

# Obesity + Diabetes = EPIDEMIC

## **What is the problem?**

In this country, and throughout the world we are facing an Obesity Epidemic and it is getting worse.

While smoking remains the primary modifiable risk factor for premature death, obesity is rapidly gaining popularity, and a high percentage of obese Americans either have type 2 diabetes or will develop it.



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## **Diabetes is a Preventable Disease**

According to a study published in the June 2006 scientific journal *Diabetes Care* during 2002, 9.3% of adults 20 years of age and older had diabetes, 2.8% had undiagnosed diabetes, and 25% had pre-diabetes and were at high risk to develop diabetes within a decade. In other words 73 million Americans either have diabetes or are at high risk of soon becoming diabetic and yet they say: "Diabetes is a Preventable Disease".

## **What are the two types of Diabetes?..:**

**Type 1 Diabetes.** Insulin Dependent or Juvenile Diabetics cannot manufacture Insulin in their pancreas; as a result the food that has been eaten and broken down into glucose remains in the blood stream and cannot be used properly by the body. Less than 10% of diagnosed diabetics have Type 1 Diabetes.

**Type 2 Diabetes** affecting 90% or more of the Diabetic population, a preventable disease overwhelmingly linked to obesity.

Type 2 Diabetes, normally observed after age 45, increasingly today is being found in young children due to being overweight and inactive. Poor eating habits and lack of proper exercise doom many of these obese kids to become obese adults just like their parents.

Unless we can somehow change, experts predict that we are going to have one child in three develop diabetes, a frightening prediction. The cost to this country in lost time from work and medical expenses will be easily in excess of 100 Billion Dollars, and don't forget that "Diabetes is a Preventable Disease".

## **What does this mean to the Insurance Professional?**

There is a very real threat that you, members of your fami-

ly, perhaps even your own children are highly likely to become Obese and are going to develop Diabetes. In addition, more and more of your clients will be Obese and many of these Obese clients are going to develop Diabetes, Cardiovascular Disease, Liver Disease, and other complications, all because we live today in an affluent society that loves its junk food, over-loads on sugar, and abhors exercise.

***These Obese clients with or without Diabetes are going to need Life Insurance and they are going to expect you to find it for them at premiums that they can afford.***

The bad news is that while it is going to be relatively easy to sell these cases, you are going to have to work harder, much harder to get these cases issued at premiums that are affordable.

The good news is that while none of these cases will be Preferred, some may be Standard; many will be rated, resulting in insurance that may be relatively costly and thus generating higher commissions.

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

When Was The Diabetes First Diagnosed? How old was the client when the diabetes was first diagnosed? How long has he had the Diabetes? How well controlled is it?

## **What Medications Are Currently Being Taken?**

Diabetics may be Insulin Dependent, may be taking oral medications, or both. They may also be taking medication for high blood pressure, and/or hyperlipidemia (elevated cholesterol). Be sure to obtain the names and daily dosages of all medications being taken for any reason.

## **Does the client currently smoke?**

Clients who have been diagnosed with diabetes and who continue to smoke are not considered to be desirable risks.. Smoking is a major risk factor for heart disease and can have a major impact on life expectancy. The good news is that clients who have quit smoking have much better survival rates and accordingly can expect a more favorable offer for life insurance.

## **Is There Any History of Hypertension?**

Many diabetics also have high blood pressure. If well controlled with medication, diet, and exercise this should not be a negative factor in underwriting. If poorly controlled however, high blood pressure in a diabetic can contribute to damage to the heart, kidney, and brain.

***Is There Any History of Coronary or Heart Disease?***

Diabetes doubles the risk of heart disease, which is the Number One cause of death for all diabetics, whether insulin dependent or not.

***Is There Any History of Kidney Disease?***

The Number Two cause of death for all diabetics is renal failure. A kidney damaged by diabetes begins to leak protein, therefore a diabetic who is spilling protein is likely to be declined or severely rated.

***How Well is the Diabetes Being Controlled?***

Has the Diabetes just recently been discovered? Has the Diabetic accepted that he is a Diabetic, and is he cooperating with the doctor in the control of his disease? Has the medication stabilized the blood sugar level adequately, or is the physician still adjusting the dosage?

***Prognosis***

In years to come, more and more Overweight, Sedentary Couch Potatoes are going to develop Diabetes; consequently they are going to experience difficulty obtaining affordable insurance.

Well-controlled, adult onset diabetics can usually be insured at reasonable rates. Unfortunately, juvenile diabetics are more difficult and therefore more costly to insure.

Uncontrolled Diabetics will be usually postponed, if not declined. ❖

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