

Alcohol: Part I

Underwriting alcohol histories is difficult due to the lack of available information on which to develop a complete picture and mortality assessment. 70 - 80% of the people in the U.S. consume alcohol with 8 - 10% of those becoming problem drinkers. Alcohol abuse ranks third as a cause of death, behind heart disease and cancer. The alcohol associated mortality risk is higher for women than men and in those younger than 40.

Alcohol abuse is significantly tied to traumatic deaths and is implicated in:

- 80% of fires
- 69% of drownings
- 65% of homicides
- 64% of suicides
- 59% of motor vehicle accidents

Tools for assessing alcohol abuse includes:

- Attending Physician Statements
- Family History
- Driving records
- History of prior treatment or Alcoholic Anonymous (AA) attendance
- Blood profile
- Inspection reports
- Candid information from the proposed insured

Using these tools, the underwriter works to develop as complete a picture as possible. See *Rx for Success #102* for Rating guidelines. Those with a history of excessive drinking will be rated low substandard to decline based upon the amount of excess alcohol and the presence of unfavorable features. The presence of medical complications will generally call for a decline. Unfavorable features include:

- Other substance abuse
- Abnormal liver enzymes or positive alcohol marker
- History of family/friends' concern over drinking habits
- Adverse driving record
- Medical complications from alcohol (heart, nervous system, liver, blood, etc)
- Financial/marital/employment/legal problems related to alcohol

Reformed Alcoholics: Following successful completion of a treatment program for alcoholism, only 20 - 50% will stay recovered after 2 years. Ongoing commitment to Alcoholics Anonymous (AA) is a very positive factor in terms of decreasing the potential for relapse.

To get an idea of how a client with a history of alcoholism would be viewed in the underwriting process, feel free to use the Ask "Rx"pert underwriter on the attached page for an informal quote.

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This material is intended for insurance informational purposes only and is not personal medical advice for clients.

Alcohol - Ask "Rx" pert underwriter
(ask our experts)

Producer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

- ① How much alcohol does your client currently drink?
 none
 < 1 drink/day
 1 - 2 drinks/day
 3 - 4 drinks/day
 5 or more drinks/day
- ② Has your client ever been diagnosed with or treated for alcohol or substance abuse?
 yes, please give details _____
 no
- ③ Does your client attend AA?
 yes, please give details _____
 no
- ④ Has your client ever had or been made aware of any of the following?
(check all that apply)
 elevated liver enzymes
 positive alcohol marker
 driving under the influence charge
 family/friends' concern over drinking habits
 blackouts
 withdrawal seizures
 medical complications related to alcohol (heart, etc.)
- ⑤ Is your client on any medications?
 yes, please give details _____
 no
- ⑥ Has your client smoked cigarettes in the last 12 months?
 yes
 no
- ⑦ Does your client have any other major health problems (ex: cancer, etc.)?
 yes, please give details _____
 no

After reading the *Rx for Success* on Alcohol, please feel free to use this Ask "Rx" pert underwriter for an informal quote.