

Underwriting

Peripheral Vascular Disease

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."

Peripheral Vascular disease is a form of arteriosclerosis, a hardening of the arteries. It is a progressive disease process.

It can result in blockages in the arteries of the brain, arms, kidneys, and legs, caused by the build up over time of fatty substances inside the artery walls, which restrict proper blood flow.

In the peripheral vessels, this will most likely occur in the arteries leading to the legs, the renal arteries leading to the kidneys, and in the carotid arteries in the neck leading to the brain and arms.

Symptoms of the Disease

When organs and muscles receive an insufficient supply of oxygen-rich blood they become starved and alert us to this by producing pain.

If the blockage occurs in the arteries supplying the legs, a cramping pain in the hips, thighs or calf muscles may result and can even limit casual walking. If rest relieves the pain this is called "Intermittent Claudication."

If blood circulation becomes severely limited that the legs and feet are perpetually starved, gangrene may result. Without treatment, the entire foot or part of the leg may have to be amputated.

Other symptoms of the disease in the lower extremities include coldness of the leg or foot, paleness of the leg or foot if elevated, blue/red discoloration of the foot or toes, dry, fragile or shiny looking skin, numbness, tingling or pain in the leg, foot, or toes, and sores that do not heal.

Symptoms of peripheral vascular disease in the carotid arteries include temporary weakness or numbness of the face, arm and/or leg on one side of the body, temporary loss of speech, or trouble speaking or understanding speech, temporary loss of vision or dizziness, unsteadiness or sudden falls.

Symptoms of renal peripheral vascular disease include high blood pressure and abnormal kidney function tests.

Diagnosis and Treatment

Clearly the symptoms of Peripheral Vascular Disease can be confused with many other conditions. It is important

that the physician perform adequate testing including an ultrasound Doppler test to properly diagnose and quantify the disease.

Many treatments can be used to improve blood flow to the affected area including medications, angioplasty, and laser treatments. If the blockage has become very hard and calcified with the passage of time, surgery may be required to bypass the problem area.

TO PROPERLY EVALUATE A CLIENT'S INSURABILITY YOU MUST ASK THE FOLLOWING IMPORTANT QUESTIONS:

When was the client diagnosed with Peripheral Vascular Disease (Claudication)?

The object of treatment is to improve the symptoms and stop the progression of the disease. It is important to document the original date of diagnosis and the kind of treatment being received.

Does the client currently smoke?

Clients diagnosed with Peripheral Vascular Disease who continue to smoke are poor underwriting risks and will be charged more for insurance. Those who quit smoking are likely to receive much better offers.

What medications are currently being taken?

Clients with Peripheral Vascular Disease normally take an aspirin a day to reduce blood clotting. They may also be taking medications to control high blood pressure, cholesterol, diabetes, or claudication. It is extremely important to list all medications being taken with dosages.

What lifestyle changes has the client made to treat their condition?

Lifestyle changes (exercise, diet, weight loss, reduction in cholesterol, stop smoking) can have a very positive impact on the course of the disease and usually will result in much more favorable underwriting outcomes.

Does the client have a history of coronary artery disease?

Clients with coronary artery disease and severe claudication represent extremely poor underwriting risks. It is important to ask all clients with Peripheral Vascular Disease about any known history of any form or other heart disease.