



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."

AORTIC ANEURYSMS

What is an Aneurysm?

An aneurysm is a stretching, or bulging of an artery as a result of a weakening of the arterial wall, and a loss of its elastic properties.

Aneurysms can occur in any artery in the body, but are most common (and are extremely dangerous) when they arise in the aorta – the central artery of the body, which carries blood from the heart through the chest and abdomen before branching off to all of the body's organs.

Aortic aneurysms, like most heart and arterial disease, is much more common in men than women.

Why do aneurysms occur?

Aneurysms which occur in the aorta are usually associated with atherosclerosis, which is the thickening and deposit of cholesterol within the arteries associated with aging. Risk factors for atherosclerosis include smoking, genetic factors (family history), high blood pressure, diabetes, and high cholesterol levels.

Why are aortic aneurysms important?

The majority of aortic aneurysms affect the lower section of the aorta in the abdomen. The aneurysm develops slowly and can grow to considerable size without causing any symptoms. As it becomes larger, the risk of the aneurysm leaking or bursting increases dramatically.

Large aneurysms may remain undetected until they suddenly rupture causing massive bleeding or death.

To properly evaluate insurability you must ask the following important questions:

When was the client first diagnosed with an aortic aneurysm?

The majority of aortic aneurysms are asymptomatic. They are discovered accidentally during a routine medical exam.

Once an aortic aneurysm is suspected, the diagnosis will be confirmed with ultrasound or cat scans.

What type of treatment has the client had?

Aortic aneurysms can be medically managed (without surgery) providing that the client is asymptomatic, the aneurysm is small, it is growing slowly, and there is no evidence of complications such as blood clots.

Has surgery been performed?

Whenever the aortic aneurysm is causing discomfort, is larger than 5 cm, is growing, and/or there are complications, surgery is necessary.

What medications are currently being taken?

It is important to establish all medications being taken, with dosages to help the underwriter better evaluate your case.

Have all follow-up visits and tests been normal?

Has the client had regular follow-up visits since the medical or surgical treatment? Do the follow-up studies show any evidence of enlargement or recurrence of the aortic aneurysm?

REMEMBER: Hypertension and smoking are serious risk factors for aortic aneurysms or any other cardiovascular disease.

UNDERWRITING PROGNOSIS

A newly discovered aortic aneurysm is uninsurable for six to twelve months following diagnosis whether surgery was performed or not.

Thereafter sub-standard offers are usually available. Recognize however, that most clients with aortic aneurysm are over age 65, many have coronary artery disease, and many will have a history of previous heart attack, angina, or hypertension.