader in impaired risk underwriting. I wanted the challenge that multiple impairments provide in evaluating cases.

Q. What would you like to tell United's BGAs

A. If there is a way to make a competitive offer, we will find it. Let us earn your business.



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