



Personality Disorders

Personality disorders are estimated to occur in approximately 10% of the population. They frequently are associated with other psychiatric illness. There are 10 separate categories of personality disorders:

- Antisocial PD - disregard for violation of rights of others
- Borderline PD - unstable relationships and self-image; impulsive
- Paranoid PD - distrust and suspiciousness
- Schizoid PD - detached; restricted range of emotions
- Schizotypal PD - eccentric; perception distortions, difficulty with relationships
- Narcissistic PD - grandiose; need for admiration
- Histrionic PD - excessively emotional and attention seeking
- Dependent PD - submissive; excess need to be taken care of
- Obsession /Compulsive PD - preoccupation with control, orderliness, perfection
- Avoidant PD - social inhibition; overly sensitive

These disorders generally begin in childhood or adolescence and persist through adult life. When the personality trait/behavior is inflexible and causes functional impairment, it is considered to be a Personality Disorder. Schizoid PD and Schizotypal PD (not to be confused with Schizophrenia) have been shown to carry an increased suicide risk.

Underwriting considerations:

Schizoid PD, Schizotypal PD, Anti-Social PD

Not associated with other psychiatric illness
or substance abuse
Others

Table B
Usually Decline

Paranoid PD, Narcissistic PD, Histrionic PD,
Dependent PD, Obsessive/Compulsive PD, Avoidant PD

Not associated with other psychiatric illness
or substance abuse
Others

Usually non-rated
Individual Consideration

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Personality Disorders - Ask "Rx" perts (ask our experts)

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

1. Please note which type of personality disorder has been diagnosed:

<input type="checkbox"/> Antisocial	<input type="checkbox"/> Narcissistic
<input type="checkbox"/> Borderline	<input type="checkbox"/> Histrionic
<input type="checkbox"/> Paranoid	<input type="checkbox"/> Dependent
<input type="checkbox"/> Schizoid	<input type="checkbox"/> Obsessive/Compulsive
<input type="checkbox"/> Schizotypal	<input type="checkbox"/> Avoidant
2. Date of diagnosis: _____
3. Is your client on any medications?
 yes, please give details _____
 no
4. Has your client ever been hospitalized for a psychiatric illness?
 yes, please give dates _____
 no
5. Does your client have any of the following associated conditions?
(check all that apply)

	Yes, please give details	No
<input type="checkbox"/> Substance abuse (alcohol or drugs)	<input type="checkbox"/> _____	<input type="checkbox"/>
<input type="checkbox"/> Mood disorder (i.e. depression)	<input type="checkbox"/> _____	<input type="checkbox"/>
<input type="checkbox"/> Suicidal thought/attempt	<input type="checkbox"/> _____	<input type="checkbox"/>
<input type="checkbox"/> Other psychiatric disorder	<input type="checkbox"/> _____	<input type="checkbox"/>
6. Has your client smoked cigarettes in the last 12 months?
 yes, please give details _____
 no
7. Does your client have any other major health problems (example: cancer, etc.)?
 yes, please give details _____
 no

After reading the *Rx for Success* on Personality Disorders, please feel free to use this Ask "Rx" perts for an informal quote.

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