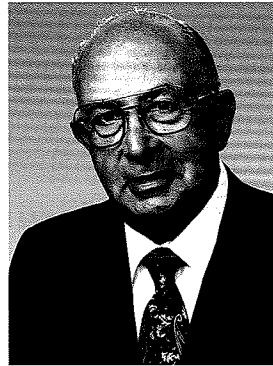


Panic Attacks

Panic Attacks are sudden episodes of intense fear that usually last 30 minutes or more, but often can last for hours.

The most common symptoms if a panic attack include:

- Chest pain
- Heart palpitations
- Trembling or shaking
- Shortness of breath
- Dizziness
- Feeling of choking
- Numbness or tingling
- Hot flashes and cold flashes
- Burning sensations
- Sweating, nausea or upset stomach
- Sensation of choking or smothering
- Hyperventilation
- Fear of dying
- Fear of losing control
- Feelings of unreality.



By Donald V. Victorson,
CLU

Frequently persons experiencing panic attacks will manifest changes in behavior. They may think they are going crazy or having a heart attack. They live in fear of the next attack.

Who is most likely to experience Panic Attacks?

- Panic disorder is twice as common in women than in men.
- People with Phobias are vulnerable to Panic Attacks.
- Lack of Assertiveness is a characteristic common amongst those afflicted with Panic Attacks.

What Can Trigger a Panic Attack?

Heredity: Panic disorder has been found to run in a family.

Biological: Obsessive/Compulsive disorder, post-traumatic stress, hypoglycemia, hypoglycemia, Wilson's disease, inner ear disturbances, hyperthyroidism, mitral valve prolapse.

Stimulants: Drugs such as caffeine, nicotine, cocaine and amphetamines can cause or worsen a panic attack.

Medications: Side effects of antibiotics, antidepressants and

other prescription drugs, especially among the anxiety prone.

Complications of Panic Attacks

Frequently those who have experienced panic attacks will tend to avoid situations or places associated with previous attacks.

Dependence upon anti-anxiety medications in order to be able to function, and to avoid withdrawal symptoms is common.

In order to evaluate the insurability of someone who has experienced Panic Attacks you need to ask the following important questions:

When Was the Client Initially Diagnosed with Panic Disorder?

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

What Treatment has been received and is it still continuing?

Panic disorder can be treated with counseling, medication, self-help, and cognitive behavior modification.

A good cover letter from you the agent is always helpful. This is certainly true in cases involving panic attacks. 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

Where hospitalization has not been required, normal work or social activities have not been disrupted, medication is no longer required, or is only rarely required, Standard is frequently possible.

Where aggressive treatment is ongoing, moderate ratings of table 2 to 4 are not uncommon.

Cases involving symptoms of underlying cardiac or other conditions, or where substance abuse or alcohol withdrawal are contributing causes of the panic attacks are more difficult to underwrite and the results are likely as a result to be more costly.

Unfortunately, in severe cases, or where there is no definitive diagnosis the case is likely to be postponed. ♦

*Victorson Associates specializes
in underwriting Sub-Standard
difficult cases.*

Donald V Victorson CLU, Chairman

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