



## Underwriting Specific Conditions

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### Breast Cancer Info and Questionnaire

Breast cancer is the most common cancer in women in the United States and second only to lung cancer as a cause of cancer deaths. The National Cancer Institute estimates that the risk of a woman developing breast cancer in her lifetime is 1 in 8 (more than half of the lifetime risk is after age 65). Some cancers are discovered when a woman finds a palpable mass in her breast. Other cases are diagnosed by screening mammography (breast X-ray). The diagnosis of breast cancer is made by biopsy.

Staging is done to determine the prognosis, to direct therapies, and to report results in treatment research studies. The staging system of the American Joint Committee on Cancer Staging uses TNM (tumor, node, metastasis) classification. The primary tumor is evaluated by size, involvement of other tissues, status node, and presence or absence of distant metastasis.

Non-invasive cancer (aka *in-situ*) has a better prognosis than invasive tumors. Tumor size is an independent prognostic factor. Each involved node worsens the prognosis. There is risk of recurrence if no treatment is given beyond removing the tumor. The risk is less for DCIS (ductal cancer *in-situ*) than for LCIS (*lobular cancer in-situ*).

### Breast Cancer Questionnaire

Producer \_\_\_\_\_ Phone \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

Height \_\_\_\_\_ Weight \_\_\_\_\_

If your client has had breast cancer, please answer the following:

1. Please list date of diagnosis: \_\_\_\_\_

2. How was the cancer treated?

removing the tumor only

lumpectomy or wide excision

mastectomy

radiation therapy

chemotherapy

hormonal therapy (tamoxifen)

3. Please list date treatment completed: \_\_\_\_\_

4. Is your client on any medications?

yes, please give details \_\_\_\_\_

no

5. What stage was the cancer?

Stage 0 (*in-situ*)

Stage III

Stage II

Stage I

Stage IV

6. Were lymph nodes involved? If yes, how many? \_\_\_\_\_

7. Has there been any evidence of recurrence?

yes, please give details \_\_\_\_\_

no

8. Date and results of last mammogram: \_\_\_\_\_

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

yes

no

10. Does your client have any other major health problems (ex: other types of cancer, etc)?

yes, please give details \_\_\_\_\_

no

**For breast cancer, the mortality risk varies with the stage of the cancer. Please see the following page for examples of underwriting guidelines for Breast Cancer.**



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### Example of Underwriting Guidelines for Breast Cancer are:

(Carriers will vary with underwriting decisions; this is only an example of one carrier)

Stage	Tumor Size	Lymph Node Involvement	Metastasis	Rating Age at Diagnosis
0	In-situ	No	No	Age <40 years old, use Tumor Table D Age >40 years old, use Standard
I	≤ 2 cm	No	No	Age <45 years old, PP 5 yrs, then enter Tumor Table A, 6th year. Age 45-65 years old, use Tumor Table B Age > 65 years old, use Tumor Table D
II	> 2 cm	No	No	For all ages, postpone for 5 years; in 6th year may consider Special Class B rating with Temporary Extra; after 9 years Special Class B rating
II	≤ 2 cm	Yes Axillary Lymph Nodes Positive but ≤ 2 involved Lymph Nodes	No	Age < 45 years old, PP 10 years, then apply Special Class B rating with Temporary Extra
III	Chestwall or skin involvement	Fixed Axillary LN or Internal Mammary LN	No	Decline
IV	Any size	Yes/No	Any distant Metastasis	Decline

### Malignant Tumor Rating Schedule

	A	B	C	D
Within 1st year	Decline	Decline	Decline	\$5x3
2nd year	Decline	Decline	\$7.50x5	\$5x2
3rd year	Decline	\$10x6	\$7.50x4	\$5x1
4th year	\$15x6	\$10x5	\$7.50x3	0
5th year	\$15x5	\$10x4	\$7.50x2	0
6th year	\$15x4	\$10x3	\$7.50x1	0
7th year	\$15x3	\$10x2	0	0
8th year	\$15x2	\$10x1	0	0
9th year	\$15x1	0	0	0