



Rx FOR SUCCESS

Prostatic Intraepithelial Neoplasia (PIN) and Atypia

Prostatic Intraepithelial Neoplasia (PIN), which is dysplasia of the epithelium lining of the prostate glands, is now recognized as the most likely precursor of invasive prostate cancer. The appearance of PIN may precede carcinoma by as many as 10 or more years. PIN has also been known by the following terms:

- ▶ Dysplasia
- ▶ Intraductal dysplasia
- ▶ Large acinar atypical hyperplasia
- ▶ Hyperplasia with malignant change
- ▶ Marked atypia
- ▶ Duct-acinar dysplasia

While PIN is diagnosed only by biopsy, it can be associated with a high PSA level. Its severity is given in grades: low grade (grade 1); and high grade (grades 2 and 3). Because of its high predictive value for adenocarcinoma, men with PIN of all grades should be followed closely, and those with high-grade PIN will likely need repeated biopsies. There is no treatment for PIN beyond close observation.

UNDERWRITING CONSIDERATIONS

Ratings for PIN will depend on age, grade, and PSA levels.

LOW GRADE PIN	
Age younger than 50	Usually decline
Age 50 – 64 and current PSA less than or equal to 4.5	Table B
Age 65+ and current PSA less than or equal to 6.5	Non-rated
HIGH GRADE PIN OR ATYPIA	
Age younger than 50	Usually decline
Age 50 – 64 and current PSA less than or equal to 4.5	Table D
Age 65+ and current PSA less than or equal to 6.5	Table B

Factors that may further influence the rating (up or down) include length of observation, past PSA pattern, rising PSA, PSA greater than 15, or free PSA less than 15%.

To get an idea of how a client with PIN and Atypia 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 PIN and Atypia, use this Ask “Rx”pert Underwriter for an informal quote.

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

If your client has PIN, please answer the following:

1. Please list date of first diagnosis.

2. If any of the following have been done, please give details and result(s).

- Prostate biopsy: _____
- Prostate ultrasound: _____
- TURP (transurethral prostatectomy): _____

3. What is the grade of the PIN?

- Low grade (grade 1)
- High grade (grades 2 or 3)

4. Please give result and date of most recent PSA Test.

5. Is your client currently on any medications?

- Yes. Please give details: _____
- No

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

- Yes. Please give details: _____
- No

7. Does your client have any other major health problems (e.g., heart disease, etc.)?

- Yes. Please give details: _____
- No