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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."

## Alcoholism

Alcohol abuse, drinking more than is socially and physically healthy, is a serious condition, characterized by dependence upon alcohol, and sometimes, uncontrolled binge drinking. It can damage the drinker's health, social and family life, and as well his career.

Alcohol abusers frequently miss work because of drinking, find it hard to stop drinking, feel angry about their need to keep on drinking, neglect their personal appearance, become irritable, violent, and subject to mood swings. Acts of vandalism and suicide are not uncommon.

Alcoholics frequently exhibit an ability to drink increasing amounts of alcohol before getting drunk, need to drink frequently to "get through the day," are unable to cut down, frequently drink alone, experience memory blackouts, nausea, vomiting, shaking in the morning, dizziness, and loss of appetite.

Prolonged alcoholism can cause serious, frequently irreversible damage to the pancreas, liver, stomach and intestines, as well as high blood pressure, coronary artery disease, heart disease, and damage to the brain and nervous system.

**DWI (DRIVING WHILE INTOXICATED),  
DUI (DRIVING UNDER THE INFLUENCE),  
or DMWI (DRIVING MOTORCYCLES  
WHILE INTOXICATED).**

Drinking combined with driving is the number one cause of motor vehicle accidents, especially among young adults (18-29).

A single recent DWI, DUI, or DMWI will frequently result in a DECLINE or at least a POSTPONE, especially if livened up with a few SPEEDING tickets or other MOVING VIOLATIONS.

Two or more DWIs, DUIs, or DMWIs, even without the speeding tickets, are not likely to make your day.

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

*Has the client ever been treated for alcohol or drug abuse?*

Hospitalized? If so, when, where, why, for how long? Court ordered? What treatment was given?

*Before treatment, how long and how frequently had he used drugs or alcohol? What substances and amounts were used?*

Frequently, alcohol abusers also enjoy other illicit substances.

*When did the client quit drinking?*

Any relapses? Why does he think he has kicked the habit?

*Is he a member of AA or other self help group?*

Is he an active member? How often does he attend?

*Has the client ever been convicted of a DWI or DUI?*

If so, obtain full details, including a recent MVR.

*Does he have any alcohol or drug related medical problems?*

*Does the client currently smoke?*

Smoking not only contributes to high blood pressure; it is also, in combination with alcohol abuse, indicative of a risk taking life style.

**Be sure to list all medications being taken.**

Remember, alcohol abuse frequently leads to severe liver damage, hepatitis, and even cirrhosis.

*Recovered alcoholics are insurable.*

You are going to have to work at helping them to help themselves obtain the insurance. Selling the insurance is likely to be easier than selling the underwriter on accepting the risk.

Unfortunately, many alcoholics are still in denial and can't be helped. You can help only those alcoholics who are willing to admit that they have a problem and have made a conscious decision to fight and solve their problem. We welcome an opportunity to help you help them.