

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."

TB is a major health hazard worldwide with millions of new cases and millions of deaths each year.

Throughout the Third World, TB is a severe problem of epidemic proportions. Even here in the United States where we thought that TB had been licked, 25,000 people get TB each year, of these 3,700 live and work in New York City.

TB is caused by an organism called *mycobacterium tuberculosis*; it is contagious and is spread by inhaling airborne droplets coughed by infected

Tuberculosis

persons. It is not spread by dishes, drinking glasses, sheets, or clothing.

After TB enters the body, in most cases, the body's defenses control the germs by building a wall around them. The germs can stay alive inside these walls for years in an inactive state. While the TB germs are inactive they cannot do any damage, they can't be spread to other people. The infected person does not feel sick, they probably do not even know that they are infected.

Tuberculosis (TB) is a serious illness caused by active TB germs.

While it is possible to get Tuberculosis shortly after the germs enter the body if the body defenses are weak, more likely the inactive TB germs will lie dormant for many years and not become active until the body defenses are weakened by a serious illness, aging, drug or alcohol abuse, or HIV infection.

When body defenses are weakened, and inactive TB germs become active, the germs can break out of the walls, begin multiplying rapidly, and cause serious damage to the lungs or other organs.

Can people with TB infect others?

Usually, after a week or two or taking proper medication, most patients with TB will no longer spread germs. The physician will be able to determine from testing when the patient is no longer contagious. Most TB patients can live at home, and live normal lives as long as they follow their doctor's advice and take their medication.

What is Drug Resistant TB?

Sometimes, the TB becomes "resistant" to one or more of the medications being prescribed. When this happens the physician will try other medicines in attempting to fight the TB germs.

Drug resistant TB has become much more common in recent years, and it

can take much longer, and be much more difficult to cure, however most patients can be cured, provided that they follow their physician's advice rigorously and that they continue the treatment for as long as necessary.

What are some of the signs of TB?

* A cough that hangs on and on.
• Yellowish skin • dark urine • weight loss • vomiting • loss of appetite • changes in eyesight • unexplained fever • unexplained fatigue • stomach cramps.

Can Active TB be cured?

With proper medical treatment, active TB can be cured providing that the prescribed medication is taken as prescribed for as long as recommended by the physician, usually at least 6 to 9 months.

With active TB, if the prescribed medication is not taken as prescribed, or if medication is not continued for as long as necessary, the patient can become seriously ill, and may even die.

UNDERWRITING PROGNOSIS

A Positive Skin Test only, receiving only prophylactic treatment would frequently be Standard for life insurance.

Pulmonary TB (single attack) presently being treated or recovered, with no progression, usually would call for a mild rating.

History of multiple attacks with recovery and treatment completed, usually would call for a moderate rating.

History of multiple attacks, still under treatment would require either postponement or decline.

In all cases where there is significant lung damage, ratings would tend to be higher, and coverage more difficult to obtain.

Tuberculosis caused by a drug resistant strain is likely to be a decline.