

Underwriting

EPILEPSY (Seizure Disorder)



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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."

What is Epilepsy?

Seizure disorders, commonly known as Epilepsy, are chronic neurological disorders resulting from brain injury, developmental malformation, or a genetic abnormality.

Approximately 1% of the population is affected, one third of them are children and adolescents.

The brain functions by a network of connections between cells called neurons. These neurons communicate with each other through microscopic bursts of electrical activity. Abnormal bursts of this electrical energy produce jumbled signals.

What causes these jumbled signals is usually not known. Sometimes, the cause is a severe head injury, a metabolic difficulty (such as low blood sugar), drug reaction, a brain tumor, poisoning, abnormal brain development during pregnancy, nervous system infections like meningitis or encephalitis, or even severe cases of measles and chickenpox.

The term epilepsy is used to describe recurrent seizures for which a cause cannot be found.

To properly evaluate the prospect's insurability you must ask the following important questions:

What type of seizure disorder does the client have?

GRAND MAL (*Generalized Seizures*). The entire brain is swamped with abnormal electrical energy. The body goes stiff or convulses. Loss of consciousness for a minute or two is common.

PARTIAL ONSET seizures create an electrical discharge in a localized part of the brain. The victim may remain conscious, become unconscious, or sometimes become confused.

PETIT MAL seizures last only a few seconds but they can occur hundreds of times per day. No loss of consciousness occurs and the episodes are frequently hard to detect.

When was the client first diagnosed with a seizure disorder?

It is important to document at what age the client first experienced their first seizure.

When did the client have his or her most recent seizure?

The underwriting of seizure disorders is based upon the client's degree of clinical stability. How long between seizures? How severe? Was medical care required at the time of the seizure?

When was the last time the client was hospitalized for a seizure?

Seizures serious enough to require hospitalization are extremely significant to underwriting.

What medications is the client currently taking?

Common medications used to treat seizures include Tegretol, Zarontin, Lamictal, Dilantin, Depakote and phenobarbital. It is important to document all of the medications being taken and their dosages.

Is the client employed on a full time basis and does he drive an automobile?

Clients who cannot work, or who cannot obtain a driver's license would be extremely difficult to underwrite because of their limited functional ability. Those who are employed full time, however, and have a valid driver's license can expect a favorable underwriting decision.