



by Donald Victorson, CLU

UNDERWRITER:

Defined as someone sitting
in an ivory tower 900 miles
from here, trained to say,
"NO."

YOUR JOB:

To convince that
underwriter, with truthful
information, presented in
as favorable a light as
possible that it is desirable,
even possible to say
"YES."

Pancreas Cancer

Cancer of the pancreas accounts for less than 3% of all cancers, but it is the fourth most frequent cause of cancer death. It is more common among men than women, with peak incidence around age 60.

What is the pancreas.

The pancreas is an oblong flattened gland located deep in the abdomen. It lies partially behind the stomach, inside a loop of part of the small intestine.

The job of the pancreas is to produce digestive juices needed to digest food; and hormones, including insulin that regulate how the body stores and utilizes that food.

Why is pancreas cancer difficult to diagnose?

The pancreas is located deep in the body, hidden behind other organs. Nearby organs include the stomach, small intestine, bile ducts, liver, gallbladder, and the spleen.

Symptoms of cancer of the pancreas mimic many other illnesses. They include nausea, loss of appetite, weight loss, pain in the upper or middle part of the abdomen, and yellowing of the skin (jaundice).

There may not be any symptoms; consequently tumors are rarely discovered until the tumor grows large enough to interfere with nearby organs such as the stomach, duodenum, liver, or gallbladder. By the time the tumor has been diagnosed, in almost 50% of patients the cancer has already spread.

What causes cancer of the pancreas?

Cancer of the pancreas is a genetic disease caused by changes (mutations) in DNA. These changes can be hereditary or accidental.

Hereditary changes tend to explain why cancer of the pancreas tends to run in certain families. Accidental changes may have been acquired through accidental, faulty cell replication, or by exposure to chemical carcinogens. Cigarette smoking, and long-term exposure to chemical carcinogens seem to increase the risk of

pancreatic cancer.

STAGES OF PANCREATIC CANCER

Stage 1 - Cancer is found only in the pancreas, or it has just started to spread to nearby tissues such as the small intestine, stomach or the bile duct.

Stage 2 - Cancer has spread to nearby organs such as the stomach, spleen, or colon, but has not entered the lymph nodes.

Stage 3 - Cancer has spread to the lymph nodes in the vicinity of the pancreas. It may or may not have spread to other nearby organs.

Stage 4 - Cancer has spread to other organs such as the liver or lungs.

How is cancer of the pancreas treated?

Surgical Treatment - Surgery is currently the only cure for cancer of the pancreas. The procedure is difficult and 5-year survival rate is only about 25%.

Chemotherapy and Radiation - In cases of advanced cancer of the pancreas, where surgery is not possible, both chemotherapy and radiation are used to relieve pain and to retard the growth of the cancer.

Cancer Vaccine - Vaccines are being developed in the fight against cancer of the pancreas. These vaccines take a patient's own cancer cells, genetically modify them, then inject them into the site of a tumor to try to help fight the cancer.

PROGNOSIS

In advanced cases of cancer of the pancreas, from the time of diagnosis of the disease, life expectancy is only six to nine months.

Where the disease is caught earlier, with successful surgery, one recent actuarial study at Johns Hopkins indicated one, three, and five year survival rates of 57%, 26% and 21% respectively.

At this time, it is therefore extremely unlikely that any of your clients with cancer of the pancreas will prove to be insurable on any basis.