

UNDERWRITING: Suicide

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Why do people kill themselves?

Because they are very sick! Healthy people do not commit suicide. Most persons who commit suicide suffer from a significant psychiatric illness at the time of their death.

Do persons attempt suicide to prove something.

A suicide attempt is a cry for help and should never be ignored. Chronic major depression can lead to feelings of desperation and hopelessness. Most people who attempt suicide don't really want to die, they just want their suffering to end.

What are depression and depressive illnesses?

Depression and depressive illnesses are biological illnesses that occur when a chemical in the brain becomes unbalanced or disrupted. Genetic, psychological, and environmental factors can all trigger a depressive illness. Depression can appear spontaneously, when there is no reason for a person to feel depressed

How do alcohol and drugs affect depression?

Alcohol or drug use can be lethal. Attempting to alleviate the symptoms of depression by drinking or using drugs can increase the risk of suicide by impairing the sick person's ability to reason and increasing their impulsivity.

Is a person at greater risk of suicide if a family member or close friend has committed suicide?

Suicide tends to run in the family. This may be genetic. A healthy person with a history of family or friends committing suicide is not at greater risk. A person suffering from depression with a history of family members or friends committing suicide is at very great risk.

Why don't people talk about depression and suicide?

Stigma is the main reason. Persons suffering from depression will think they are crazy, or weak, or somehow inferior. A person with depression does not think like a healthy person, they do not understand the options available to help relieve their suffering.

Can psychotherapy cure depression?

Studies show a combination of psychotherapy and antidepressant medication to be the most effective way to treat depression. Depression is an illness, just like diabetes or high blood pressure.

If a person's mind is made up can they be stopped?

A person determined to commit suicide is overwhelmed by the seeming hopelessness of their situation. They want to end their suffering. With help however, they can fight their suicidal thoughts and work through their problem. Just remember – Never give up! You may just save a life.

Is depression the same as the blues?

NO! Depression is a brain illness that can be clinically diagnosed. If you experience the symptoms of depression for more than a few weeks this may indicate the presence of a serious illness.

Does depressive illness sometimes lead to suicide?

There is a direct correlation between depressive illnesses and suicide. Untreated depression is the number one cause of suicide. Depression can distort reasoning. A depressed person cannot think clearly or rationally. Depression can cause thoughts of hopelessness, which may lead to suicidal thoughts.

What are the different types of depressive illnesses?

Types of depression include: Seasonal affective disorders, Unipolar depression, Dysthymia, Cyclothymia, Atypical Depression, and Premenstrual Syndrome.

What is anxiety disorder?

Anxiety is normal. We all experience it every day. Anxiety disorders however, are characterized by excessive fear, nervousness, or worry. Frequently depressive disorders and anxiety go hand in hand.

Types of anxiety disorders include: panic disorder, phobias, obsessive-compulsive disorder, traumatic stress disorder, generalized anxiety disorder, and social phobia.

As you can appreciate, anyone with a history of attempted suicide presents an alarming risk to the underwriter, therefore you need to ask the following important questions:

Has the client actually attempted suicide?

If so, when, and how often has suicide been attempted? What lifestyle changes have occurred that would lead the underwriter to believe that the client is not likely to attempt suicide again?

Has the client been diagnosed or hospitalized with depression?

Depression can involve a short-term episode related to a stressful event such

as the loss of a loved one, business setback, or loss of a job, to a prolonged illness requiring years of therapy and medication. It is extremely important to determine when the client was first diagnosed as being depressed, how long treatment continued, also when and how long hospitalized. *What medications are currently being taken?*

There are a wide variety of medications that are used to treat depression. It is extremely important to document all medications being taken with their dosages.

What type of follow-up care is the client receiving?

Clients who have close follow-up care with a mental health professional are much more likely to experience a favorable medical and therefore underwriting outcome. Those who avoid follow-up care present a much higher risk.

What lifestyle changes has the client made to help improve their chances of successfully managing their depression?

It is important to document lifestyle changes that have improved the client's life in a positive manner. This will frequently include ending a dysfunctional relationship, resolving fears and guilts, changing jobs or locale, getting involved in new activities, or discovering new spiritual meaning.

A good cover letter, from you the agent is always helpful. This is especially true in cases involving attempted suicide. Get into the habit of writing good cover letters to your underwriters. Your results will improve dramatically and your clients will thank you.

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."

