



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	Post pone 1 yr. from diagnosis or from any surgical procedure such as debridement, endoscopic retrocyrate cholangio pancreatography (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

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Your Success Matters.

{Name
Phone Number
E-mail Address
Website Address}



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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	
Acute pancreatitis, recovered and asymptomatic within 8 weeks, 1-2 episodes only, cause identified and corrected	0
Chronic (lasting more than 8 weeks) or recurrent (more than two acute episodes) pancreatitis	
Within 6 months of last occurrence	Post pone
6-12 months	Table G
2nd year	Table E
3rd year	Table C
4th 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 Rx for Success #102
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	Post pone
3rd - 5th years	Table G
6th - 10th years	Table C
Thereafter	Table B
Others	Decline

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**Pancreas - Ask "Rx" pert underwriter
(ask our experts)**

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 (ex: cancer, 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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