

HEART DISEASE—AORTIC REGURGITATION

Overview:

Aortic regurgitation, also referred to as *aortic insufficiency*, refers to a leakage of blood through an abnormal aortic valve, resulting in a back flow of blood back into the left ventricle, the heart's lower main pumping chamber. This condition may be due to a congenital abnormality, aortitis (inflammation of the aorta), endocarditis (infection of the valve), atherosclerosis, rheumatic fever, ankylosing spondylitis (inflammation of the joints in the spine) or untreated syphilis.

Aortic regurgitation may be asymptomatic and is often diagnosed during routine (or insurance company) exam as a heart murmur. Moderate and severe cases may lead to light headedness, blackouts, breathlessness during exercise or even at rest, and edema. The heart compensates for the insufficient blood flow by working harder. Over time, this can lead to left ventricular heart muscle thickening (hypertrophy) and/or dilation and eventual heart failure.

Impact on Life Underwriting:

Aortic regurgitation is rated based on the severity of abnormal aortic valve functioning, the age of the proposed insured at diagnosis and currently, and the cause of the condition. In general, mild cases, especially if due to congenital defects that are unlikely to accelerate rapidly, not normally rated. Causes of aortic regurgitation that are *degenerative* (i.e. are likely to get worse) lead to ratings. A rating will depend on the rate of valvular deterioration, and the likelihood and timing of valvular repair or replacement. Best case scenarios are around a Table 4; Table 6 to 8 is common; cases where valvular surgery is in the near future are postponed until after successful surgery and recovery. SB 04/20/2001

Aortic Regurgitation Classification			
	Mild	Moderate	Severe
Patient reported symptoms	None	Usually none, possibly edema	Light headedness, breathlessness
Electrocardiogram findings	Often normal; sometimes minor T-waves.	High voltage with minor to major T-waves.	High voltage with minor to major T-waves; ST depressions.
Heart enlargement	None to 15% enlargement	15% to 25% enlargement	Heart enlarged 26% or more
Echo Doppler	Mild	Moderate	Severe
Echocardiogram shows left ventricular end systolic size:	Normal	Less than 55 mm	More than 55 mm
Echocardiogram indicates left ventricular wall thickness is:	Normal	Normal	Normal or increased
Echocardiogram indicates left ventricular function to be:	Normal	Normal	Decreased
Echocardiogram indicates left ventricular ejection fraction:	Increased	Increased	Less than 50%

Aortic Regurgitation Rating Schedule			
Age	Mild	Moderate	Severe
0 - 19	Table 4 - 8	Table 8 - 16	Decline
20 - 39	Table 2 - 6	Table 6 - 12	Decline
40 - 59	Table 2 - 4	Table 4 - 8	Highly Rated - Decline
60 and up	Standard - Table 4	Table 2 - 6	Highly Rated - Decline