

## Alcohol - Part I

Underwriting alcohol use 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 include:

- 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* with #102.

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