

A S T H M A

Overview:

Asthma is a condition of reversible airway obstruction. Asthmatics experience increased bronchial reactivity in which there is excessive responsiveness of the tracheobronchial tree to a variety of environmental stimuli. Some kind of irritant, such as an allergen or air pollution, is often the culprit, leading to asthmatic attacks. However, asthma may also be triggered by bronchial infections, exercise, dust, smoke, or even emotional distress. Asthma is divided into three categories:

Extrinsic Asthma	<i>Facilitated by an allergic reaction</i>
Intrinsic Asthma	<i>Non-atopic or infective asthma with no identifiable allergen</i>
Exercise Induced Asthma	<i>Induced by exercise</i>

Patients with severe asthma, particularly individuals who do not follow their doctor's recommendations for managing the condition (especially continued smoking) may develop complications from Chronic Obstructive Pulmonary Disease (COPD) or emphysema.

Impact on Life Underwriting:

Asthma is often classified as primary or allergic. Regardless of classification, the frequency and severity of the attacks, as well as the management of the condition, will weigh heavily in any underwriting decision. Asthma is made worse by continued smoking and exposure to environmental pollution. Asthma complicated by chronic bronchitis, if severe, will be rated under the guidelines listed for Chronic Obstructive Pulmonary Disease (COPD).

The table below assumes the proposed insured does not smoke or expose him/herself to extraordinary environmental risks. Frequent steroid treatments often lead to ratings of two additional tables. Expect continued smoking and/or the use of certain steroid treatments to lead to ratings increases by 2 to 4 Tables (over the table ratings indicated in the tables below). Evidence of deteriorating emphysema with continued smoking will likely lead to a decline. SB 04/04/2001

Definitions	Symptoms
Occasional	Seasonal or less than 6 attacks per year.
Frequent	More than 6 attacks per year.
Mild	No disability and lungs clear between attacks.
Moderate	Acute attacks requiring frequent bronchodilator medications and/or occasional steroid treatment.
Severe	Attacks require continuous use of bronchodilator and/or continuous or frequent use of steroid therapy.

Severity of Asthma Attacks	Last attack during past two years	Last attack three years ago	Last attack four or more years ago
<i>Occasional Mild</i>	Standard	Standard	Standard
<i>Occasional Moderate</i>	Standard to Table 2	Standard	Standard
<i>Occasional Severe</i>	Table 2 to Table 4	Table 2	Standard

Severity of Asthma Attacks	Last attack during past two years	Last attack three years ago	Last attack four or more years ago
<i>Frequent Mild</i>	Standard to Table 2	Standard to Table 2	Standard
<i>Frequent Moderate</i>	Table 2 to Table 4	Standard to Table 2	Standard
<i>Frequent Severe</i>	Table 4 to Uninsurable	Table 2 to Uninsurable	Standard to Uninsurable