

Underwriting



by Donald Victorson, CLU

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."

Meningitis

Meningitis is an infection of the fluid in the spinal cord and the fluid that surrounds the brain. It is often referred to a spinal meningitis.

Meningitis is usually caused by a viral or bacterial infection. It is important for the physician to establish whether the meningitis is caused by a viral or bacterial infection because the severity of the illness and treatment differ. Viral meningitis is generally less severe and may not require specific treatment, while bacterial meningitis can be extremely severe and may result in brain damage, hearing loss, or learning disability.

Acute bacterial meningitis is a true medical emergency requiring immediate hospitalization. Bacterial strains that cause meningitis include: *Streptococcus pneumoniae*, *Haemophilus influenzae*, *Neisseria meningitidis*, *Listeria monocytogenes*, and many others. About 17,500 cases of bacterial meningitis occur in the US each year.

What are the symptoms of meningitis?

High fever, headache, and stiff neck are common symptoms of meningitis in anyone over the age of two. Other symptoms may include nausea, vomiting, and discomfort with bright lights, confusion, and sleepiness. In small infants the classic symptoms may be absent or difficult to detect. The infant may only appear slow or inactive, or be irritable, vomiting, or feeding poorly. As the disease progresses, patients of any age may have seizures.

How is meningitis diagnosed?

Early diagnosis and treatment is imperative. A spinal tap is performed where fluid is drawn from the lower back. Identification of the specific bacteria is important for selection of the correct antibiotic to combat the disease.

How is meningitis treated?

Bacterial meningitis can be treated with a number of effective antibiotics. It is important that treatment be started as early as possible in course of the disease. Appropriate antibiotic treatment of most common types of bacterial

meningitis reduces the risk of dying from meningitis to below 15%, although the risk is higher among the elderly.

Is meningitis contagious?

Yes, most forms of bacterial meningitis are quite contagious. The bacteria are spread by coughing, kissing, and close contact. Anyone with direct contact with a patient's oral secretions would be at high risk of acquiring the infection and should receive antibiotics to prevent them from getting the disease.

Are there vaccines against meningitis?

Yes, there are safe and highly effective vaccines against many strains of meningitis.

College freshmen, especially those who live in dormitories are at higher risk for meningitis. Overseas travelers should check to see if meningitis is a concern for the country or areas that they are intending to visit. The elderly (over 65) and younger persons at least 2 years of age with certain chronic medical problems are at higher risk for meningitis. All of these persons should consider vaccination to reduce their chances of contracting bacterial meningitis.

UNDERWRITING PROGNOSIS

Viral meningitis, the most common form of meningitis is usually mild and tends to run its course with little medical intervention. Unless complications develop, after full recovery there should be no problem obtaining insurance on a Standard or even Preferred basis.

Bacterial meningitis is usually not mild at all. There is a very real mortality risk. Further there may be permanent brain damage, hearing loss, and even loss of vision as result of the disease.

Underwriters will want to postpone offering insurance following a bout with bacterial meningitis until some time after treatment has concluded.

The offers that you will obtain will be determined not by the disease itself, but by the damage that the disease has caused.