

Anxiety Disorders

Anxiety disorders are common psychiatric conditions. They include: panic disorder, agoraphobia (*fear of public places*), social phobia, simple phobia, generalized anxiety disorder, obsessive-compulsive disorder and post-traumatic stress syndrome.

Generalized anxiety disorder is a fluctuating degree of underlying worry and nervousness. Other symptoms include insomnia, headache, fatigue, dizziness and vague medical complaints.

Panic disorder is defined as at least 4 attacks/month lasting 10 - 90 minutes with at least 4 of 14 classical symptoms: i.e. dread, racing heart, breathlessness, dizziness, sweating, etc.

Underwriting considerations

- Anxiety disorders, especially panic disorder, can be associated with other psychiatric illness such as depression, drug and alcohol abuse, and suicide. As a group, they do carry an increased mortality risk.
- “Worst case” scenarios for panic disorder include any of the following: required hospitalization, any suicidal ideation or gesture, and any associated psychiatric illness especially depression and/or substance abuse and agoraphobia.

Mild: mild complaints, not on any medication Non-rated

Moderate: occasional panic attacks (less than 4 attacks/month), occasional medication use but no evidence of dependency

Present or within 1 year of recovery	Table B
After 1 year	Non-rated

Severe: history of multiple panic attacks (≥ 4 attacks/month) with or without psychiatric hospitalization, agoraphobia (fear of public places), any history of suicidal ideation or gesture but no attempts, any history of associated major depression and/or substance abuse

Time Since Recovery	Single Episode	Recurrent/Chronic
Within 1 year	Decline	Decline
2 nd -3 rd years	Table D	Table F
4 th -5 th years	Table C	Table D
6 th -9 th years	Table B	Table C
After 10 years	Non-rated	Table B

To get an idea of how a client with Anxiety Disorders 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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This material is intended for insurance informational purposes only and is not personal medical advice for clients.

Anxiety Disorders - Ask "Rx" pert underwriter
(ask our experts)

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

If your client has a history of Anxiety Disorders, please answer the following:

- ① Please list the diagnosis:
 - generalized anxiety disorder
 - obsessive compulsive disorder
 - agoraphobia
 - other anxiety disorder _____
 - panic disorder
 - post-traumatic stress syndrome
- ② Please indicate the number of episodes and date of last episode/recovery:

- ③ Is your client on any medications?
 - yes, please give details _____
 - no
- ④ Has your client been hospitalized or seen in the emergency room for treatment of anxiety or other psychiatric illness?
 - yes, please give dates _____
 - no
- ⑤ Does your client have a history of any of the following associated conditions?
(check all that apply)
 - Depression
 - Substance abuse (alcohol or drugs)
 - Suicidal thought/attempt
 - Other psychiatric disorder
- 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 (ex: cancer, etc.)?
 - yes, please give details _____
 - no

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

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