

## **Mental and Nervous Disorders**

Nearly 20% of the adult USA population suffer from psychiatric disorders ranging from simple anxiety to schizophrenia. The real question for underwriting is how bad is it? The nature of the diagnosis is based on subjective observation rather than hard clinical data. Due to the confidential nature of this affliction, physicians are reluctant to release detailed information. In many cases the psychiatrist will only provide the clinical diagnosis without any office notes or comments regarding the disease. The APS is a must in these cases, it will help if the applicant speaks to the MD and requests sharing of details. The type of treatment, medications, ability to function in a “normal” behavior are criteria for the rate. In many cases STD is available but it will depend on the facts and details available. If you are feeling a little anxious about your case, call the home office underwriter for a free consultation.