

# UNDERWRITING

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Victorson Associates specializes in underwriting  
Sub-Standard difficult cases.

**We do not walk on water, but we can usually turn rejections into commissions.**

<b>Underwriter</b>	Defined as someone sitting in an ivory tower 900 miles from here, trained to say, "NO".
<b>Your job</b>	To convince that underwriter, with truthful information, presented in as favorable a light as possible that it is desirable, even possible to say "YES".

## FIBROMYALGIA

Fibromyalgia, an unfortunately common syndrome is characterized by widespread musculoskeletal pain together with fatigue, sleep disorder, and as well as memory and mood issues. Sensations of pain seem to be amplified with Fibromyalgia.

Symptoms frequently begin after surgery, infection, trauma, or psychological stress. At other times, symptoms may gradually accumulate over time making Fibromyalgia extremely difficult to diagnose.

### RISK FACTORS FOR FIBROMYALGIA

**SEX**                      Women, especially between the ages of 20 to 50 are diagnosed with Fibromyalgia much more frequently than men.

**FAMILY HISTORY**      Fibromyalgia is much more common if a close relative has the condition.

**RHEUMATIC DISEASE**      With Rheumatoid Arthritis or Lupus, Fibromyalgia may also develop.

### SYMPTOMS OF FIBROMYALGIA

Painful areas found in the soft tissue on the back of the neck, shoulders, chest, lower back, hips, shins, elbows, and knees.

Pain may become worse with activity, cold or damp weather, anxiety, and stress.

### COMPLICATIONS WITH FIBROMYALGIA

The pain and lack of sleep common with Fibromyalgia may interfere with the ability function at home or at work. The frustration of dealing with an often misunderstood and frequently incorrectly diagnosed condition can also lead to depression and anxiety. In severe cases referral to a pain clinic may be necessary,

Fibromyalgia is a long term condition. Frequently the symptoms improve over time. At other times the pain experienced may become much more severe. This can continue over many years.

Unfortunately there is no known cure for fibromyalgia although medications can help control the symptoms. Exercise, relaxation and stress-reduction are also frequently of help.

## **In order to evaluate the insurability of someone with Fibromyalgia you need to ask the following important questions:**

### **When Was The Client Diagnosed With Fibromyalgia?**

The longer the client has had Fibromyalgia however, and the more difficulty they are experiencing coping with the condition, the greater are the chances of underwriting problems from either the disease itself, or the side effects of the medications being used to treat it.

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

It is important to obtain an accurate list of all medications currently being taken, or that have been taken in the recent past, with dosages.

### **To What Extent is the Client Disabled From the Fibromyalgia?**

It is important to accurately assess and describe to the underwriter the impact of the Fibromyalgia on the client's functional ability, together with his ability to enjoy a normal lifestyle and to perform the activities of daily living, with the use of minimal medications. Some, of course are severely disabled even with the use of the strongest medications.

### **Has the Fibromyalgia Affected Any Other Systems of the Body?**

Severe involvement of other systems of the body, such as the heart, lungs, and blood vessels while uncommon, is likely to render the client uninsurable for insurance purposes.