



Besides the risks associated with excess alcohol intake, the underwriter also considers favorable historical items such as: active participation in Alcoholics Anonymous, voluntary initiation of treatment, single period of treatment or hospitalization, maintenance of stable family life, sustained employment, financial solvency, and good health without reports of violence or arrests. If the individual is able to successfully stop drinking alcohol without relapse, after seven to ten years, the mortality rate approaches that of the general population.

**Underwriting guidelines for alcohol excess are:**

Risky excess without evidence of other social, legal, health problems and no history of alcohol treatment	Table C
<p>Others</p> <ul style="list-style-type: none"> <li>• with evidence of financial, social, or health (<i>physical or psychiatric</i>) problems</li> <li>• with multiple DUIs</li> <li>• overt alcoholism</li> <li>• has undergone treatment</li> <li>• with abuse of other drugs</li> </ul>	Minimum postponement of 2 years. Ratings then will range from standard to Table F, depending on time since abstinence/ sobriety began.

Adjustments (*up or down*) may be made to the above ratings, depending on: severity of the excess, severity of associated complications, evidence of alcohol dependence and/or withdrawal, legal problems related to alcohol (such as DUIs - Driving Under the Influence), abuse of other drugs, number of relapses, and current participation in a group such as Alcoholics Anonymous.

This material is intended for insurance informational purposes only and is not personal medical advice for clients. This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**



## Alcohol - Ask "Rx" pert underwriter (ask our experts)

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a history of excess alcohol consumption or alcohol treatment, please answer the following:

1. What was the date of initial treatment or diagnosis \_\_\_\_\_

2. Please list date when first diagnosed: \_\_\_\_\_

yes, please list dates \_\_\_\_\_

no

3. Were there any legal problems (*such as DUI*) or other?

yes, please give details including dates \_\_\_\_\_

no

4. Has your client ever had or been made aware of any of the following?

(*check all that apply*)

elevated liver enzymes

positive alcohol marker

driving under the influence charge

family/friends' concern over drinking habits

blackouts

withdrawal seizures

medical complications related to alcohol (*heart, etc.*)

use of other substances such as marijuana or cocaine

5. Please list current medications: \_\_\_\_\_

6. What is your client's current level of alcohol consumption? \_\_\_\_\_

7. Does your client currently participate in a group such as Alcoholics Anonymous?

yes

no

8. Has your client smoked cigarettes in the last 12 months?

yes

no

9. Does your client have any other major health problems (ex: cancer, diabetes, ulcers, etc.)?

yes, please give details \_\_\_\_\_

no

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

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

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**



**Prudential**

©2007 The Prudential Insurance Company of America  
751 Broad Street, Newark, NJ 07102-3777  
Rx102 IFS-A061859 Ed. 06/07 Exp. 12/08