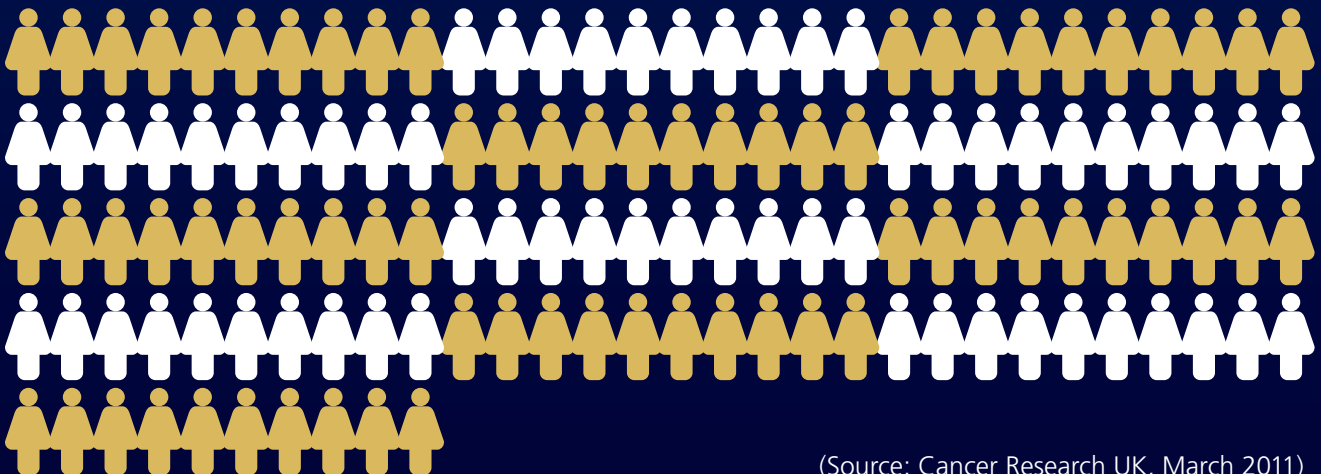


Ensuring your clients have the best possible cover for

# breast 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 ductal carcinoma in situ – an early form of breast cancer.

In 2008 there were around **130** women diagnosed with breast cancer each day.



(Source: Cancer Research UK, March 2011)

# Key facts and incidence statistics



There were **47,693** new cases (females) of breast cancer diagnosed in 2008 in the UK.

(Source: Cancer Research UK , March 2011)

The life time risk for women being diagnosed with breast cancer in the UK is **1 in 8**.

(Source: Cancer Research UK , March 2011)

**341** men were diagnosed in the UK with breast cancer in 2008 and there were **69** deaths.

(Source: Cancer Research UK , March 2011)

Female breast cancer incidence rates have increased by over **50%** over the last 25 years.

(Source: Cancer Research UK , March 2011)

Breast cancer survival rates have been improving for forty years. More women are surviving breast cancer than ever before.

(Source: Cancer Research UK , March 2011)

## What is ductal carcinoma in situ (DCIS)?

Ductal carcinoma in situ (DCIS) is where the cells inside some of the ducts of the breast have started to turn into cancer cells. These cells are all contained inside the ducts and have not started to spread into the surrounding breast tissue including the lymph nodes or elsewhere in the body.

Doctors use various terms to describe DCIS, including pre-invasive, non-invasive or intraductal cancer. They may describe DCIS as a very early form of breast cancer. If it is not treated, in some women DCIS starts to spread into the surrounding breast tissue after some years. Therefore, it may become invasive cancer.

Owing to a combination of NHS screening and heightened general awareness, more and more cases are being detected at an earlier stage.

Where possible, the recommended treatment for DCIS from most surgeons is to remove the cancer in situ with a border of healthy tissue around it. In the past, the recommended treatment was nearly always mastectomy but this has changed in recent years. In 2005-2006 nearly 14,000 mastectomies were performed on women (England). A further 20,000 women in England had lumpectomies.

The types of surgery are:

### **Mastectomy**

Mastectomy is an operation to remove a breast, usually because it has been affected by breast cancer. It is also used to remove breasts that are not cancerous, in order to reduce the risk of breast cancer developing in women who are at high risk.

There are four types of mastectomy:

- Simple mastectomy
- Subcutaneous mastectomy
- Radical mastectomy
- Modified radical mastectomy.

### **Lumpectomy**

If a lump is removed from the breast, the procedure used is called a lumpectomy. This is also known as breast-conserving surgery.

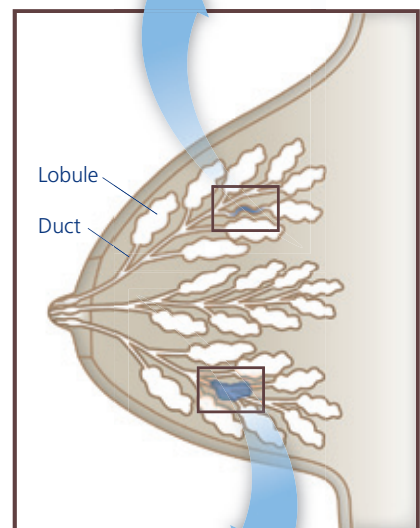
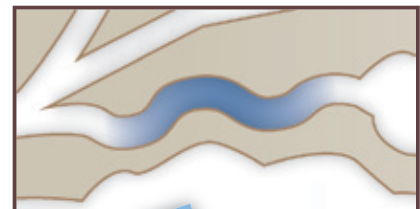
### **Segmentectomy**

If only part of the breast tissue needs to be removed, it is known as a segmentectomy or segmental mastectomy.

### **Partial mastectomy**

A partial mastectomy or quadrantectomy, is where up to a quarter of the breast is removed.

This shows a close-up view of localised DCIS.



This shows a close-up view of invasive cancer.

## Provider analysis – definitions and exclusions

Provider	Max claim	Policy wording
<b>Aegas Your Life Plan</b> <small>Taken from provider technical documents, January 2011</small>	Lower of 50% of sum assured and £25,000.	Total mastectomy for DCIS of the breast. Total removal of all the tissue of one breast for the treatment of ductal carcinoma in situ of the removed breast.
<b>Bright Grey</b> <small>Taken from provider technical documents, May 2011</small>	Lower of 20% of sum assured and £15,000.	The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a Consultant Oncologist following a histologically confirmed diagnosis of ductal carcinoma in situ (DCIS) of the breast.
<b>Friends Life</b> <small>Taken from provider technical documents, February 2011</small>	Lower of 20% of sum assured and £15,000.	Carcinoma in-situ of the breast which is treated by total mastectomy, which is the total removal of all of the tissue of one breast. Before a claim can be paid evidence must be provided confirming: <ul style="list-style-type: none"> <li>• Diagnosis of carcinoma in-situ of the breast, and</li> <li>• That treatment by total mastectomy has taken place.</li> </ul>
<b>Legal &amp; General</b> <small>Taken from provider technical documents, December 2010</small>	Lower of 25% of sum assured and £25,000.	The undergoing of a mastectomy operation (total removal of all the tissue of at least one breast) on the advice of your hospital consultant following the diagnosis of ductal carcinoma in situ of the breast.
<b>LV=</b> <small>Taken from provider technical documents, January 2011</small>	£25,000 lump sum or 25% of the benefit.	If carcinoma in situ of the breast, histologically confirmed, and as a result requires either a single or double mastectomy by total mastectomy.
<b>PruProtect*</b> <small>Taken from provider technical documents, March 2011</small>	10% of the sum assured (Severity level F).	<b>Lumpectomy for ductal carcinoma in-situ of the breast</b> The undergoing of a lumpectomy, cystectomy or partial mastectomy for the removal of a tumour in one breast which has histologically classified as ductal carcinoma in-situ (DCIS) (Severity Level F).
	25% of sum assured (Severity Level D).	<b>Mastectomy for carcinoma in-situ of the breast</b> Total removal of all the tissue of one breast for the treatment of carcinoma in-situ in the removed breast. (Severity Level D).
<b>Scottish Provident</b> <small>Taken from provider technical documents, May 2011</small>	Lower of 20% of sum assured and £15,000.	The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a Consultant Oncologist following a histologically confirmed diagnosis of ductal carcinoma in situ (DCIS) of the breast.

\* PruProtect has two separate definitions covering surgery for lumpectomy and surgery for mastectomy.

Mastectomy	Partial mastectomy	Segmentectomy	Lumpectomy	In addition to the main CI cover?	Exclusions
✓	X	X	X	X	<ul style="list-style-type: none"> <li>Prophylactic mastectomy without histological evidence of cancer in situ, and</li> <li>Other surgical procedures such as lumpectomy and partial mastectomy.</li> </ul>
✓	✓	✓	✓	✓	Mastectomy, partial mastectomy, segmentectomy or lumpectomy operation for reasons other than DCIS, for example, prophylactic mastectomy or lobular carcinoma in situ (LCIS).
✓	X	X	X	✓	<ul style="list-style-type: none"> <li>Treatment by any procedures other than total mastectomy,</li> <li>Preventative mastectomy unless this results in evidence of carcinoma in-situ.</li> </ul>
✓	X	X	X	✓	<ul style="list-style-type: none"> <li>Prophylactic mastectomy without histological evidence of ductal carcinoma in-situ is not covered,</li> <li>Any other surgical procedures such as lumpectomy, partial mastectomy and partial or total sub cutaneous mastectomy.</li> </ul>
✓	X	X	X	✓	None stated.
X	✓	X	✓	<b>X</b> Unless a minimum protected amount has been chosen.	All tumours which are histologically described as pre-malignant, as non-invasive or cancer in-situ (other than those stated).
✓	X	X	X		<ul style="list-style-type: none"> <li>Prophylactic mastectomy without histological evidence of cancer in-situ is not covered,</li> <li>Any other surgical procedures such as lumpectomy and partial mastectomy are excluded.</li> </ul>
✓	✓	✓	✓	✓	Mastectomy, partial mastectomy, segmentectomy or lumpectomy operation for reasons other than DCIS, for example, prophylactic mastectomy or lobular carcinoma in situ (LCIS).

### Conclusions

- Only Scottish Provident, Bright Grey and PruProtect include cover for lumpectomy surgery;
- Only Scottish Provident and Bright Grey include the different types of surgery in one definition.

## What do we cover?

Scottish Provident already covers more severe forms of breast cancer under the main critical illness benefit. The introduction of the additional cover for ductal carcinoma in-situ, which includes treatment by lumpectomy as well as more traditional treatments, makes our cover more comprehensive and relevant to health concerns for your clients now and in the future.

In 2010, Scottish Provident paid out

£57,304,120

in critical illness claims for cancer.

- We paid **232** claims for breast cancer, which represents **36%** of the total number of cancer claims we paid last year.
- **231** of these claims were from females, which represents **59%** of all female cancer critical illness claims in 2010.

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 for illnesses and modern day treatments that meets the demands of your clients both now and in the future.

### Our definition of ductal carcinoma in situ

The undergoing of a mastectomy, partial mastectomy, segmentectomy or lumpectomy operation on the advice of a Consultant Oncologist following a histologically confirmed diagnosis of ductal carcinoma in situ (DCIS) of the breast. Specifically excluded are mastectomy, partial mastectomy, segmentectomy or lumpectomy operations for reasons other than DCIS, for example, prophylactic mastectomy or lobular carcinoma in situ (LCIS).

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

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