



Skin Cancer

Skin cancer is the most common form of human cancer. The most common cause of skin cancer is overexposure to the sun. Ninety percent of all skin cancers occur on sun exposed skin. People most likely to get skin cancer have:

- A family history of melanoma
- Fair skin which burns easily and tans poorly
- Red or blonde hair
- Blistering sunburns in childhood or adolescence
- Dysplastic nevi (atypical moles)

There are three types of skin cancer: basal cell carcinoma, squamous cell carcinoma, and malignant melanoma.

Basal cell carcinoma is the most common type and has the best prognosis. It usually looks like a small pearly nodule that slowly grows. Lesions are surgically removed. Recurrences are common, but it rarely metastasizes (spreads to distant sites). Localized basal cell cancers, after excision, are non-rated.

Squamous cell carcinoma can be a nodule or a reddish patch. Recurrences are also common and 3 - 10% will metastasize. Localized squamous cell cancers, after excision, are non-rated.

Malignant melanoma is the least common, but most serious and can start as a mole. Lesions are surgically removed. Melanoma metastasizes early and widely. Even after surgical removal, recurrences can occur. Prognostic factors include lesion thickness, Clark's level of invasion, growth pattern, skin ulceration (*the superficial loss of tissue on the surface of the skin or lesion*), number of melanomas, number and size of positive nodes, intralymphatic metastases, and distance metastases.

The staging system for cutaneous (skin) melanoma now puts emphasis on ulceration (as reported in the pathology or surgeon's report) and on information obtained from new technology that can detect minute lymphatic metastases. Staging is based on the TNM (Tumor, node, metastasis) classification, and ratings are now based on the TNM staging system, specifically tumor characteristics (a.k.a T1a, T1b, T2a, etc).

Applicants with positive lymph nodes or metastases are not insurable.

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The rating for malignant melanoma ranges from no rating for in-situ cancers to postpone for 4 years for Clark levels IV and V.

Tumor – All criteria must fit.	Thickness	Clark's level	Ulceration
Tis	≤1.0mm	Level I in-situ	NA
T1a	≤1.0mm	Clark's level II or III	No
T1b	≤1.0mm	Clark's level II or III	Yes
T1b	≤1.0mm	Clark's level IV or V	Yes/no
T2a	1.01 to 2.0mm	NA	No
T2b	1.01 to 2.0mm	NA	Yes
T3a	2.01 to 4.0mm	NA	No
T3b	2.01 to 4.0mm	NA	Yes
T4a	>4.0mm	NA	No
T4b	>4.0mm	NA	Yes

Tumor	Tis	T1a	T1b	T2a	T2b	T3a	T3b and T4a
1 st yr	0	\$5x5	\$7.50x5	\$7.50x6	\$10x6	R	R
2 nd yr	0	\$5x4	\$7.50x4	\$7.50x5	\$10x5	R	R
3 rd yr	0	\$5x3	\$7.50x3	\$7.50x4	\$10x4	R	R
4 th yr	0	\$5x2	\$7.50x2	\$7.50x3	\$10x3	R	R
5 th yr	0	\$5x1	\$7.50x1	\$7.50x2	\$10x2	\$15x6	R
6 th yr	0	0	0	\$7.50x1	\$10x1	\$15x5	\$20x5
7 th yr	0	0	0	0	0	\$15x4	\$20x4
8 th yr	0	0	0	0	0	\$15x3	\$20x3
9 th yr	0	0	0	0	0	\$15x2	\$20x2
10 th yr	0	0	0	0	0	\$15x1	\$20x1
After 10yr	0	0	0	0	0	0	0

- Only Tis through T4a will be considered in underwriting. There must be no evidence of distant or node metastases. Satellite lesions and lesions-in-transit (*i.e. within the lymph channels*) are considered metastatic.
- Recurrent melanomas are declined.

To get an idea of how a client with a history of skin cancer would be viewed in the underwriting process, feel free to use the Ask "Rx" *per* underwriter on the reverse side for an informal quote.

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Skin Cancer - Ask "R x" perts (ask our experts)

Producer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

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

- ① Please list date(s) of diagnosis: _____
- ② What type of skin cancer was diagnosed?
- basal cell carcinoma
 - squamous cell carcinoma
 - malignant melanoma
- ③ Please note where the skin cancer was located: _____
- ④ Has the cancer metastasized (spread) beyond the skin?
- yes, please give details: _____
 - no
- ⑤ Has there been any evidence of recurrence?
- yes, please give details: _____
 - no
- ⑥ For malignant melanoma only. Please provide all items:
- Stage if available
 - Ulcerated Yes _____ No _____
 - Clark's Level _____
 - Thickness in mm _____
 - Any positive Lymph Node Yes _____ No _____
- ⑦ Is your client on any medications?
- yes, please give details _____
 - no
- ⑧ Does your client have any other major health problems (ex: heart disease, etc.)?
- yes, please give details _____
 - no

After reading the *Rx for Success* on Skin Cancer, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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