

Frequently Asked Questions

What is ReWard?

ReWard is an innovative, evidence-based program designed to award a mortality discount against substandard ratings by factor. Select ReWard from the submenu bar to access a calculator with appropriately weighted credits and debits by factor. For more information on ReWard please see the corresponding document.

What is new with the CAD calculator?

- Hannover Re performed a comprehensive review of the clinical literature, as well as our facultative mortality experience
- Basic structure of the calculator is spot on
- Exercise capacity reflecting the mortality effects of exercise tolerance by age
- Hypertension combination revision reflecting the limited effect of hypertension on outcomes
- Lipids credits and debits incorporating the system used in the Diabetes calculator
- Favorable Hannover Re facultative mortality experience allowed for use of more available credit on better risk cases – credit where credit is due
- Addition of NT-proBNP tab to allow for credits or debits by correlating the level of elevation with the severity of the disease

What is new with the LFT calculator?

Comprehensive review of the clinical literature confirms GGT is a marker for mortality. The mortality is largely due to cardiovascular disease and not liver disease, with some increased risk due to cancer. As a consequence the ratings for GGT alone will be higher than in the past.

Ratings for combination ALT and AST are generally lower based on current research. The reason for the lower mortality than what was assumed based on projections from the results of reflex tests is not totally clear but may have to do with better treatments now available for hepatitis B and C.

The mortality risk and ratings for isolated elevations of ALT and AST remain very low. Isolated elevations of ALT more than two times normal are very unusual.

The mortality for LFT elevations did not differ significantly with normal or elevated HDL levels for ALT alone, AST alone, GGT alone or GGT and ALT. The mortality was higher if the HDL was elevated for the GGT+AST, ALT+AST and all enzyme elevation patterns. This was different than was predicated in the original calculator using reflex test cohorts. The reason for the difference is not clear but it is speculated that the higher HDL situations may indicate a higher risk of excess alcohol use which is known to reduce cardiovascular mortality. This reduced CV risk likely offsets some of the liver risk.

The actions for an elevated alkaline phosphatase, total bilirubin and low serum albumin were confirmed and not changed in the update. Actions for non-invasive tests for fibrosis (Fibroscan, Fibrosure) were added to the calculator. Based on the research a new guideline for low normal liver function tests was added to hr | Ascent.

Is the new hr | Ascent supported by all versions of Internet Explorer?

hr | Ascent no longer supports Internet Explorer (IE) version 7.x. or lower. If you are using IE, please make sure you are at IE 8.0 or higher.

What browsers will support hr | Ascent?

We recommend using either IE (8.0 or higher) or Mozilla Firefox.

Does the new hr | Ascent require Internet Explorer Compatibility View?

If you were using Compatibility View in the past for hr | Ascent, please remove it. With this hr | Ascent upgrade, Compatibility View is no longer required and may result in formatting issues with IE. To remove Compatibility View,

go to IE settings and simply remove the hr | Ascent website URL.

Where do I find archived pages of the rating pages and supporting data?

The archived pages are available by specific tab. The archived pages specific to the ratings can be found when on the Life Ratings tab by selecting Archives. Archived pages specific to supporting data can be found when on the Risk Information tab by selecting Archives.

Stay tuned for our upcoming Underwriting Newsletters on the development of ReWard and revisions to our CAD and LFT calculators.

Contact for questions

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