

Venereal Disease

Venereal Disease commonly referred to today as Sexually Transmitted Disease (STD) is a catch all term for infections acquired mainly through sexual contact.

Five diseases were traditionally known as venereal diseases; Gonorrhea, Syphilis, Granuloma Inguinale, Lymphogranuloma Venereum, and Chancroid.

More recently many other diseases were recognized as being sexually transmitted including: AIDS, Genital Herpes, Chlamydia, Human Papillomavirus, Giardiasis, Amebiasis, Scabies, Pubic Crab Lice, Hepatitis A,B, and C, Streptococcus, and Trichomoniasis.

Sexually transmitted diseases are generally more serious in women as diagnosis is more difficult. Untreated any of these can lead to infertility, miscarriage, premature birth, and even infection of the infant. In recent years 10 to 12 million new cases of STD were being reported in the United States each year.

Gonorrhea is a curable sexually transmitted disease caused by bacteria called *Neisseria gonorrhoeae*. These bacteria can infect the genital tract, mouth, and rectum of both men and women. In women, the opening to the uterus, the cervix, is the first place of infection. The disease can spread into the uterus and fallopian tubes, resulting in pelvic inflammatory disease (PID). PID affects more than 1 million women in this country every year and can cause tubal (ectopic) pregnancy and infertility in as many as 10 percent of infected women. Fortunately, today gonorrhea is readily treated with antibiotics.

Syphilis is a sexually transmitted disease, once responsible for devastating epidemics. It is caused by a bacteria called *Treponema pallidum*. The rate of primary and secondary syphilis in the United States declined by 89.2 percent from 1990 to 2000. The number of cases rose, how-



By Donald V. Victorson,
CLU

ever, from 5,979 in 2000 to 6,103 in 2001. The U.S. Centers for Disease Control and Prevention reported in November 2002 that this was the first increase since 1990.

Of increasing concern is the fact that syphilis increases by 3- to 5-fold the risk of transmitting and acquiring HIV (human immunodeficiency virus), the virus that causes AIDS (acquired immunodeficiency syndrome).

Granuloma Inguinale, common in tropical areas is caused by a bacteria. Lesions appear as painless, red, open sores in the genital and pelvic regions. If untreated the condition becomes chronic and can lead to death from anemia and general disability. Antibiotics are highly effective in eliminating the infection.

Lymphogranuloma venereum, also common in tropical regions is again caused by a bacteria. Antibiotics are effective in treatment.

Chancroid is an acute localized infection caused by a bacteria. Antibiotics are effective, but increasingly resistant strains are becoming a problem.

To properly evaluate a client's insurability you must ask the following important questions:

- **Have you ever been told that you had a Sexually Transmitted Disease?**

If Yes: *What was the STD?*

When was it first diagnosed?

How was it treated?

Is treatment finished or ongoing?

- **What Medications are currently being taken and What Symptoms of the SDT are you still exhibiting?**

An accurate, detailed listing of medications and dosages will be invaluable to the underwriter trying to help you obtain coverage.

- **Do you currently smoke, and Does or Have you Ever Abused Alcohol?**

- **Have you ever been convicted, or has a license suspended as a result of a DWI or DUI?**

- **Is there any indication of past or present illegal drug usage?**

Lifestyle unfortunately is a very strong predictor of increased mortality in cases of Sexually Transmitted Disease.

Underwriting Prognosis

Cases involving Sexually Transmitted Diseases are generally insurable on some basis, frequently at standard rates, although where the disease is still being treated and is not yet under control, temporary postponement is highly likely.

In most cases a history of SDI will not affect insurability. The damage done by the disease before it was properly diagnosed and brought under control becomes the problem, and in some cases can result in severe ratings and an occasional rejection. ❖

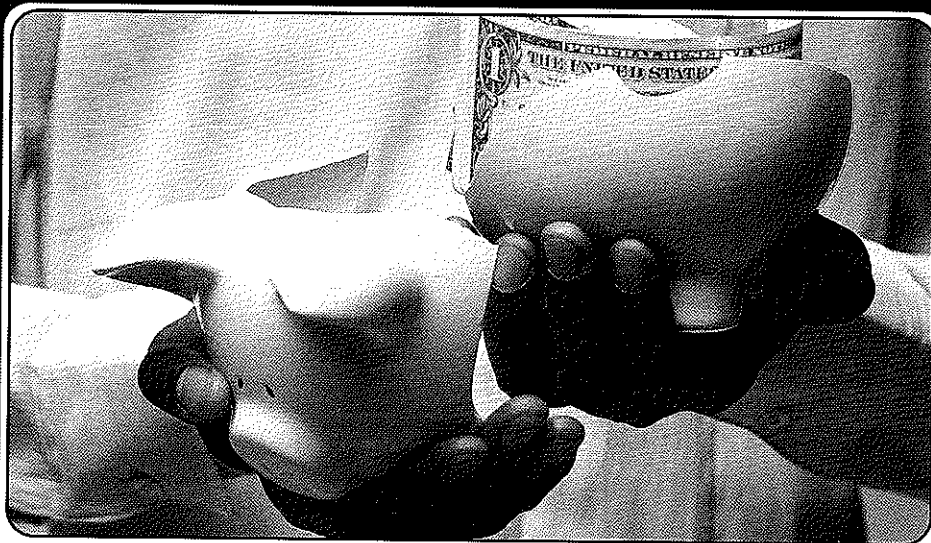
Underwriter

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".

Is Your Financial Plan BROKEN?



**Life Insurance. Disability Income. Long Term Care.
If You Don't Have All Three You Can Wind Up Broke!**

LIFE INSURANCE - essential to protect your loved ones in case you die too soon.

DISABILITY INCOME - absolutely necessary in case unfortunately you don't die, but instead your income dies and you experience the living death.

LONG TERM CARE - critical should you become seriously ill, need Long Term Care, and prefer not to wind up becoming de-

pendent upon charity, friends, family, or heaven forbid Welfare.

SAVINGS FOR RETIREMENT - Without adequate Life Insurance, should you die too soon your family is going to suffer and do without. Without both Disability Income and Long Term Care insurance, if unfortunately you need the benefits, who do you think is going to suffer?

Check us out at: www.victorson.com

Guarantee a comfortable retirement for your clients now!

Let's talk about what we can do for you!

Call us at (631) 265-7456 or toll free at (877) 472-7456 • e-mail: vainc@victorson.com

The Professionals' Source • Underwriting Experts Since 1961

VICTORSON ASSOCIATES, INC

321 Middle Country Road
P.O. Box 863
Smithtown, NY 11787
631-265-7456 • Fax: 631-265-7054
www.victorson.com

Donald V Victorson CLU, Chairman
Victorson Associates, Inc.
Established 1961
321 Middle Country Road
Smithtown, NY 11787
516 265-7456

Victorson Associates specializes in underwriting Sub-Standard difficult cases.