

Shingles (Herpes Zoster)

What is Shingles?

Herpes Zoster, or Shingles as it is commonly called is a disease caused by the varicella-zoster virus. This is the same virus that causes chicken pox. After a childhood attack of chickenpox, the virus lies dormant in the nerve tissue. It is not clear what makes the virus reactivate. A temporary weakness in the body's immune system may cause the virus to awaken and multiply and to move along the nerve fibers toward the skin. Many years later (usually after age 60) the virus may reactivate and causes the characteristic rash and pain of shingles.



By Donald V. Victorson,
CLU

Who is at risk for developing Shingles?

Although most common after age 50, if you had chickenpox as a child you are at risk to develop shingles. It is also more common where you have a weakened immune system from HIV, chemotherapy, or radiation treatment, organ transplant, or stress.

What are the symptoms of Shingles?

Early signs include burning or shooting pain, tingling, or itching generally located on one side of the face or body. The pain can be severe. Rash or blisters can last for up to 14 days.

Are there complication of Shingles?

If Shingles appears on the face it can affect hearing or vision. If Shingles affects the eyes, the cornea can become infected, leading to temporary or permanent blindness. In some cases the pain can persist for

months or years, even after the rash has healed.

Is there a cure for Shingles?

There is no known cure for Shingles, but the severity and duration of attacks can be reduced with prompt treatment with antiviral drugs such as acyclover, valacyclover, or famcyclover. Other treatments include painkillers, steroids, antidepressants, and antiseizure medications.

Why is Shingles of concern to the Underwriter?

The Underwriter is primarily concerned that there is complete recovery from the attack of Shingles, and that a hidden, more serious condition is not the cause of the outbreak.

An attack of Shingles can be a sign of an underlying cancer, or of a change in the body's immune system. A sudden outbreak of Shingles may indicate a weakening of the immune system. Underwriters, when presented with a sudden Shingles outbreak are concerned that there are no underlying, hidden conditions of an ominous nature.

Occasionally a previously undiagnosed cancer can trigger an attack of Shingles. HIV infection, the use of anti-cancer drugs, rheumatoid arthritis or other connective tissue diseases can all trigger an attack of Shingles.

Underwriting Prognosis

Most applicants who have had an attack of Shingles will get through the attack with some discomfort but little or no complications.

In most cases, after recovery they will be eligible for Standard, or even Preferred offers depending upon their overall health.

When Shingles persists for a long time there is usually some underlying condition complicating matters.

When Shingles recurs, where it is accompanied with significant weight loss, or in cases of frailty it may become necessary to postpone the case until recovery is more certain.

Rarely will Shingles alone cause the case to be declined. ❖

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".

Donald V Victorson CLU, Chairman

Victorson Associates, Inc.

Established 1961

321 Middle Country Road

Smithtown, NY 11787

516 265-7456

Victorson Associates specializes in underwriting Sub-Standard difficult cases.