

Agent Use

We recognize that **cholesterol, build and family medical history** are the three factors that most often determine an insured's premium class. Therefore, **minimal pre-underwriting is necessary**. If you have doubts check with this agency or visit our website to view a build chart and underwriting guidelines. Acquaint your insured with the possibility of a higher than preferred best rate class and save yourself the grief of having a not taken policy.

How to Improve Your Medical Test Results

Food Ingestion

Food absorption and its distribution by the circulatory system to the different organs creates problems that are most marked during the four hours after eating. Blood sugar and triglycerides rise. Furthermore, the presence of fat droplets in the serum interferes with the performance of other blood tests and may lead to erroneous readings.

Most of these problems can be averted by avoiding any food or drink for a minimum of four hours before the test. **The best conditions to take any of these tests are after a 12 hour fast.** If thirsty, you may have water or a sugarless soft drink without caffeine. It is best to avoid caffeine on the day of the exam because it may trigger or aggravate cardiac irregularities.

Urine

Do not urinate for a few hours before the test in order to provide an adequate sample. Do not engage in heavy exercise on the day of the test. This can lead to the passage of increased amounts of protein and red blood cells into the urine.

Blood Profile

You should fast for 12 hours before the test – if unavoidable, do not eat or drink for a minimum of four hours before the test. **Fasting overnight and having an early morning appointment is the best condition to take the test.**

EKG

Do not eat for a minimum of 4 hours before the test. Do not take the test sitting up, take it in a reclining position.

Blood Pressure

Do not get “stressed out” by rushing the appointment. Try to prepare 10 minutes before the exam and practice relaxation breathing (slow, deep abdominal breathing while waiting). Nasal decongestants and some asthma medications can transiently raise the blood pressure; if possible they should be avoided on the day of the exam. They can also trigger or increase changes in cardiac rhythm.