

# Underwriting

## Arteriosclerosis



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### UNDERWRITER:

Defined as someone sitting  
in an ivory tower 900 miles  
from here, trained to say,  
“NO.”

### YOUR JOB:

To convince that  
underwriter, with truthful  
information, presented in  
as favorable a light as  
possible that it is desirable,  
even possible to say  
“YES.”

Arteriosclerosis is often called, “Hardening of the Arteries.” It develops over a period of many years during which many of the arteries of the cardiovascular system become hard and brittle. Vessels become thickened. It can involve the arteries, the brain, kidneys, and the upper and lower extremities. This happens because of the deposit of calcium on the walls of the blood vessels.

Arteriosclerosis differs from *atherosclerosis* which is the build up of fatty deposits in the large and medium size arteries. Arteriosclerosis involves the smaller blood vessels, it generally leads

to high blood pressure, decreased blood flow, peripheral vascular disease, impaired circulation to the eyes and kidneys causing blindness and kidney failure.

### What are the causes of Arteriosclerosis?

- Hypertension • Smoking
- Diabetes Mellitus • Obesity

### What are some of the symptoms of Arteriosclerosis?

High Blood Pressure, Peripheral Vascular Disease, Recurrent Kidney Infections, Poor circulation in fingers and toes.

### How is Arteriosclerosis treated?

*Treatment or medication to control High Blood Pressure.*

Treatment of Diabetes, Stop Smoking, Reducing dietary calcium, Increasing dietary magnesium, Weight Reduction, Exercise.

*To properly evaluate the prospect's insurability you must ask the following important questions:*

### *Does the client currently smoke?*

Smoking is probably the most common preventable cause of premature death. Smoking, especially in combination with a family history of coronary artery or heart disease is considered to be a high risk factor for Arteriosclerosis and other cardiovascular diseases.

Smoking negatively affects blood cholesterol levels and blood pressure, and increases the likelihood of thrombosis and arrhythmia. Associated pulmonary diseases due to smoking involve the heart as well.

### *Is the client significantly overweight?*

Obesity is an excess of body fat, usually due to an unbalanced diet, too high in calories, usually in combination with a lack of exercise.

Unfortunately, obesity frequently leads to hypertension, high cholesterol and triglyceride levels, and a tendency to type 2 diabetes.

Many overweight people are uncomfortable exercising due to their excess weight, thereby becoming still less active. In addition, the heart has to work much harder to supply the obese body with adequate oxygen rich blood. Central obesity (excessive fat in the abdomen) increases the risk of coronary heart disease.

*How does the client handle stress?*

The individual's response to stress may be an important contributing factor in coronary artery disease. Increased consumption of food, tobacco, alcohol, and possibly even illegal drugs are frequently stress induced. In many people, stress contributes to elevated blood pressure, cholesterol, or blood sugar levels.

### *Does the client have high blood pressure?*

High blood pressure is one of the primary causes of arteriosclerosis. It is also frequently caused by arteriosclerosis. Be certain to question the client closely about their blood pressure. What you fail to learn is bound to make it much more difficult for him to obtain insurance.

### *Does the client have high cholesterol?*

Arteriosclerosis clearly contributes to elevated levels of cholesterol and triglycerides. Is the client aware of elevated cholesterol or triglycerides? Is medication being taken? With the medication, are readings normal or elevated? Question closely. What you fail to learn can only hurt your client.

### *What medications is the client currently taking?*

Question closely and write down the names and dosages of ALL medications being taken, and why they are being taken. This includes both *prescription* and *over the counter* drugs, as well as *herbal medications*. This information can be extremely helpful to the underwriter who is trying to find an excuse to issue your case.

### *Is the client currently involved in any exercise program, has he quit smoking, changed diet, etc.?*

Lifestyle changes can have an enormous impact on underwriting outcome. There are medical studies that verify that mortality outcome is greatly improved with positive lifestyle changes such as quit smoking, or beginning an exercise program. It is very important that you document all lifestyle changes that would indicate a decrease in any cardiac risk factors.

### UNDERWRITING PROGNOSIS

Don't expect Preferred. Better cases with blood pressure under control with medication, cholesterol and triglycerides under control with or without medication should however be Standard. Even with adult onset type two diabetes present, with good control, Standard is possible, although moderate ratings may be necessary.