

## Field Underwriting & Cancer History

## **Questions to Ask**

Obtain as much specific information in relation to the cancer history as possible.



## Pathology (staging) and/or description of the cancer

Staging of the cancer is a common language that guides treatment and importantly for underwriting helps to predict mortality.

- Breast Stage of the cancer. Lymph node involvement (spreading of the cancer outside the affected area)
- Prostate Stage of the cancer, PSA reading at the time of diagnosis and current PSA reading
- Skin Cancer Basal cell, squamous cell, melanoma (stage)



Date of initial diagnosis of the cancer and the date the treatment, if any, was completed.

Specific type of treatment:

- Removal of the cancer only (i.e. lumpectomy, skin resection)
- Radiation
- Chemotherapy
- Observation only



What kind of follow up has there been since the completion of the treatment and location of the medical records.

- Breast mammograms
- Prostate psa
- Skin dermatology screens

Best rate class available with cancer history is Standard (exception is with Basal Cell Carcinoma)

\*\*Call underwriting to discuss any questions to set realistic expectations on the rate class\*\*