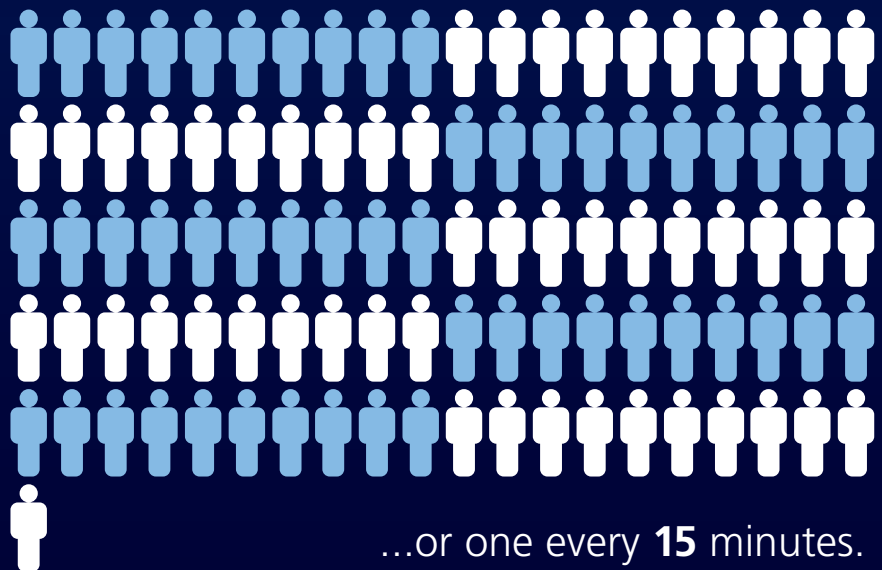


Ensuring your clients have the best possible cover for

prostate cancer

Not all protection products are the same. At Scottish Provident we want your clients to have cover for modern day illnesses and treatments. That is why we have added a new definition that provides additional cover for low grade prostate cancer.

In 2008 there were around **101** men diagnosed with prostate cancer each day...



(Source: Cancer Research UK, December 2010)

What is prostate cancer?

Prostate cancer can develop when cells in the prostate gland start to grow in an uncontrolled way. In most cases this is a slow growing cancer that men will be unaware of throughout their lifetime because it may never cause any symptoms or problems. However, some men will have a fast growing cancer that needs treatment to prevent or delay the cancer spreading outside the prostate gland.

Treatment ranges from complete removal of the prostate (radical prostatectomy) to hormone treatment or radiotherapy or if

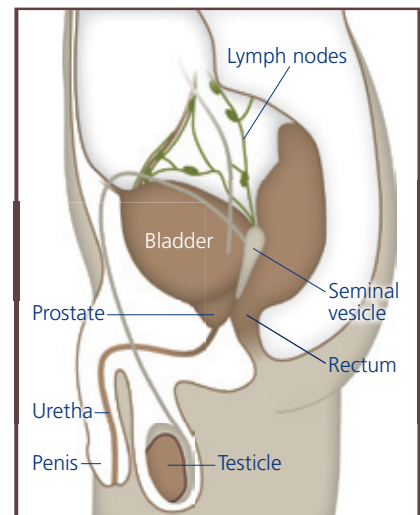
the cancer is judged to be localised and slow growing, it may be left untreated and carefully monitored.

The PSA test (Prostate Specific Antigen) is used to test men who are concerned that they have prostate cancer. It is a test to highlight abnormalities in the prostate - one of which may be cancer.

If abnormalities are found, it is likely that a prostate biopsy will be carried out to establish whether cancer is present.

Depending on the classification of the prostate cancer, different

surgical procedures may be recommended. There is currently no screening programme using the PSA test.



This shows the prostate and nearby organs.

Classification of prostate cancer

Gleason Score

This is a way of describing the grade of the cancer. When biopsies are taken, each area showing cancer cells is graded on a scale from 1 to 5 according to how the cells look. 1 is the lowest grade or most normal looking. 5 is the highest grade or the most abnormal looking. The pathologist finds the two areas with the

highest grade cells and adds their scores together to give the combined Gleason score. So a Gleason score can be as low as 2 or as high as 10. Some doctors write the two scores separately, for example 3 + 4, instead of 7. Nowadays doctors only score tissue biopsies as 3 or higher so a combined score between 6 and 10 will be given.

TNM System

Staging cancer is a way of recording how far the cancer may have spread. The most common method is the TNM (Tumour-Nodes-Metastasis) system. This system separately assesses the tumour (T), lymph nodes (N), and secondary cancer or metastasis (M). This is shown in the example below.

T1N0M0

T1 Stage 1 - The tumour cannot be felt - localised disease,

N0 The lymph nodes do not contain cancer cells,

M0 The cancer has not spread to any other parts of the body.

Key facts and incidence statistics



There were **37,051** new cases of prostate cancer diagnosed in 2008 in the UK.

(Source: Cancer Research UK, January 2011)

Prostate cancer is the most common cancer in men in the UK – it accounts for around **25%** of all new male cancer diagnoses.

(Source: Cancer Research UK, January 2011)

It has been estimated that the lifetime risk of being diagnosed with prostate cancer in 2008 is **1 in 9** for men in the UK.

(Source: Cancer Research UK, December 2010)

Around **75%** of cases occur in men over the age of 65 with the largest number of cases being diagnosed in the 70-74 age group.

(Source: www.info.cancerresearchuk.org/cancerstats, December 2010)

Incidence rates have risen significantly but mortality rates remain fairly constant.

(Source: Cancer Research UK, December 2010)

Provider analysis – definitions and exclusions

Provider	Max claim	Definition
Bright Grey <small>Taken from provider technical documents, May 2011</small>	Lower of 20% of sum assured and £15,000	Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive, provided: <ul style="list-style-type: none"> • The tumour has progressed to at least clinical TNM classification of T1N0M0, and • Treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy.
Bupa <small>Taken from provider technical documents, January 2011</small>	Lower of 25% of sum assured and £25,000.	If a member is diagnosed with a tumour of the prostate histologically classified as having a Gleason score from 2 to 6, provided: <ul style="list-style-type: none"> • The tumour has progressed to at least clinical TNM classification of T1N0M0, and • Treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy.
Friends Life <small>Taken from provider technical documents, February 2011</small>	Lower of 20% of benefit and £15,000.	If the person covered is diagnosed with prostate cancer where the tumour has been histologically classified as having a Gleason score from 2 to 6 inclusive, or having progressed to a TNM classification of T1N0M0. The tumour must have been treated by complete removal of the prostate, external beam or interstitial implant radiotherapy.
LV= <small>Taken from provider technical documents, January 2011</small>	Lower of 25% of benefit or £25,000.	We will pay the lower of 25% of the benefit or £25,000 if you are diagnosed with a tumour of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive, provided: <ul style="list-style-type: none"> • The tumour has progressed to at least clinical TNM classification T1N0M0, and • Treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy.
PruProtect <small>Taken from provider technical documents, March 2011</small>	25% of benefit	Low Grade Prostate Cancer - Severity D = 25% of benefit paid. Any malignant tumour of the prostate characterised by uncontrolled growth and spread of malignant cells and invasion of tissue which is histologically classified as having a Gleason score of between 2 and 6 inclusive or having progressed to a TNM classification of T1N0M0.
Scottish Provident <small>Taken from provider technical documents, May 2011</small>	Lower of 20% of sum assured and £15,000	Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive, provided: <ul style="list-style-type: none"> • The tumour has progressed to at least clinical TNM classification of T1N0M0, and • Treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy.

In addition the main CI cover?	Exclusions
✓	<p>Treatment of the tumour by any procedures other than complete removal of the prostate, external beam or interstitial implant radiotherapy. For example:</p> <ul style="list-style-type: none"> • Cases treated with cryotherapy, • Other less radical treatment such as transurethral resection of the prostate, • ‘Experimental’ treatments, or • Hormone therapy.
✓	<p>Cases treated with cryotherapy, or other less radical treatment (for example transurethral resection of the prostate), experimental treatments or hormone therapy are not included.</p>
✓	<p>Treatment of the tumour by any procedures other than complete removal of the prostate, external beam or interstitial implant radiotherapy.</p>
✓	<ul style="list-style-type: none"> • Prostate cancers treated with cryotherapy or other less radical treatment (for example, transurethral resection of the prostate), • Experimental treatments, • Hormone therapy.
<p>X Unless a minimum protected amount has been chosen.</p>	<p>All tumours which are histologically described as pre-malignant, as non-invasive or cancer in situ. Prostatic intraepithelial neoplasia (dysplasia) with histology showing PIN-1 to PIN-3, inclusive.</p>
✓	<p>Treatment of the tumour by any procedures other than complete removal of the prostate, external beam or interstitial implant radiotherapy. For example:</p> <ul style="list-style-type: none"> • Cases treated with cryotherapy, • Other less radical treatment such as transurethral resection of the prostate, • ‘Experimental’ treatments, or • Hormone therapy.

What do we cover?

- Low grade prostate cancer (Gleason score 2-6) as an additional covered condition
- More advanced prostate cancer (Gleason score greater than 6) as part of the main critical illness benefit.

In 2010, Scottish Provident paid out

£57,304,120

in critical illness claims for cancer.

We paid **36** claims for advanced prostate cancer, which represents **13.6%** of the cancer claims we paid for males.

Source: Scottish Provident critical illness claims paid 1 January to 31 December 2010.

Because of our experience in the protection market we continue to develop cover that meets the health concerns of your clients both now and in the future.

Our definition of low grade prostate cancer

Tumours of the prostate histologically classified as having a Gleason score between 2 and 6 inclusive, provided:

- The tumour has progressed to at least clinical TNM classification T1N0M0, and
- Treatment included the complete removal of the prostate or external beam or interstitial implant radiotherapy.

For the above definition the following are not covered:

- Treatment of the tumour by any procedures other than complete removal of the prostate, external beam or interstitial implant radiotherapy. For example:
 - Cases treated with cryotherapy,
 - Other less radical treatment such as transurethral resection of the prostate,
 - 'Experimental' treatments, or
 - Hormone therapy.

Talk to your sales consultant today or a member of our Salesline team on **0845 300 0005** for more information.

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