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Case Study: Coronary Artery Disease

Initial Facts: 68-year-old male, nonsmoker. History of coronary artery disease, including a heart attack six years ago, followed by three-vessel coronary artery bypass surgery four years ago.

Initial Rating: Table-D

Additional Information: Review of APS records reveals moderate coronary artery disease, but the applicant follows a good diet and exercise regimen, takes a statin drug for cholesterol and one aspirin daily, and has had no chest pain or other symptoms since his surgery. He receives good follow-up and medical care, with a recent cardiac work-up that included a stress thallium ECG, where he exercised for 10 minutes at 95 percent of his maximal heart rate for his age. He developed no symptoms, his left ventricular function was within normal limits, and the thallium scan showed no areas of ischemia.

Final Rating: Table-B

Prudential Financial continues to be a leader in this type of underwriting and will review its guidelines as new tests become available. Be on the look out in **Prudential's Field Alert** for case studies and quarterly updates regarding available credits.

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