

**Overview:**

*Parkinsonism* is a syndrome characterized by a mask like (emotionless) face, tremor, rigidity, and slowness of movement. Known causes of parkinsonism include the use of antipsychotic drugs, abuse of certain designer drugs, certain cerebrovascular diseases, carbon monoxide poisoning, and increasingly rarely, encephalitis lethargica infection. There is no known cause for the most common form of the disease, known as *Parkinson's Disease*.

Parkinson's disease is a degenerative condition of the brain that occurs in about one in 200 people over age 60. It affects more men than women and is also observed more frequently in *non*-smokers than in smokers. Early indications for Parkinson's disease are a lack of facial expression in response to emotional stimuli, as well as a slight tremor in perhaps one hand or arm while at rest. As the disease progresses, the condition increasingly interferes with speech, walking, and eventually the performance of daily tasks. Mental ability tends to be unaltered until the latter stages of the disease when dementia can set in. Untreated, the disease often progresses from initial diagnosis to total incapacity over the course of 10 to 15 years; however, with today's modern drug therapies, the quality of life is much enhanced for individuals with Parkinson's Disease.

**Impact on Life Underwriting:**

Parkinson's Disease is typically an insurable condition. Any rating depends primarily on the age of onset, the rate of progression of the disease, the current state of the individual, and the individual's response to medical treatment.

Individuals who are older, with only minor symptoms, and who require little or no medical treatment can often be insured at standard rates of very low tables. Younger individuals with more moderate symptoms but who respond well to medical treatment are often insurable at low to moderate table ratings. Even moderate cases for individuals who do not tolerate currently available drug therapies (typically due to psychotic side effects some of these drugs have) can be insured. However, once the disease has progressed to the point of disability, especially if there is evidence of concurrent depression or the onset of dementia, individual coverage is typically not available, except perhaps on a simplified or guaranteed issue basis.

Please see the table below for an approximate underwriting indication. If you have a specific prospect in mind, please help us help you by providing us with the type of information asked on our Parkinson's Disease questionnaire. This information will help us negotiate your customer's specific circumstances with several impaired risk medical directors or underwriters, who, in turn, can provide us with some direction as to which carrier to apply with and what premiums we should expect.  
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<b>Clinical State</b>	<b>Common Characteristics</b>	<b>Under age 50</b>	<b>Age 51 – 60</b>	<b>Age 61 +</b>
<b>Early (Clinical State 1)</b>	Some localized tremors, currently stable condition, no or only minimal medical treatment that is successful.	Table 2 - 4	Table 2	Standard to Table 2
<b>Mild (Clinical State 2)</b>	Mild but widespread tremors; moderate rigidity; good response to treatment with one or more medications; some functional limitation but only very limited disability.	Table 4 - 6	Table 2 - 4	Table 2
<b>Moderate (Clinical State 3)</b>	Moderate tremor and rigidity. Unable to tolerate levodopa or other dopamine agonists for long but not dependent on other drugs and showing no intellectual deterioration.	Table 6 – 10	Table 4 – 8	Table 4
<b>Severe</b>	Individual is incapacitated; complete loss of independence; possible signs of dementia, depression.	Uninsurable	Uninsurable	Uninsurable