



## 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 retrograde cholangio pancreatography (ERCP), or stent placement; then O. |
| Others                                                                   | Individual Consideration                                                                                                                                               |

### Cyst, Pseudocyst

|                                                                                                                                                                          |                          |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|
| Cyst or pseudocyst, single, asymptomatic, malignancy ruled out                                                                                                           |                          |
| Present                                                                                                                                                                  | Table B                  |
| History, resolved, no complications                                                                                                                                      | O                        |
| 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.*

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Phone Number  
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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<br>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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