



## 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	PP 1 yr. from diagnosis or from any surgical procedure such as debridement, ERCP, or stent placement; then 0.
Others	Individual Consideration

### Cyst, Pseudocyst

Cyst or pseudocyst, single, asymptomatic, malignancy ruled out	
Present	Table B
History, resolved, no complications	0
Others: without work-up to exclude malignancy; symptomatic; recurrent or multiple; or with complications such as diabetes, malabsorption, pancreatic insufficiency, etc.	Individual Consideration

*(continued on reverse)*

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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 ( <i>ERCP</i> ) or pancreatectomy and no complications such as diabetes, pseudocyst, or malabsorption	
Acute pancreatitis, recovered and asymptomatic within 8 weeks, 1-2 episodes only, cause identified and corrected	0
Chronic ( <i>lasting more than 8 weeks</i> ) or recurrent ( <i>more than two acute episodes</i> ) pancreatitis	
Within 6 months of last occurrence	PP
6-12 months	Table G
2 <sup>nd</sup> year	Table E
3 <sup>rd</sup> year	Table C
4 <sup>th</sup> year	Table B
Thereafter	0
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 <i>Rx for Success #102</i>
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	PP
3 <sup>rd</sup> - 5 <sup>th</sup> years	Table G
6 <sup>th</sup> - 10 <sup>th</sup> years	Table C
Thereafter	Table B
Others	Decline

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**Pancreas - Ask "Rx" perts**  
*(ask our experts)*

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has a pancreatic disorder, please answer the following:

- ① Please list date when first diagnosed: \_\_\_\_\_
- ② What type of pancreatic disorder was diagnosed?
  - 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 (ex: heart disease, etc.)?
  - yes, please give details \_\_\_\_\_
  - no

After reading the *Rx for Success* on Pancreas, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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