

Generalized Anxiety Disorder

Generalized Anxiety Disorder (GAD) is more severe than the normal anxiety that people experience on a daily basis. It is chronic, exaggerated worry and tension. It means always anticipating disaster, frequently worrying excessively about health, finances, family, and work. Often the source of the worry is hard to pinpoint. Simply the thought of getting through the day provokes an attack of anxiety.



By Donald V. Victorson, CLU

GAD is an excessive uncomfortable feeling of fear, dread, or danger experienced almost daily for six months or longer. It affects 5% of persons, with women twice as likely as men to experience GAD.

People with GAD can't seem to shake their worries, even though they frequently realize that their concerns are excessive. They seem to be unable to relax. They often experience difficulty sleeping, may startle easily, and tend to feel tired. They may have trouble concentrating, and frequently suffer depression as well.

Their excessive concerns are frequently accompanied by physical symptoms, including trembling, twitching, muscle tension, headaches, irritability, and sweating. They may feel light headed, out of breath, nauseated, or experience a lump in the throat.

Symptoms of Generalized Anxiety Disorder

Someone with GAD has a mind like an automobile engine stuck in too high an idle. Their worrisome thoughts keep running and running over and over endlessly. They tend to experience many of the following:

- Chronic worry about things unlikely to occur.
- Restlessness and inability to relax, difficulty sleeping soundly.
- Lack of energy, headaches, dry mouth, nausea, diarrhea.
- Dizziness, sweating, twitching, trembling, chest pains.
- Irritability, procrastination, easy to startle.

Risk Factors for Generalized Anxiety Disorder

- Stress from any source.
- Traumatic events experienced during childhood.
- Family history of neurosis.
- Fatigue or overwork.

- Medical illness.
- Recurrence of previously stressful situation.
- Lack of social support.

Complications of Generalized Anxiety Disorder

GAD does more than make you anxious, it can also lead to or make more severe many potentially serious conditions including:

- Depression
- Insomnia
- Digestive or bowel problems
- Teeth grinding
- Substance abuse or alcoholism

Treatment Options

Anti-anxiety medications Some are quick acting, others take some time to kick in. Unfortunately side effects are all too common, not the least of which is addiction.

Antidepressants such as: Prozac, Paxil, Tofranil, Effexor, Lexapro, and Cymbalta. Again, unpleasant side effects are all too common and it may take some time before the beneficial effects are experienced.

Psychotherapy Counseling and talk therapy are frequently helpful in learning to deal with unhealthy, negative thoughts and gradually replace them with healthy positive thoughts.

Frequently, some combination of Psychotherapy with either Anti-anxiety medication or an Antidepressant is recommended.

In order to evaluate the insurability of someone with Generalized Anxiety Disorder you need to ask the following important questions:

When Was the Client Initially Diagnosed with GAD?

It is extremely important to determine when the client was first diagnosed with GAD, and how long treatment has continued.

What medications are currently being taken?

It is extremely important to document all medications being taken, how long have they been prescribed, and 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 are much less likely to be successful in their recovery and are therefore much less likely to obtain a favorable underwriting offer.

What Lifestyle Changes Has the Client Made to Help Improve Their Chances of Successfully Managing Their Condition?

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, getting into new activities, or discovering new spiritual meaning.

- Have they joined an Anxiety Support Group?
- Are they taking action to figure out what is making them anxious and have they learned to address the problems?
- Have they learned to let go of what they can't control?
- Are they attempting to break the cycle of despair? Are they taking their medications as prescribed and/or keeping their therapy appointments?
- Are they socializing more and avoiding isolation?

NOTE: It is extremely important to document the lifestyle changes the client has made as part of the management of their anxiety.

The underwriter, while concerned that the client has suffered Anxiety, is more concerned with has he experienced "recovery".

- Is treatment still ongoing?
- Is the environment that contributed to the Anxiety still present?
- Has there been measurable improvement?
- Is the client suicidal?

A good cover letter, from you the agent is always helpful. This is especially true in cases involving any form of mental illness. Get into the habit of writing good cover letters to your underwriters. Your

results will improve dramatically and your clients will thank you.

Underwriting Prognosis

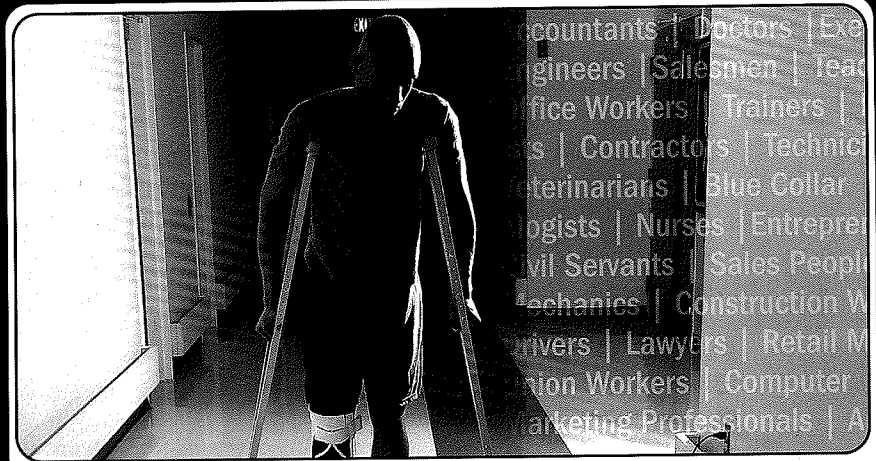
Rarely will a diagnosis of Generalized Anxiety Disorder result in a case being declined. Postponement until some reasonable level of recovery can be demonstrated is common. Thereafter moderate ratings may be required until after a rea-

sonable period of recovery.

In the event that your client's Anxiety has been recently diagnosed and treatment only recently begun a Postpone is highly likely.

Where in addition to the Generalized Anxiety Disorder, your client is also experiencing Major Depression, or Panic Attacks, or is abusing Drugs or Alcohol your case will likely be declined. ♦

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