



Drug Abuse

Many legal and illegal drugs have abuse and addiction potential. These include narcotics (such as codeine, morphine, heroin), cocaine, amphetamines, methamphetamines, marijuana, LSD, tranquilizers (such as Valium), barbiturates, inhalants, and anabolic steroids - among many others.

Drug addiction is a pattern of misuse characterized by a loss of control, compulsive use, or use despite negative consequences. It is often manifested by tolerance and/or withdrawal. Tolerance means that more and more of the drug is needed to get to the same high (common in narcotics and tranquilizer abuse). Withdrawal means that the addicted person gets very sick when trying to stop the drug (also common in narcotic and tranquilizer abuse).

Dangers of drug abuse to physical and mental health include trauma, sudden cardiac death from arrhythmias and heart attacks, respiratory arrest, seizure, stroke, depression, anxiety, psychosis and delirium. Dangers to social health include job and financial loss, family and marital disruption, and legal entanglements.

Anyone currently abusing a substance will be declined for insurance. Those who have discontinued this behavior for a minimum of two years may be considered.

Underwriting guidelines for drug use and abuse are:

Marijuana, limited use	Standard to Table B
Marijuana, heavy use	Rated as below for other substances
Other substances	Minimum postponement of 2 years. Ratings then will range from standard to Table F, depending on time since abstinence/sobriety began

Adjustments (up or down) may be made to the above ratings, depending on: severity and frequency of the abuse, type of drug abused, severity of associated complications, evidence of dependence and/or withdrawal, legal problems related to abuse (such as DUIs), abuse of multiple drugs (including alcohol), number of relapses, and current participation in a group such as Narcotics Anonymous.

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

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Drug Abuse - Ask "Rx" perts
(ask our experts)

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

If your client has a history of drug abuse treatment, please answer the following:

1. What was the date of initial treatment or diagnosis? _____
2. What drug(s) were used or abused? _____
3. Were there any relapses from sobriety/abstinence?
 yes, please list dates _____
 no
4. Were there any legal problems (such as DUI or other)?
 yes, please give details including dates _____
 no
5. Have there been physical complications or additional psychiatric problems?
 yes, please give details _____
 no
6. Please list current medications: _____
7. What is your client's current level of alcohol consumption? _____
8. Does your client currently participate in a group such as Narcotics Anonymous?
 yes
 no
9. Has your client smoked cigarettes in the last 12 months?
 yes
 no
10. Does your client have any other major health problems (ex: cancer, diabetes, ulcers, etc.)?
 yes, please give details _____
 no

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

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