



by Donald Victorson, CLU

#### 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."

Parkinson's Disease is a disease of the central nervous system. It affects approximately 1,250,000 Americans. Because it is not contagious, the incidence of the disease is often underestimated.

Parkinson's Disease may appear at any age, but it is rare under age 30. The risk of developing it increases with age. It is found worldwide, and is slightly more common in men than women.

## Parkinson's Disease

### Primary Symptoms of Parkinson's Disease are:

*Rigidity* - An increasing stiffness in the muscles. Frequently responsible for a mask-like facial expression. Sometimes pain is experienced, especially in the arms and shoulders.

*Tremor* - Up to 25% of patients however experience very slight tremor, or none at all. Tremor, when present may be worse on one side of the body. Besides the limbs, it sometimes affects the head, neck, face, and jaw.

*Bradykinesia* meaning slowness of movement. The delay in initiating movement is caused by the brain's slowness in transmitting instructions to parts of the body. Likewise the body responds slowly in carrying out the instructions that are received.

*Poor Balance* - Some patients experience repeated falls due to poor balance.

*Walking Problems* including decreased or no arm swing, short shuffling steps, difficulty in negotiating turns, and sudden freezing spells (inability to take the next step).

### Secondary symptoms may include:

Depression, sleep disturbances, dizziness, stooped posture, constipation, dementia, and in addition, problems with speech, breathing, swallowing and sexual function. Different patients may experience, few, many, or none of these symptoms.

### What is the cause of Parkinson's Disease?

The actual cause is not known, although it is believed that a defective gene may be involved. It is suspected that Parkinson's usually results from a combination of genetic predisposition and an as yet unidentified environmental trigger.

With Parkinson's, degenerative changes are found in an area of the

brain which produces "Dopamine," a chemical substance that enables us to move normally and smoothly. Parkinson's Disease is characterized by a severe shortage of dopamine. It is this deficiency that causes the symptoms of Parkinson's Disease.

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

*When was the client diagnosed with Parkinson's Disease?*

Parkinson's is a chronic illness of the brain. The longer the disease has been present, the greater the likelihood of significant symptoms.

*What is the nature and degree of the symptoms?*

It is important to a favorable underwriting outcome that you assess and accurately describe the client's symptoms as well as their frequency and severity.

*What medications are currently being taken?*

Parkinson's Disease is treated by trying to control the symptoms. At present there are no medications that can do more than relieve the symptoms, and attempt to slow the progression of the disease. There is no cure in sight.

*What has been the client's pattern of deterioration?*

Some patients remain stable for years with medications. Others undergo a steady deterioration with increasingly serious primary and secondary symptoms. Try to determine and clearly explain the client's functional ability to perform the activities of daily living.

**UNDERWRITING NOTE:** Clients with Parkinson's Disease who are wheelchair bound or have dementia are probably uninsurable.