

Underwriting



by Donald Victorson, CLU

UNDERWRITER:

Defined as someone sitting
in an ivory tower 900 miles
from here, trained to say,
"NO."

YOUR JOB:

To convince that
underwriter, with truthful
information, presented in
as favorable a light as
possible that it is desirable,
even possible to say
"YES."

Injuries involving a blow to the head are so common that 700,000 people in North America suffer a traumatic head injury each year, and between 70,000 and 90,000 are left permanently disabled.

Head injuries can range from minor lacerations, abrasions, and bruising to more serious consequences involving the brain itself.

Loss of consciousness, even if only for a brief period is a clear indication that brain injury may have occurred. Disorientation, confusion, uncertainty about time, place, and date, and/or a

Head Injury

period of memory loss regarding events surrounding the head injury are also indicators of trauma to the brain.

The brain contains soft tissue with a consistency between egg white and jello, and is covered by three membrane layers. The outer-most layer, called the dura mater is connected to the inside of the skull at a number of points that suspend the brain within the skull.

There are usually two contusion sites in a brain injury. One occurs at the site of the blow to the brain and it is called the coup injury. The other occurs where the brain bounces off the skull, this is called the contre coup injury. Bleeding may also occur at the attachment points when the dura mater is torn away from the inside of the skull.

With injuries involving rapid and forceful acceleration and deceleration of the head, such as in automobile accidents, shearing forces come into play. These forces are smallest at the lower end of the brain stem, and increase with distance from this point causing different levels in the brain to move relative to one another. This movement produces stretching and tearing of axons and of the insulating myelin sheath. Such injuries are major causes of loss of consciousness. Small blood vessels can also be damaged causing bleeding deep within the brain.

Mild Head Injury is one in which the person is unconscious for less than 20 minutes, and where post-traumatic amnesia lasts for less than one hour.

Severe Head Injury occurs where the person is unconscious for at least 24 hours, and where post-traumatic amnesia also lasts for at least 24 hours.

Skull Fracture is actual disruption of the cranium by trauma. Basal skull fracture usually involves more potential brain damage than parietal, frontal, or occipital fractures.

Depressed Skull Fractures are those where the cranium is not only broken, but part of the broken bone is driven into the brain and its covering membranes.

CAT Scans (Computerized Axial Tomography) and MRI Scans (Magnetic Resonance Imaging) are today commonly used to help evaluate damage to the brain.

The physical effects of head injuries include seizures, tremors, and spasticity.

Cognitive impairment can include loss of concentration and memory, problems understanding speech or speaking, difficulty planning daily activities, and poor reasoning and judgement.

Behavioral effects include agitation, irritability, impulsivity, depression and suicidal thoughts.

UNDERWRITING CONSIDERATIONS

Motor Vehicle accidents, sports injuries, popularity of hazardous avocations, and wars guarantee that we are likely to see more, not less head injuries over time.

In evaluating these persons for insurance, the underwriter must be concerned about any lingering effects such as paralysis, changes in mental ability, personality, visual or hearing problems, seizures, and possible suicidal tendencies.

Mild Head Injuries with no apparent residuals are generally standard risks even after only a few months recovery.

Severe Head Injuries with no residuals will usually be standard after a reasonable recovery period.

Depressed Skull Fractures are always difficult to underwrite, however with no residuals will usually be standard after a reasonable recovery period.

The most difficult brain injury cases are those involving surgery, and where a plastic or metal plate had to be inserted in the cranium. Even these cases are usually insurable on some reasonable basis after a suitable recovery period.

If the company you were planning to use is only willing to consider at extremely elevated rates or not at all, perhaps you should consider suggesting a more enlightened company to your client. We will be happy to try to obtain the best possible offer for you.