



## Abdominal Aortic Aneurysm

The aorta is the largest artery in the body. It arises from the heart at the aortic valve as the ascending aorta. The ascending aorta then turns, forming an arch, and descends through the diaphragm into the abdomen. After passing through the diaphragm, it is called the abdominal aorta.

Disease in the descending and abdominal aorta is much more common than in the ascending aorta and will be due to atherosclerosis with the associated risk of Coronary Artery Disease (CAD). Atherosclerosis is vascular disease due to lipid and calcium deposition in arterial walls; the layman's term is "hardening of the arteries". The disease leads to narrowing (stenosis) or dilation (aneurysms) or tearing (dissection) between the layers of the arterial wall.

Ultrasound and CT scanning are excellent ways to measure aortic aneurysms and dissections. Simple physical examination of the abdomen is a good screening method for abdominal aortic aneurysm which can be detected as an enlargement or by a bruit. Due to the high mortality of ruptured aortic aneurysms, surgery is done when the aneurysm is 5-6 cm. in size.

### Underwriting consideration:

#### Atherosclerotic disease of aorta

No aneurysm, no claudication or symptoms	Non-rated-Table B
Aneurysm, 4.5 cm or less, stable for at least two year	Table F-H
Aneurysm, over 4.5 cm or stable less than two years	Decline
Operated, full recovery	Table C

Aortic disease (aneurysm, dissection, etc.) due to connective tissue disease (such as vasculitis, arteritis, Marfan syndrome and others) or syphilis would be declined if present; after surgical repair individual consideration is possible.

To get an idea of how a client with Abdominal Aortic Aneurysm 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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## Abdominal Aortic Aneurysm - Ask "Rx" perts (ask our experts)

Producer \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a history of Abdominal Aortic Aneurysm, please answer the following:

- ① Please list date of initial diagnosis: \_\_\_\_\_
- ② Has your client had any of the following tests or treatment?  
(if yes, please note dates and size if appropriate)
  - ultrasound \_\_\_\_\_ (date) \_\_\_\_\_ (size)
  - CAT Scan \_\_\_\_\_ (date) \_\_\_\_\_ (size)
  - surgery \_\_\_\_\_ (date)
- ③ Has the aneurysm been stable in size for 2 or more years?
  - yes, please give details \_\_\_\_\_
  - no
- ④ Are any of the following present (check all that apply)?
  - pain in the legs with walking
  - hypertension
  - coronary artery disease
  - elevated cholesterol
  - diabetes
  - cerebrovascular disease
- ⑤ Is your client on any medications?
  - yes, please give details \_\_\_\_\_
  - no
- 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 Abdominal Aortic Aneurysm, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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