



Underwriting Specific Conditions

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Alcohol Info and Questionnaire

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.

Risky drinking (per the NIAAA - National Institute on Alcohol Abuse and Alcoholism) is:

- For men, > 14 drinks per week or > 4 per occasion
- For women, > 7 drinks per week or > 3 per occasion

Note: One drink = 12 g of pure alcohol = 12 oz of beer = 5 oz of wine = 1.5 oz (a jigger) of hard liquor.

Besides the risks associated with excess alcohol intake, the underwriter also considers favorable historical items such as: active participation in Alcoholics Anonymous, voluntary initiation of treatment, single period of treatment or hospitalization, maintenance of stable family life, sustained employment, financial solvency, and good health without reports of violence or arrests. If the individual is able to successfully stop drinking alcohol without relapse, after seven to ten years, the mortality rate approaches that of the general population.

Example of Underwriting Guidelines for alcohol excess are:

(Carriers will vary with underwriting decisions; this is only an example of one carrier)

Risky excess without evidence of other social, legal, health problems and no history of alcohol treatment	Table C
Others <ul style="list-style-type: none"> •with evidence of financial, social, or health (physical or psychiatric) problems •with multiple DUIs •overt alcoholism •has undergone treatment •with abuse of other drugs 	Minimum postponement of 2 years. Ratings then will range from standard to Table F, depending on time since abstinence/ sobriety began.



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Alcohol Questionnaire

Producer _____ Phone _____

Client _____ Age/DOB _____ Sex _____

Height _____ Weight _____

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?

Yes, please list dates _____

No

3. Were there any legal problems (*such as DUI*) or other?

Yes, please provide details _____

No

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

(*check all that apply*)

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 (*heart, etc.*)

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?

Yes

No

8. Has your client smoked cigarettes in the last 12 months?

Yes

No

9. Does your client have any other major health problems (ex: cancer, diabetes, ulcers, etc.)?

Yes, please provide details _____

No