

Alcohol

Consumption of alcohol is common in American society. For the majority of drinkers of alcoholic beverages, there is little risk to health or longevity. However, excess alcohol intake has a substantial impact on population mortality. In applicants with a history of risky alcohol habits, an increased premium (or possibly rejection, depending on severity) is necessary on their life insurance policy. The underwriter will use medical records (especially those related to treatment for substance abuse and psychiatric illness), social profile, motor vehicle reports, laboratory results, and physical findings in order to assess the risk associated with excess alcohol consumption.

Complications of alcohol excess significant to life underwriting –

Cardiac: Atrial fibrillation, cardiomyopathy, hypertension Nervous system: Blackouts, seizures, delirium tremens (DTs), peripheral neuropathy, tremors, brain damage, psychosis, balance and gait impairments

Gastrointestinal: Fatty liver, hepatitis, cirrhosis, pancreatitis, gastrointestinal bleeding (sometimes massive) due to gastritis, varices, and esophagitis, cancer, diarrhea

Bone marrow: Abnormal blood counts including anemia

Psychiatric and social: Depression, anxiety, suicide, violent behavior, marital/occupational/familial problems, abuse of other drugs as well as alcohol

Miscellaneous: Aspiration pneumonia, accidents and trauma Alcoholism is a primary, chronic disease with genetic, psychosocial, and environmental factors influencing its development and manifestations.

The disease can be progressive and fatal. It is characterized by impaired control over drinking, preoccupation with the drug alcohol, use of alcohol despite adverse consequences, and distortions in thinking, most notably denial. Each of these symptoms may be continuous or periodic. Binge drinking is highly risky for accidental mortality. It is defined as heavy drinking to the point of intoxication on a periodic basis.

If your client has a history of excess alcohol consumption or alcohol treatment, please answer the following:

1. What was the date of initial treatment or diagnosis?

2. Were there any relapses from sobriety/abstinence? If yes , please list dates

3. Were there any legal problems (such as DUI) or other? If yes, please give details including dates

4. Has your client ever had or been made aware of any of the following?

Elevated Liver Enzymes, Positive alcohol marker, Driving under the influence charge, Family/Friends' concern over drinking habits, Blackouts, Withdrawal seizures, Medical complications related to alcohol, Use of other substances such as marijuana or cocaine? _____

5. Please list current medications:

6. What is your client's current level of alcohol consumption?

7. Does your client currently participate in a group such as Alcoholics Anonymous? _____

8. Has your client smoked cigarettes or any other form of tobacco in the last five years? If yes, please give details

9. Does your client have any other major health problems?
