



Personality Disorders

Personality disorders are estimated to occur in approximately 10% of the population. They frequently are associated with other psychiatric illness. There are 10 separate categories of personality disorders:

- Antisocial PD - disregard for violation of rights of others
- Borderline PD - unstable relationships and self-image; impulsive
- Paranoid PD - distrust and suspiciousness
- Schizoid PD - detached; restricted range of emotions
- Schizotypal PD - eccentric; perception distortions, difficulty with relationships
- Narcissistic PD - grandiose; need for admiration
- Histrionic PD - excessively emotional and attention seeking
- Dependent PD - submissive; excess need to be taken care of
- Obsession /Compulsive PD - preoccupation with control, orderliness, perfection
- Avoident PD - social inhibition; overly sensitive

These disorders generally begin in childhood or adolescence and persist through adult life. When the personality trait/behavior is inflexible and causes functional impairment, it is considered to be a Personality Disorder. Schizoid PD and Schizotypal PD (not to be confused with Schizophrenia) have been shown to carry an increased suicide risk.

Underwriting considerations:

Schizoid PD, Schizotypal PD, Anti-Social PD	
Not associated with other psychiatric illness or substance abuse	Table B
Others	Usually Decline
Paranoid PD, Narcissistic PD, Histrionic PD, Dependent PD, Obsessive/Compulsive PD, Avoidant PD	
Not associated with other psychiatric illness or substance abuse	Usually non-rated
Others	Individual Consideration

To get an idea of how a client with Personality 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.

This material is intended for insurance informational purposes only and is not personal medical advice for clients.

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Your Success Matters.

{Name
Phone Number
E-mail Address
Website Address}



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751 Broad Street, Newark, NJ 07102-3777
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Personality Disorders - Ask "Rx" pert underwriter (ask our experts)

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

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

1. Please note which type of personality disorder has been diagnosed:
 - Antisocial Narcissistic
 - Borderline Histrionic
 - Paranoid Dependent
 - Schizoid Obsessive/Compulsive
 - Schizotypal Avoident
2. Date of diagnosis: _____
3. Is your client on any medications?
 - yes, please give details _____
 - no
4. Has your client ever been hospitalized for a psychiatric illness?
 - yes, please give dates _____
 - no
5. Does your client have any of the following associated conditions?

(Check all that apply)	Yes, please give details	No
<input type="checkbox"/> Substance abuse (alcohol or drugs)	<input type="checkbox"/> _____	<input type="checkbox"/>
<input type="checkbox"/> Mood disorder (i.e. depression)	<input type="checkbox"/> _____	<input type="checkbox"/>
<input type="checkbox"/> Suicidal thought/attempt	<input type="checkbox"/> _____	<input type="checkbox"/>
<input type="checkbox"/> Other psychiatric disorder	<input type="checkbox"/> _____	<input type="checkbox"/>
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 Personality Disorders, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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