

Diabetes

Diabetes is the metabolic disorder causing an elevated blood sugar level. In most cases, diabetes is hereditary and attacks the body's metabolic and circulatory systems. Diabetes can attack the heart, kidney's, limb's, eyes, etc.

There are typically two classifications of diabetes. NON-INSULIN (diet controlled) diabetes usually is adult onset, treated with oral medication best case controlled with diet only. INSULIN diabetes is treated with insulin injections into the body and onset can range from the very young age to an older age. There are associated health conditions to look for, including, hypertension, build, hyperlipidemia (protein), heart, and pancreas complications.

Another form of diabetes not as common is GESTATIONAL DIABETES. This occurs during pregnancy and often can become either non-insulin or insulin diabetic after pregnancy is terminated.

There are a few questions you should ask the client when writing business on a diabetic:

- 1 What type of diabetes does the client have?
- 2 When was the diabetes diagnosed?
- 3 Does the client have additional health problems?

For a more comprehensive list of questions please see the related questionnaire.

In determining rate classifications for diabetics, if the client is a non-insulin diabetic, under good control, has been for several years, sees their physician on a regular basis etc, there is a possibility of STANDARD. However, if the client is an insulin diabetic, has been for several years (ie; diagnosed as a child), then there will be a rating of possible Table 4 up depending on age of diagnosis. Please refer to the Diabetes questionnaire. If neuropathy is present, then also please complete the Peripheral Vascular questionnaire.

Height and weight can effect the underwriting decision. Be sure to check the Build Table.