



Rx FOR SUCCESS

Peptic Ulcer Disease

The treatment of ulcers has changed dramatically in the past two decades. With better identification of the causes and use of new medications, peptic ulcers typically respond to medical treatment. Surgical treatment is now rare. Ulcers occur when there is disruption of the protective lining of the inner stomach or when aggressive factors (like stomach acid) are increased. There are numerous contributing causes to ulcers, the most common of which are bacterial infection or the use of non-steroidal anti-inflammatory medicines or both. Cigarette smoking, alcohol use, and steroids are also contributors. Less than 1% of the total cases are due to Zollinger-Ellison Syndrome (Z.E.). Z.E. is caused by tumors in the pancreas gland, called gastrinomas, which secrete increased levels of gastrin and results in an over production of stomach acid leading to recurrent gastric ulcers. Medical treatment (including avoiding causative agents, blocking acid production, and antibiotics if required) will cure most ulcers. Multiple recurrences may be due to Z.E..

Gastric ulcers are occasionally due to a malignant tumor, which ulcerates. Therefore, endoscopy (looking into the stomach) and biopsy (taking a piece of the tissue) should be done and the ulcer watched closely to insure that it heals completely. Ulcers that show no healing after 12 weeks may require surgery.

Duodenal ulcer is a chronic recurrent disease, which is diagnosed by x-ray or endoscopy. The usual clinical course is spontaneous healing and recurrence. 60% will recur within 1 year and 50-90% in the second year. Duodenal ulcer therapy relieves symptoms and hastens healing. Surgery is only required for complications, such as bowel perforation (ulcer goes through the duodenal wall) or obstruction.

UNDERWRITING CONSIDERATIONS FOR ULCER DISEASE

DUODENAL ULCER	
One or two episodes well followed without complication, resolved	0
GASTRIC ULCER	
One or two episodes, biopsy negative for cancer resolved	0
One or two episodes, biopsy negative for cancer unresolved	55

Higher ratings may apply for more than 2 episodes or complications such as “dumping syndrome” or obstruction.

For example, a past history of gastric ulcer which has been successfully treated with no recurrence would be considered non-rated.

To get an idea of how a client with Peptic Ulcer Disease would be viewed in the underwriting process, use the Ask “Rx”pert Underwriter on the next page for an informal quote.

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Ask “Rx”pert Underwriter (Ask Our Expert)

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

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

If your client has a history of Peptic Ulcer Disease, please answer the following:

1. Please list date of diagnosis.

2. Please note how the ulcer was treated.

- Medications only, please give details. _____
- Surgery only, please give date and type of surgery. _____
Was repeat surgery required? _____
- Both

3. Have there been any recurrences or more than one episode?

- Yes. Please give details. _____
- No

4. Is your client on any medications?

- Yes. Please give details. _____
- No

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

- Yes. Please give details. _____
- No

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

- Yes. Please give details. _____
- No