

Cancer

This disease is feared by all. Cancer is the rapid growth of abnormal cells that also destroy the surrounding tissue. Ultimately some of the abnormal cells can travel throughout the body (metastasize) and spread the cancer. Cancer can attack any cell in the body. Cancer is not a single disease but a large number of diseases classified by which tissue and cells that become mutated. There are three major types of cancer. Sarcomas, which arise from the connective tissue such as bone, muscle, and fat. Carcinomas, which are the most prevalent form of cancer, affect the epithelial tissue such as the skin, lining of the body cavity, and glandular tissues. Lastly are the Leukemias, which are manifested by enlargement of the lymph nodes, over production of white blood cells and the invasion of the bone marrow and spleen. Due to the large number of cancer types and their unique characteristics, a pathology report is needed in EVERY CASE!

There are four basic questions you should always ask your client regarding cancer

1. Type
2. Location
3. Stage
4. Grade

Depending on the responses to the questions, there may be a postponement of underwriting based on the degree and severity of the cancer. The postponement period begins when all treatment has ended.

Currently there are several forms of treatment; surgery, chemotherapy, radiation therapy, and hormone therapy. Surgery is the physical removal of the mass. Chemotherapy is the use of certain drugs to impede the growth of the tumor. Radiation therapy is the use of X rays or Gamma rays to reduce or slow the growth of the cancer. Hormone therapy may consist of removing the gland of the stimulating hormone or the use of anti-hormones to prevent the cancer cells from functioning.

Ratings will depend on the full pathology report and regular routine follow-ups included in the APS from the client's oncologist. The longer the client is free of the cancer the better the rate could be. Ratings usually have a Flat Extra affixed to them and in some instances a Table rate. Please see the questionnaire attached and as always feel free to contact the underwriter.