

Paralysis

When underwriting for Paraplegic or Quadriplegic the first concern is the cause. Was this the result of an injury or acute event (stroke) or a progressive disease process. Is there bladder or bowel involvement? The applicant usually will be a good source. What body parts are involved and to what degree, present condition, duration (how long), does this require assistance with day to day living, and are there any other medical problems.

The rate will be based on the overall picture. The best cases can be STD but usually the rate is T 2 - 6 range. APS is needed and in many cases an Inspection Report are requested.