TOTAL ABSTAINERS' LOWER INSURANCE RISK
A. Lindgren, B.A.*; and G. Armyr, M.B.A.**

SYNOPSIS

Ansvar is a group of insurance companies which is at present represented in 13 countries. Ansvar accepts as policy-holders only those who abstain totally from alcoholic beverages. Through its operation Ansvar has shown that totally abstaining policy-holders in Ansvar have a lower frequency of motor accidents compared to drivers who are not total abstainers. Ansvar's studies show a difference in this respect for the period 1933-1981. They also show that total abstainers have lower claims frequencies or claims cost per policy; also in non-motor insurance statistics. Studies made by Ansvar of the underlying factors to this relationship show that total abstainers have a less hazardous life style than the general population. Statistical results showing the relationship between abstinence and claims frequencies can be used in public information on traffic safety and accident prevention.

INTRODUCTION

Alcohol has 2 types of acute effects tending to increase the risk of mistaken action that may result in insurance claims. Small doses of alcohol are enough to reduce physical capacity, with effects on comprehension, reaction times, and muscular coordination and balance. These effects increase with the quantity of alcohol consumed. Alcohol is used also to release inhibitions and to justify or excuse a disregard for the normal bounds of behavior. This means that values are affected and willingness to observe social and cultural rules and restrictions is reduced.

The recurrent use of alcohol further increases the risk of insurance claims, as it has effects on the bodily organs which entail an increased risk of ill-health and death. It also increases the risk of mental illness. Therefore, in a group of insurance risks containing only persons who abstain consistently from the use of alcohol one can, on statistical grounds, expect a lower rate of claims--whether arising out of property damage, personal injury, or death--than in an average population of otherwise similar composition.

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** Market Analyst, Ansvar (same address).
Life-style studies show that total abstinence is one aspect of an overall pattern of behavior characterized by a strong sense of duty to live up to society's expectations. This sense of duty can be regarded as part of an attitude toward life the components of which include caution and thrift, social ambitions, a sense of responsibility for one's fellow men, religiousness, and idealism. The total abstainer is more often than not a non-smoker.

These are some reasons why total abstainers as a group differ advantageously from non-abstainers as a group for insurance purposes.

The Ansvar Group of Insurance Companies

The Swedish parent company of the Ansvar Group, Ansvar Mutual Insurance Company for Total Abstainers, was founded in Stockholm in 1932. The Ansvar Group of insurance companies has to date established itself in 13 countries and handles approximately 500,000 insurance contracts.

Ansvar, as an insurer of total abstainers only, has the unique capability of comparing accident frequencies between abstaining and non-abstaining groups in populations. This is especially possible in Sweden where all insurance companies each year deliver comparable statistics to the Insurance Commissioner. The results of such studies will be demonstrated here.

Alcohol-related Accidents

It is only to be expected that a lower accident frequency is to be found among total abstainers when general studies of alcohol-related accidents are examined. International studies estimate the proportion of alcohol-related traffic accidents to be in the range of 50% in fatal traffic accidents, 30% in accident involving severe injuries, 20% in light injuries, and 10% in material damage. The proportion of alcohol-related traffic accidents is higher in single accidents than in multiple car accidents. Swedish results show lower figures than international studies (Köpniwsky, 1980). According to Köpniwsky, a minimum estimate from Swedish experience is that alcohol-related traffic accidents account for 17% of the total cost of Swedish road traffic accidents.

The role of alcohol as a factor in accidents has also been studied in areas other than road traffic. Köpniwsky concluded, for example, that at least 50% of drownings and 10% of industrial accidents are alcohol-related (Köpniwsky, 1981). It has also been shown that alcohol consumers run an
increased risk of developing sickness, of premature death, and of mental illness compared to non-drinkers.

Ansvar's Lower Claims Frequencies in Motor Insurance

The total abstainer's lower claims frequencies in motor insurance have been documented for each year since 1933, the first full year of Ansvar insurance operation in Sweden. Results from these studies have been reported at previous Conferences on Alcohol, Drugs, and Traffic Safety: in 1965, data for the years 1957-1962 (Lindgren, 1965); and in 1974, data for the years 1957-1972 (Lindgren, 1974).

In order to ensure a fully representative comparison between total abstainers and non-abstainers, we must consider a number of factors since there are many variables which influence the risk of a driver becoming involved in an accident. Numerous studies have shown that there are significant relationships between motor accidents and such variables concerning the driver as sex, age, marital status, and level of occupation. Other potentially important variables are religious affiliation, level of education, social and economic status, social stability, social mobility, and leisure activity. Other driving variables such as previous accidents, driving experience, and driving exposure must also be included.

The Swedish motor insurance companies have taken many of these important variables into account in a well-diversified tariff system. All motor insurance companies in Sweden use the same tariff system. The Swedish motor insurance companies have close cooperation in analysing claims statistics annually for the specific purpose of assessing the importance of each variable individually and for the tariff system as a whole. This is described in more detail in Lindgren (1974). Ansvar's stock of policies differs from that of other insurance companies in that a considerably larger proportion of the policy holders have the highest possible "no claim bonus." Standardization for this, for the claims risk important difference, has been made as well as for differences concerning, for instance, annual distance driven. Before this standardization, the risk difference between Ansvar and all Swedish companies was approximately twice as big as after the standardization.

The results presented here are based on data for all insured private motor vehicles in Sweden and not on samples thereof. Due consideration has been taken to differences between abstainers and non-abstainers in those respects mentioned above. The analysis concerns compulsory third
party insurance. Claims frequency is defined as the number of claims that has resulted in a disbursement divided by the number of insurance years. The claims frequency is 11% lower for the total abstainers compared to the general group on the average for the whole period.

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Insured Private Cars (Thousands)</th>
<th>Claims Frequency</th>
<th>Quota</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Swedish Companies</td>
<td>Ansvar</td>
<td>All Swedish Companies</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>1957</td>
<td>787</td>
<td>92</td>
<td>64</td>
</tr>
<tr>
<td>1958</td>
<td>893</td>
<td>104</td>
<td>71</td>
</tr>
<tr>
<td>1959</td>
<td>977</td>
<td>116</td>
<td>69</td>
</tr>
<tr>
<td>1960</td>
<td>1,080</td>
<td>126</td>
<td>85</td>
</tr>
<tr>
<td>1961</td>
<td>1,181</td>
<td>130</td>
<td>92</td>
</tr>
<tr>
<td>1962</td>
<td>1,287</td>
<td>127</td>
<td>101</td>
</tr>
<tr>
<td>1963</td>
<td>1,407</td>
<td>128</td>
<td>102</td>
</tr>
<tr>
<td>1964</td>
<td>1,497</td>
<td>129</td>
<td>98</td>
</tr>
<tr>
<td>1965</td>
<td>1,611</td>
<td>134</td>
<td>107</td>
</tr>
<tr>
<td>1966</td>
<td>1,709</td>
<td>139</td>
<td>106</td>
</tr>
<tr>
<td>1967</td>
<td>1,799</td>
<td>142</td>
<td>80</td>
</tr>
<tr>
<td>1968</td>
<td>1,875</td>
<td>146</td>
<td>79</td>
</tr>
<tr>
<td>1969</td>
<td>1,987</td>
<td>147</td>
<td>78</td>
</tr>
<tr>
<td>1970</td>
<td>2,071</td>
<td>150</td>
<td>79</td>
</tr>
<tr>
<td>1971</td>
<td>2,134</td>
<td>151</td>
<td>71</td>
</tr>
<tr>
<td>1972</td>
<td>2,200</td>
<td>154</td>
<td>65</td>
</tr>
<tr>
<td>1973</td>
<td>2,267</td>
<td>158</td>
<td>64</td>
</tr>
<tr>
<td>1974</td>
<td>2,344</td>
<td>160</td>
<td>59</td>
</tr>
<tr>
<td>1975</td>
<td>2,446</td>
<td>159</td>
<td>61</td>
</tr>
<tr>
<td>1976</td>
<td>2,557</td>
<td>153</td>
<td>55</td>
</tr>
<tr>
<td>1977</td>
<td>2,598</td>
<td>146</td>
<td>53</td>
</tr>
<tr>
<td>1978</td>
<td>2,637</td>
<td>143</td>
<td>48</td>
</tr>
<tr>
<td>1979</td>
<td>2,696</td>
<td>145</td>
<td>47</td>
</tr>
<tr>
<td>1980</td>
<td>2,743</td>
<td>146</td>
<td>45</td>
</tr>
<tr>
<td>1981</td>
<td>2,755</td>
<td>147</td>
<td>48</td>
</tr>
</tbody>
</table>

Average 0.89

A special analysis of individual years shows that the average claims cost for property damage is the same in Ansvar as in the other companies. The cost for personal injury is, however, lower in Ansvar (because of fewer large injuries). The risk difference in terms of claims cost per insurance policy is thus bigger than the one expressed in claims frequency in the table above.
Risk Differences in Non-Motor Insurance

As was mentioned above alcohol has been documented as a factor behind accidents also in other areas than road traffic. It is therefore not surprising to find that in non-motor insurance Ansvar's non-drinking policy holders have lower claims costs and claim frequencies compared to policy holders in other insurance companies.

Studies of statistics for the period 1977-1980 show that for householder's comprehensive and homeowner's comprehensive insurance the difference is as large as 25-30%, when compared to comparable insurance policies in other insurance companies working nation-wide in Sweden:

Ansvar's Lower Claims Frequencies

Average 1977-80

<table>
<thead>
<tr>
<th>Product/Branch</th>
<th>Reduction of Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Householder's Comprehensive</td>
<td>- 32%</td>
</tr>
<tr>
<td>Homeowner's Comprehensive</td>
<td>- 25%</td>
</tr>
</tbody>
</table>

Risk Differences in Life Assurance

In 1982 Ansvar Life Assurance Company for Total Abstainers started its operations in Sweden. The arguments in favor of a life assurance company for total abstainers are in principle the same as those applicable to Ansvar in general; in other words, the presumption is that total abstinence will affect the actuarial risk in life and health insurance just as it does in other classes of business. Swedish insurance statistics have also shown that total abstainers have a lower mortality rate than other life assurance policy holders. Among abstaining men the average length of life has been found to be 2-4 years longer than for non-abstaining men. This difference will thus affect the premium rate charged by Ansvar Life Assurance Co.

Apart from being total abstainers from alcohol, these people also lead a more health-conscious life in other respects. A special health and welfare group has therefore been planned within Ansvar Life's stock of policy holders, in order to evaluate the effects of various health factors. The purpose of this group is to enable the study of the effects of certain attitudes and behavior patterns on mortality and morbidity rates. The factors that will be studied include non-smoking, adhering to certain dietary
rules, engaging in physical exercise, being overweight or underweight, and engaging in active work in an idealistic cause. A condition of participation in this group is that the assured undertakes to receive and supply certain information on his attitude and application of these rules of life. If the results for this group prove to be favorable, a correspondingly larger bonus will be refunded to this group compared to the rest of the policy holders.

This special group has met with great interest from both customer and research circles and the results will be evaluated by a scientific reference group. Of particular interest is the fact that various health factors can here be studied with the alcohol factor eliminated, since all Ansvar policy holders are total abstainers.

The Total Abstainer's Life Style

The underlying factor behind the lower claims frequencies that have been observed and also behind the difference in alcohol habits and other practices affecting health has been shown to be a difference in life style between the total abstainer population and the general population. By life style is then meant the set of values and attitudes that are essential in determining every day behavior as well as long term priorities by the individuals.

Attempts to measure parts of this life style have been made by Ansvar in several countries where representative samples among the total abstainers and the general populations have been interviewed and the answers have been compared. The proportion of the populations that are total abstainers are the following according to these studies:

<table>
<thead>
<tr>
<th>Total Abstainers</th>
<th>(% of the adult population)</th>
</tr>
</thead>
<tbody>
<tr>
<td>USA</td>
<td>32%</td>
</tr>
<tr>
<td>Ireland</td>
<td>30%</td>
</tr>
<tr>
<td>Norway</td>
<td>23%</td>
</tr>
<tr>
<td>Japan</td>
<td>20%</td>
</tr>
<tr>
<td>Sweden</td>
<td>19%</td>
</tr>
<tr>
<td>Belgium</td>
<td>16%</td>
</tr>
<tr>
<td>France</td>
<td>15%</td>
</tr>
<tr>
<td>New Zealand</td>
<td>15%</td>
</tr>
<tr>
<td>Australia</td>
<td>12%</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>10%</td>
</tr>
<tr>
<td>Denmark</td>
<td>9%</td>
</tr>
<tr>
<td>West Germany</td>
<td>8%</td>
</tr>
<tr>
<td>Austria</td>
<td>6%</td>
</tr>
<tr>
<td>Netherlands</td>
<td>5%</td>
</tr>
</tbody>
</table>
The answers by the total abstainers to a large number of questions were compared to the answers by the general population. One important part of these "life style studies" is a long list of statements that the respondent is asked to say whether or not he/she agrees to. The responses to such statements show that total abstainers lead a more quiet, cautious, and caretaking life than the rest of the population. This is shown for example by results from a study made in Sweden in 1976:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Total Abstainers</th>
<th>Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>I'd rather have a quiet evening at home than go to a party.</td>
<td>83%</td>
<td>68%</td>
</tr>
<tr>
<td>I consider it objectionable to drink wine or spirits.</td>
<td>72%</td>
<td>30%</td>
</tr>
<tr>
<td>I smoke too much.</td>
<td>10%</td>
<td>31%</td>
</tr>
<tr>
<td>I like feeling a bit luxurious sometimes.</td>
<td>55%</td>
<td>70%</td>
</tr>
<tr>
<td>Religious issues are not given enough emphasis in Sweden today.</td>
<td>50%</td>
<td>29%</td>
</tr>
<tr>
<td>I am prepared to lower my standard of living to help people in the developing countries.</td>
<td>46%</td>
<td>31%</td>
</tr>
<tr>
<td>I take care not to take any risks.</td>
<td>64%</td>
<td>53%</td>
</tr>
</tbody>
</table>

Other results show that total abstainers are more idealistic and are more anxious to maintain their health, not only with respect to alcohol but also as far as smoking, environment, healthy food, and so on are concerned.

The "cautious" life style of the total abstainers compared to the total population is also shown by the results of a study made in Australia in 1976:
Agree to Statement

<table>
<thead>
<tr>
<th>Total Abstainers</th>
<th>Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once I get on an open road I like to drive fast.</td>
<td>14%</td>
</tr>
<tr>
<td>I always like to try new places and new products.</td>
<td>55%</td>
</tr>
<tr>
<td>Given the choice I would much prefer to spend a quiet evening at home rather than out to parties.</td>
<td>83%</td>
</tr>
</tbody>
</table>

Behind all this lies a way of life in which the total abstainers wish to be careful and cautious towards themselves and towards other people. They also take good care of their belongings and properties.

Public Information and Education

Statistical results showing the relationship between abstinence and claims frequencies can be used in public information on traffic safety and accident prevention. Lower insurance premiums or more comprehensive terms and conditions for total abstainers becomes a visible remuneration which gives an incentive to an alcohol-free life and thus a contribution to better traffic safety and reduced accident risk in other spheres of life. Public information campaigns based on scientific results are carried out by the Ansvar Group companies in those countries where they are represented.*

REFERENCES


* The Ansvar Group is at present represented in the following countries: Sweden, U.S.A., Japan, Australia, New Zealand, Belgium, Netherlands, West Germany, United Kingdom, Ireland, Iceland, Denmark, Norway.
You shouldn't use powerful things in the home...

Do you clear up your home with a bulldozer? Of course not. It's far too big and powerful for indoor use. Floor polishers and vacuum cleaners are much more suitable for that sort of work.

Road-making machines are not made for moving furniture with. Your system too. Strong things are no good for your insides, either. They aren't made for them. Take alcohol, for instance. That's much too strong. It imposes a great strain on your body, and in the end also destroys vital organs.

Alcohol in your body is no different from a bulldozer in your heart. It frightens. Alcohol causes fear-reactions because it forms substances which put the body in a state of emergency. This leads to a desire for more "sedatives." Pre-conditioned.

With the help of clinical tests, a Swedish expert has established that the habitual drinker also acquires substances which make him more susceptible to drug-taking. He is pre-conditioned. He is also more dependent on tranquillizing medicines.

Pouring alcohol into your body is really like spring-cleaning with a bulldozer.

These are the facts (the material was vetted by Dr. Carl Carlson of Gothenburg, one of the leading experts on the subject in Sweden).

People who refrain from alcohol run less risk than others, that's also a fact we at Ansvar know so. That is why Ansvar can offer its clients better terms. For instance, more comprehensive insurance covers or lower premiums than other companies can.

And that's not only for cars. It also goes for your house, household effects and family. Your weekend cottage, boat and many other things.

If you would like this poster and the other three in the series printed on good quality paper, fill in the coupon and return it to us, and we'll also send you a folder showing all the advantages Ansvar insurances offer non-drinkers.

*ANSVAR*
the non-drinkers' insurance company

Figure 1. ANSVAR publicity, Sample #1.
A lottery
where you can draw death...

Most of us believe in lotteries. We "take a chance" in the
hope that we’ll win a car, boat or whatever, even though
we know that the chance of success is one in a hundred
thousand or so.

But would we take a lottery ticket if we knew that every
fifth ticket spelled death?

Never. That’s far too great a risk to take.

And yet it happens every day.

The first glass of alcohol in fact represents
lust
that
lottery.

In Sweden every tenth person who comes into contact
with alcohol becomes j en j en j en.

On it and half of these
people run into serious trouble.

For many the trouble is grave that they don’t survive.

You have thirty thousand times more chance of winning
the “first prize” in the alcohol lottery than in the National
Sweepstake. And the “first prize” is death.

Stoke up with your own hull.

But there are other prices in the alcohol lottery.

Your “engine” can be
Brittle bones

There are lots of prices in the al-
called lottery, in addition to the
well-known ones such as heart, liver,
brain and nervous trouble, stomach
ulcers and haemorrhages.

But did you know that alcohol de-
prives the skeleton of calcium
and makes your legs wobbly.

Also young people who have
become habitual drinkers are
relatively brittle and more
prone to injury which is
usually reserved for old
people. In brief this “have-a-nip-and
get-what-you-got” lottery can have grave conse-
quencies.

One out of ten is going to
get caught. And there’s no
way of telling who’s going to
be the tenth.

Fortunately there’s a
simple way of ducking all the
trouble that heavy drinking
brings with it.

If you simply don’t take
part in the lottery.

Don’t take the first glass.

These are the facts the material was vetted by Dr. Carl Larsson of Gothenburg
one of the leading experts on the subject in Sweden.

People who refrain from alcohol run less risk than others.

And that’s not only for cars. It also goes for your house, household effects and family,
your weekend cottage, boat and many other things.

If you would like this poster and the other three in the series printed on good
quality paper, fill in the coupon and return it to us, and we’ll also send you a fold-out
brochure showing all the advantages Ansvar insurances offer non-drinkers.

ANSVAR
the non-drinkers’ insurance company

Figure 2. ANSVAR publicity, Sample #2.

Send me details of Ansvar’s
posters, price-list and the
brochure showing all the
advantages Ansvar insurances offer non-drinkers.

Name

Send to: Ansvar
S. 102,42 Stockholm
Sweden

Figure 2. ANSVAR publicity, Sample #2.
There's nothing like a little drink to buck you up...

But a few glasses make you livelier - don't they?

They do
But not because your brain is more active. Just the opposite. Alcohol makes your consciousness lose control of your judgement. It gets the wires in your brain untwisted.

You dare to be flippant and act the clown simply because you don't know you're doing so. Your judgement no longer warns you.

No lines of communication
Just like a general who makes bold moves simply because he hasn't received any reports as to just how serious the situation really is. Because the wires are down.

And alcohol is deceptive
It's also nonsense to say that alcohol has a soothing effect. In fact, one of the things alcohol can do really well is to inflame individual nerves. Habitual drinking can result in pain and difficulty to move the feet and hands.

These are the facts (the material was vetted by Dr. Carl Larson of Gothenburg, one of the leading experts on the subject in Sweden.)

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Figure 3. ANSVAR publicity, Sample #3.
You won’t die of a degenerated liver if you drink...

But the liver’s in for it anyway

Even though fatal liver trouble doesn’t have time to get in on the act, it doesn’t mean that this vital organ gets away scotfree. And the liver doesn’t lie down on the job when it cope with alcohol. It works like a slave to break it down into harmless substances. (For instance, one part alcohol becomes two parts water, and that’s why we feel a little "bloated" the morning after).

A healthy liver can cope with about 2 cl. of alcohol an hour—but it hasn’t got time for anything else, and that’s one of the reasons why the body is unable to use all the fat the alcohol produces. This is stored in the liver—which swells up and turns into a so-called fatty liver. This first shows itself in the form of chronic listlessness and stabbing pains under the right ribs every now and again. There is an easy cure for most cases of hypertrophy of the liver. You simply stop drinking...

There are many points of attack:

1. Alcohol in any form (beer, wine, liquor) is really a tranquilizer. Although it is not exactly tranquil once it gets into your system. On the contrary—it starts rampaging right after the first sip. And it’s not only the liver that’s in for it.
2. Straight liquor (like whisky) is concentrated and burning and it imitates the mucous surfaces of the throat and larynx. This is probably why cancer of the lower oesophagus is so much more prevalent in drinkers.
3. In the same way, the alcohol on its way round the body can easily cause gastritis and gastric ulcers. All ailments that can easily get worse—because heavy drinkers are often careless in their eating habits.
4. Really heavy drinkers can get inflammation of the pancreas—an acute and dangerous business that sometimes results in sudden death.
5. The heart suffers
   a. The heart doesn’t make the acquaintance of the liquor until it has entered the blood, but even so it is affected. The liquor makes it beat faster and work harder—at the same time as it deprives this vital motor of some of the muscle power it needs to function properly. Heavy drinking can injure the heart muscle in several ways. These injuries can lead to malfunction—perhaps even result in a dead stop.

Accidents happen so easily

But drinkers are prone to other dangers— even the occasional drinkers. Did you know that a third of the people admitted to the casualty sections of the major hospitals are under the influence of alcohol? Or, where face injuries are concerned, roughly half of all patients.

Even a small dose of alcohol can upset the functioning of the cerebellum and thereby also affect the working of the muscles. Synchronisation is knocked out of kilter. Mistakes are made. Accidents happen.

Accidents are the most common cause of death among heavy drinkers—suicides come second. (These too can sometimes be accidental, if for instance the person loses count of the number of pills he has taken).

Of course, one has to do a lot of drinking before the serious and permanent damage is done. But remember that alcohol works swiftly—ups are soon followed by deep drafts. You take a drink. You feel practically nothing, get hardly any warning. And then all of a sudden you fall to pieces....

These are the facts (the material was vetted by Dr. Carl Ccr-Hson of Gothenburg, one of the leading experts on the subject in Sweden).

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Send me details of Ansvar’s insurance cover and the posters.

Name: ____________________________

Street address: ________________________

Postcode: ____________________________

Phone: ____________________________

Ansvar

Box 5071

S 102 42 Stockholm

Sweden

Figure 4. ANSVAR publicity, Sample #4.