



Rx FOR SUCCESS

Personality Disorders

Personality disorders are estimated to occur in approximately 10% of the population. They frequently are associated with other psychiatric illness. There are 10 separate categories of personality disorders:

- ▶ Antisocial PD – disregard for or violation of rights of others
- ▶ Borderline PD – unstable relationships and self-image; impulsive
- ▶ Paranoid PD – distrust and suspiciousness
- ▶ Schizoid PD – detached; restricted range of emotions
- ▶ Schizotypal PD – eccentric; perception distortions, difficulty with relationships
- ▶ Narcissistic PD – grandiose; need for admiration
- ▶ Histrionic PD – excessively emotional and attention seeking
- ▶ Dependent PD – submissive; excessive need to be taken care of
- ▶ Obsessive /Compulsive PD – preoccupation with control, orderliness, perfection
- ▶ Avoidant PD – social inhibition; overly sensitive

These disorders generally begin in childhood or adolescence and persist through adult life. When the personality trait/behavior is inflexible and causes functional impairment, it is considered to be a Personality Disorder. Schizoid PD and Schizotypal PD (not to be confused with Schizophrenia) have been shown to carry an increased suicide risk.

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UNDERWRITING CONSIDERATIONS

SCHIZOID PD, SCHIZOTYPICAL PD, ANTISOCIAL PD	
Not associated with other psychiatric illness or substance abuse	Table B
Others	Usually decline
PARANOID PD, NARCISSISTIC PD, HISTRIONIC PD, DEPENDENT PD, OBSESSIVE/COMPULSIVE PD, AVOIDANT PD	
Not associated with other psychiatric illness or substance abuse	Usually non-rated
Others	Individual consideration

To get an idea of how a client with a history of Personality Disorders would be viewed in the underwriting process, use the Ask "Rx"pert Underwriter on the next page for an informal quote.

Ask “Rx”pert Underwriter (Ask Our Expert)

After reading the *Rx for Success* on Personality Disorders, use this Ask “Rx”pert Underwriter for an informal quote.

Producer _____ Phone _____ Fax _____
 Client _____ Age/DOB _____ Sex _____

If your client has had Personality Disorders, please answer the following:

1. Please note which type of personality disorder has been diagnosed and the date of diagnosis.

- | | | | |
|--------------------------------------|------------|---|------------|
| <input type="checkbox"/> Antisocial | Date _____ | <input type="checkbox"/> Narcissitic | Date _____ |
| <input type="checkbox"/> Borderline | Date _____ | <input type="checkbox"/> Histrionic | Date _____ |
| <input type="checkbox"/> Paranoid | Date _____ | <input type="checkbox"/> Dependent | Date _____ |
| <input type="checkbox"/> Schizoid | Date _____ | <input type="checkbox"/> Obsessive/Compulsive | Date _____ |
| <input type="checkbox"/> Schizotypal | Date _____ | <input type="checkbox"/> Avoident | Date _____ |

2. Is your client on any medications?

- Yes. Please give details. _____
 No

3. Has your client ever been hospitalized for a psychiatric illness?

- Yes. Please give details. _____
 No

4. Does your client have any of the following associated conditions? (Check all that apply.)

- Substance abuse (alcohol or drugs) Yes No
 If Yes, please give details _____
- Mood disorder (i.e., depression) Yes No
 If Yes, please give details _____
- Suicidal thought/attempt Yes No
 If Yes, please give details _____
- Other psychiatric disorder Yes No
 If Yes, please give details _____

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

- Yes
 No

6. Does your client have any other major health problems (e.g., cancer, etc.)?

- Yes. Please give details. _____
 No