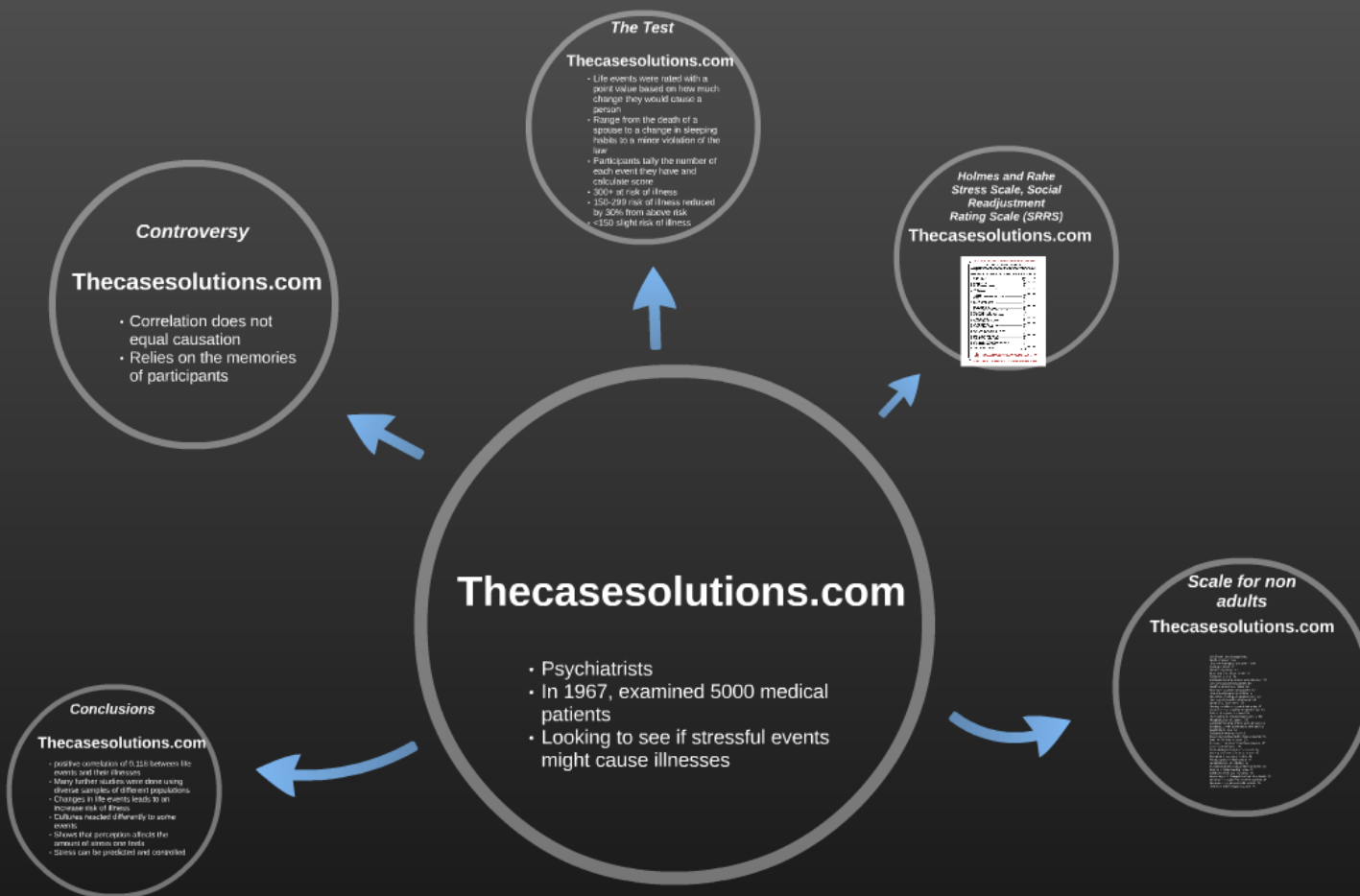


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## Provident Life and Accident Insurance Case Solution



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- Psychiatrists
- In 1967, examined 5000 medical patients
- Looking to see if stressful events might cause illnesses

# *Conclusions*

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- positive correlation of 0.118 between life events and their illnesses
- Many further studies were done using diverse samples of different populations
- Changes in life events leads to an increase risk of illness
- Cultures reacted differently to some events
- Shows that perception affects the amount of stress one feels
- Stress can be predicted and controlled

## *Controversy*

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- Correlation does not equal causation
- Relies on the memories of participants



# *The Test*

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- Life events were rated with a point value based on how much change they would cause a person
- Range from the death of a spouse to a change in sleeping habits to a minor violation of the law
- Participants tally the number of each event they have and calculate score
- 300+ at risk of illness
- 150-299 risk of illness reduced by 30% from above risk
- <150 slight risk of illness

# Holmes and Rahe Stress Scale, Social Readjustment Rating Scale (SRRS) Thecasesolutions.com

DO NOT WRITE IN THESE SPACES - BE NEAT - WRITE IN THE SPACES PROVIDED - AS IN - AS MANY AS YOU WANT -

## HOLMES AND RAHE STRESS SCALE

Holmes and Rahe found that a score of 150 gives you a 50-50 chance of developing an illness. A score of 300+ gives you a 90% chance of developing an illness, having an accident or "blowing up". Notice that "positive times" like Christmas, marriage and vacations are stressful.

multiply event by the number of times you have experienced it in the last year

LIFE EVENT (STRESSOR)	VALUE	#/YR	TOTAL
1 DEATH OF SPOUSE	100	X	=
2 DIVORCE	75	X	=
3 MARITAL SEPARATION	65	X	=
4 JAIL TERM	63	X	=
5 DEATH OF CLOSE FAMILY MEMBER	63	X	=
6 MAJOR PERSONAL INJURY OR ILLNESS	53	X	=
7 MARRIAGE	50	X	=
8 FIRED FROM WORK	47	X	=
9 MARITAL RECONCILIATION	45	X	=
10 RETIREMENT	45	X	=
11 MAJOR CHANGE IN HEALTH OF FAMILY MEMBER	44	X	=
12 PREGNANCY	40	X	=
13 SEX DIFFICULTIES	39	X	=
14 GAIN OF NEW FAMILY MEMBER	39	X	=
15 MAJOR BUSINESS READJUSTMENT	39	X	=
16 MAJOR CHANGE IN FINANCIAL STATE	38	X	=
17 DEATH OF CLOSE FRIEND	37	X	=
18 CHANGE TO DIFFERENT LINE OF WORK	36	X	=
19 MAJOR CHANGE IN NUMBER OF ARGUMENTS WITH SPOUSE	35	X	=
20 MORTGAGE OVER \$100,000	31	X	=
21 FORCLOSURE OF MORTGAGE OR LOAN	30	X	=
22 MAJOR CHANGE IN RESPONSIBILITIES AT WORK	29	X	=
23 SON OR DAUGHTER LEAVING HOME	29	X	=
24 TROUBLE WITH IN-LAWS	29	X	=
25 OUTSTANDING PERSONAL ACHIEVEMENT	28	X	=
26 SPOUSE BEGINS OR STOPS WORK	26	X	=
27 BEGIN OR END SCHOOL	26	X	=
28 MAJOR CHANGE IN LIVING CONDITIONS	25	X	=
29 REVISION OF PERSONAL HABITS	24	X	=
30 TROUBLE WITH BOSS	23	X	=
31 MAJOR CHANGE IN WORK HOURS OR CONDITIONS	20	X	=
32 CHANGE IN RESIDENCE OR SCHOOLS	20	X	=
33 MAJOR CHANGE IN RECREATION	19	X	=
34 MAJOR CHANGE IN CHURCH ACTIVITIES	19	X	=
35 MAJOR CHANGE IN SOCIAL ACTIVITIES	18	X	=
36 MORTGAGE OR LOAN LESS THAN \$10,000	17	X	=
37 MAJOR CHANGE IN SLEEPING HABITS	16	X	=
38 MAJOR CHANGE IN NUMBER OF FAMILY GET-TOGETHERS	15	X	=
39 MAJOR CHANGE IN EATING HABITS	15	X	=
40 VACATIONS, CHRISTMAS	13	X	=
41 MINOR VIOLATIONS OF THE LAW	11	X	=
		YOUR TOTAL	

OPINIONS AND FEELINGS ARE FREQUENTLY A PERSONAL TRIUMPH OVER GOOD THINKING  
YOU DEFINE REALITY BY WHAT YOU KNOW, WHAT YOU BELIEVE, AND WHAT YOU DO ABOUT IT.

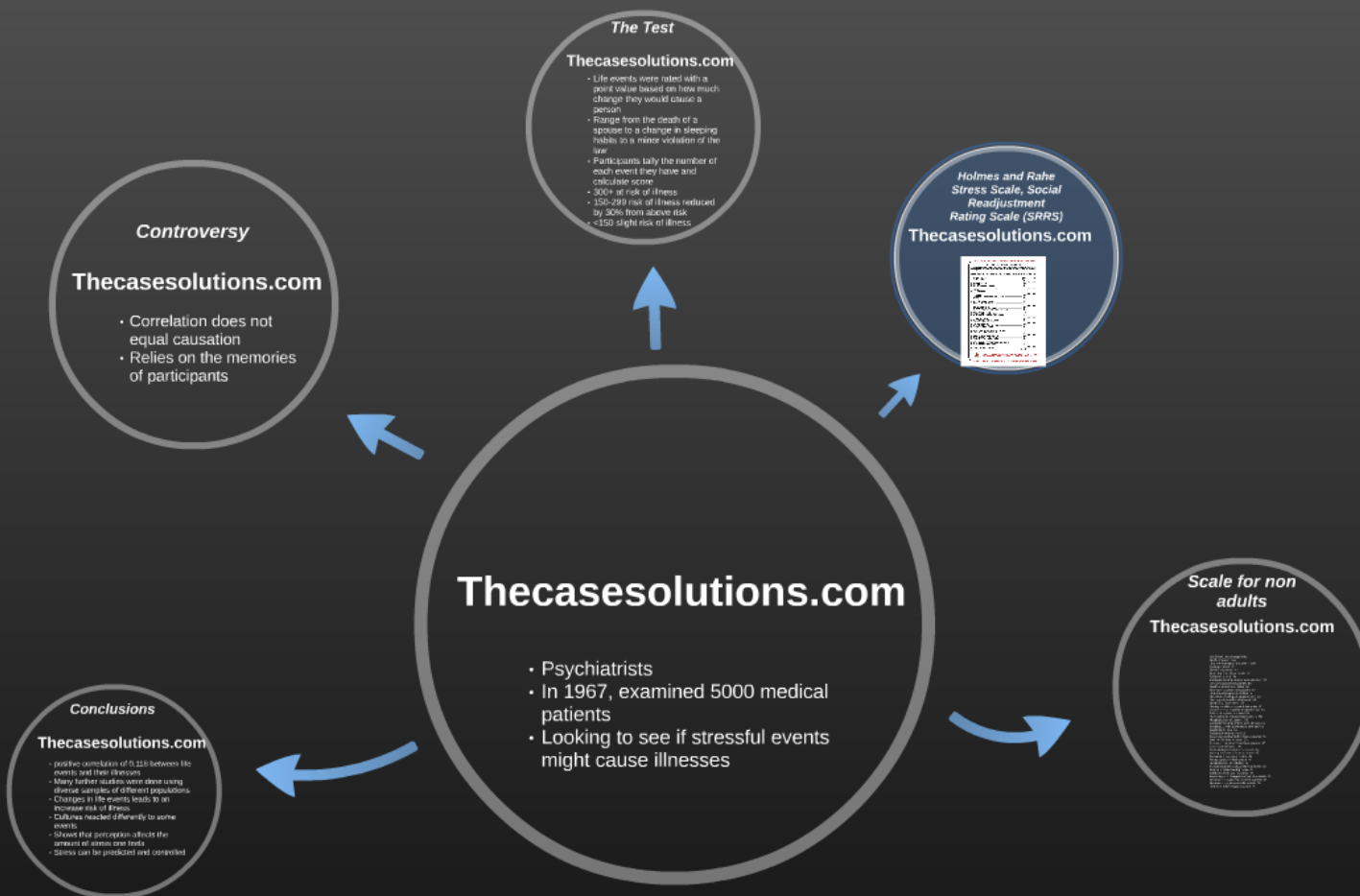
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# *Scale for non adults*

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Life Event Life Change Units  
Death of parent 100  
Unplanned pregnancy/abortion 100  
Getting married 95  
Divorce of parents 90  
Acquiring a visible deformity 80  
Fathering a child 70  
Jail sentence of parent for over one year 70  
Marital separation of parents 69  
Death of a brother or sister 68  
Change in acceptance by peers 67  
Unplanned pregnancy of sister 64  
Discovery of being an adopted child 63  
Marriage of parent to stepparent 63  
Death of a close friend 63  
Having a visible congenital deformity 62  
Serious illness requiring hospitalization 58  
Failure of a grade in school 56  
Not making an extracurricular activity 55  
Hospitalization of a parent 55  
Jail sentence of parent for over 30 days 53  
Breaking up with boyfriend or girlfriend 53  
Beginning to date 51  
Suspension from school 50  
Becoming involved with drugs or alcohol 50  
Birth of a brother or sister 50  
Increase in arguments between parents 47  
Loss of job by parent 46  
Outstanding personal achievement 46  
Change in parent's financial status 45  
Accepted at college of choice 43  
Being a senior in high school 42  
Hospitalization of a sibling 41  
Increased absence of parent from home 38  
Brother or sister leaving home 37  
Addition of third adult to family 34  
Becoming a full fledged member of a church 31  
Decrease in arguments between parents 27  
Decrease in arguments with parents 26  
Mother or father beginning work 26





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