



Rx FOR SUCCESS

Pancreas

The pancreas is a gland located in the upper abdomen behind the stomach. Its primary functions are to produce pancreatic juices as an aid to digestion and to manufacture insulin needed for the proper utilization of carbohydrates. It may be the site of an acute inflammatory condition (pancreatitis), abscess, hemorrhage, stones, cyst, pseudocyst, tumor, and cancer.

ABSCESS AND STONE(S)	
Present or history, asymptomatic, without complications, fully recovered	Postpone one year from diagnosis or from any surgical procedure such as debridement, endoscopic retrograde cholangiopancreatography (ERCP), or stent placement; then no rating.
Others	Individual Consideration

CYST, PSEUDOCYST	
Cyst or pseudocyst, single, asymptomatic, malignancy ruled out	
Present	Table B
History, resolved, no complications	No rating
Others: without work-up to exclude malignancy; symptomatic; recurrent or multiple; or with complications such as diabetes, malabsorption, pancreatic insufficiency, etc.	Individual Consideration

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PANCREATITIS

Pancreatitis may be acute or chronic and attacks are usually manifested by severe abdominal pain. While stones in the bile duct may cause acute pancreatitis, the most common cause of chronic pancreatitis is alcoholism.

Not due to alcohol or malignancy; no surgical procedures such as drainage per endoscope (ERCP) or pancreatectomy and no complications such as diabetes, pseudocyst, or malabsorption	
Present or history, asymptomatic, without complications, Acute pancreatitis, recovered and asymptomatic within 8 weeks, 1–2 episodes only, cause identified and corrected	No rating
Chronic (lasting more than 8 weeks) or recurrent (more than two acute episodes) pancreatitis	
Within 6 months of last occurrence	Postpone
6-12 months	Table G
2nd year	Table E
3rd year	Table C
4th year	Table B
Thereafter	No rating
With surgical treatment such as pancreatectomy or endoscopic drainage, now recovered	Rate as chronic pancreatitis
Others: with complications, no work-up to rule out malignancy	Decline
Due to alcohol, now abstinent and without complications such as diabetes, pseudocyst, malabsorption, etc.	
1–2 episodes of acute pancreatitis, recovered and asymptomatic	Rate for alcohol abuse See Rx for Success-Alcohol
For more than two episodes or for chronic symptoms, applicant would be rated as below or rated for alcohol abuse if the latter is higher.	
Within 2 years of diagnosis	Postpone
3rd–5th years	Table G
Thereafter	Table B
Others	Decline

Ask “Rx”pert Underwriter (Ask Our Expert)

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

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

If your client is known to have a history of pancreatic disorders, please answer the following:

1. Please list date of diagnosis.

2. Have any of the following symptoms occurred?

- Cyst, Pseudocyst
 Abscess
 Pancreatitis
 Stone
 Other _____

3. Was your client incapacitated from work due to the pancreatic disorder?

- Yes. When and for how long? _____
 No

4. Was your client hospitalized? (Date)

5. Was any surgery performed?

- Yes. Please give details. _____
 No

6. If pancreatitis, please describe frequency of attacks and date of most recent attack.

7. Is your client on any medications?

- Yes. Please give details. _____
 No

8. What is your client’s current alcohol consumption?

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

- Yes No

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

- Yes. Please give details. _____
 No