



Ulcerative Colitis

Ulcerative colitis is a recurrent inflammation of the colorectum. It is characterized by bloody diarrhea, abdominal pain, fever, anemia and weakness. It usually develops between the ages of 25 - 45 and 10 - 15% of cases have a family history of this disease. Inflammation limited to the rectum (ulcerative proctitis) is a more mild form of the disease when compared to inflammation of the entire colon. Those with ulcerative colitis have a higher incidence of colon cancer, especially if the disease has been present for more than 10 years. Regular checkups with colonoscopy are important. Treatment may include anti-diarrheal agents, 5-ASA compounds such as sulfasalazine, corticosteroids, immunosuppressive agents, or surgery. A total colectomy (removal of entire colon with or without colostomy) is curative.

Underwriting considerations for unoperated ulcerative colitis:

Unoperated, Time Since Diagnosis	
<6 months from diagnosis and/or any severe episode	Postpone
>6 mos - 2 yrs from diagnosis or any severe episode	Table B to C Higher rating is for pancolitis (involvement of the entire colon)
>2 years	Table B*
Single episode of ulcerative colitis >10 years ago and no medications for 5 years	Not Rated
Two severe episodes in the past year or 3 severe episodes in the past 2 years	Table F
Others, evidence of sclerosing cholangitis or dysplasia on biopsy	Decline

- One table credit if no significant episode and no medication except 5-ASA compounds for five years, colonoscopy within 2 years, and current normal LFT's.
- Additional one table debit for daily oral steroids (<10 mg Prednisone)

If a total colectomy was done and there were no complications, standard consideration is possible 6-month after surgery. Complications may include repeated surgery, weight loss, or other system involvement (such as sclerosing cholangitis) and lead to a higher rating or a decline depending on the severity of the complication. Surgery other than a total colectomy will be viewed by the unoperated schedule above.

Underwriting considerations for ulcerative proctitis:

Within one year of diagnosis	Table B
Thereafter if on daily oral steroids < 10mg prednisone	Table B
If on daily oral Steroids more than 10mg a day	Rated as ulcerative colitis
Other	Nonrated

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

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**Ulcerative Colitis - Ask "Rx" pert underwriter
(ask our experts)**

Producer _____ Phone _____ Fax _____

Client _____ Age/DOB _____ Sex _____

If your client has a history of Ulcerative Colitis, please answer the following:

1. Please list date of first diagnosis _____

2. Please note the type of inflammatory bowel disease present:

- Chronic Ulcerative Colitis
- Chronic Proctitis (inflammation in rectum only)

3. Is your client on any medications?

- yes, please give details _____
- no

4. Please check if your client has had:

- hospitalizations for this disorder (list dates) _____
- surgery for this disorder (list dates) _____
- colonoscopy (list dates of most recent) _____

5. Please note client's build:

Height _____ Weight _____

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

- yes
- no

7. Does your client have any other major health problems (ex: heart disease, etc.)?

- yes, please give details _____
- no

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