

HANK's **Rx** GUIDE

Use of prescription medications is one of the most important clues to the significance of symptoms, findings and diagnoses. Since most underwriters do not have a strong background in pharmacology, this essential factor is often misperceived or even overlooked when reviewing files.

Hank's Rx Guide is an online resource providing key information about all medications germane to insurability. Drugs are referenced by generic and US proprietary names; UK proprietary names are being added soon.

The **Guide** shows all potential circumstances in which a given medication may be prescribed (whether officially approved or given "off-label"). It also lists effects each drug could have on laboratory tests commonly cited in physicians' records.

The main component, "Underwriting Considerations," consists of bullet points addressing all factors associated with the drug's use, which could have a bearing on the risk. Some are designated **RED FLAGS** and these must be taken into account *whenever* the drug is encountered in underwriting.

Subscribers tell us that the **Guide's** greatest value comes with teleunderwriting. Implications of medical Rx are major determinants as to whether the underwriter needs to review GP records. **Guide** users find that they make better underwriting decisions while also requiring far fewer GPRs.

We invite UK and Ireland assurers to subscribe to Hank's Rx Guide.

As a bonus, new subscribers will receive a comprehensive education course in Pharmaceutical Underwriting. This unique course, complete with an examination, assures a *quantum leap* in underwriters' understanding of all aspects of pharmacology as they relate specifically to risk assessments.

The annual subscription fee is \$2,500 US (£1593, €1852).

Each underwriter receives a password to access the **Guide** online "24-7-365." Passwords are also issued to claims examiners upon request.

To learn more about **Hank's Rx Guide** and see examples of medication write-ups, click on the link below, or contact our **Guide Registrar** Esther at (1) 414.328.9010 or esther@hankgeorgeinc.com.

Cheers from the other side of the pond!

Hank George

www.HankGeorgeInc.com/rxguide