

TROPHOBLASTIC DISEASES

MYOMA UTERI

Underwriting Correlation by

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Underwriting Myomas (ARUM) require APS

RATING	LIFE	ADB	TPD/WP
Present			
Asymptomatic, no complications	Std	Std	Std
Otherwise	CMO	CMO	CMO
History of, removal done			
Fully recovered	Std	Std	Std
With recurrences	Rate as present		

MYOMAS - ARUM

RATING

DD

Present

Asymptomatic, no complications

Std

Otherwise

CMO

History of, removal done

Fully recovered

Std

With recurrences

Rate as present

Myoma Uteri

Require APS, TV US, histopath if any

Rating	Life	ADB	TPD
Present			
Asymptomatic	Std	Std	Std
Hx of Removal			
Benign	Std	Std	Std
Unknown			
pathology/ malignant tumor	PP	PP	PP

Gestational Choriocarcinoma

Choriocarcinoma is a malignant form of gestational trophoblastic disease (GTD). It most commonly follows a molar pregnancy but can follow a normal pregnancy, ectopic pregnancy, or abortion, and should always be considered when a patient has continued vaginal bleeding in the post delivery period. Rarely, choriocarcinomas can develop in the ovaries, testicles, chest, or abdomen. Choriocarcinomas arising in these locations are not considered to be gestational and are not discussed in this document.

Choriocarcinoma is a highly curable tumour. The prognosis for cure is good even when the disease has spread to distant organs, especially when only the lungs are involved. The probability of cure depends on the following:

- Extent of spread of the disease
- Level of the human chorionic gonadotropin (HCG) titer
- Duration of disease from the initial pregnancy event to start of treatment
- Specific sites of metastases
- Nature of antecedent pregnancy
- Extent of prior treatment

Staging

The official FIGO (International Federation of Gynecologists and Obstetricians) staging for choriocarcinoma is as follows.

Stage	Description
Stage I: T1, M0	<ul style="list-style-type: none">• The tumour has not spread outside the uterus.
Stage II: T2, M0	<ul style="list-style-type: none">• The cancer has spread outside the uterus but is limited to the genital structures (vagina or pelvis or both).
Stage III: Any T, M1a	<ul style="list-style-type: none">• The cancer has spread to the lungs; it also may or may not involve genital structures such as the vagina or vulva.
Stage IV: Any T, M1b	<ul style="list-style-type: none">• The cancer has spread distantly to other organs.

Each stage is subclassified further according to a prognostic scoring index. If the risk factors are unknown, no substage is assigned. If the prognostic score is 7 or less, the substage is A which has a positive outlook regardless of how far the cancer has spread. If the prognostic score is 8 or greater, the substage is B, which corresponds to a poorer outlook and tends to respond less well to chemotherapy.

Risk factors affecting staging include the following:

1. HCG > 100,000 IU/24-hour urine.
2. The detection of disease more than 6 months from termination of the antecedent pregnancy.

UNDERWRITING REQUIREMENTS

APS including histological report

RATING	LIFE	ADB	TPD/WP
Stage I, HCG normal			
Within 2 years	P	P	P
Thereafter	Std	Std	Std
Stage I, HCG abnormal or Stage II onwards	Risk Class VI		

RATING	DD
Stage I, HCG normal	
Within 2 years	P
Thereafter	Ex
Stage I, HCG abnormal or Stage II onwards	D

RISK CLASS VI

LIFE

ADB

TPD/WP

Years since completion of treatment

≤ 5

P

P

P

> 5 to 6

20 per M x 5 yrs

P

P

> 6 to 7

20 per M x 4 yrs

P

P

> 7 to 8

20 per M x 3 yrs

P

P

> 8 to 9

20 per M x 2 yrs

P

P

> 9 to 10

20 per M x 1 yr

P

P

> 10

Std

Std

Std

Choriocarcinoma

Gestational

- approx. half due to H-mole
- ¼ follow a pregnancy to full term
- ¼ follow an abortion / ectopic pregnancy

Non-gestational

- may present following a genital tumor

Choriocarcinoma, Staging

- Stage 0
molar pregnancy
- Stage I
Tumour confined to uterine corpus
- Stage II
Tumour extends outside the uterus, but limited to genital structures
- Stage III
Metastasis to lung
- Stage IV
Other distant metastasis

Underwriting Choriocarcinoma

■ Gestational	Life	CI	TPD	WP	ADB
Stage 0 – 1					
< 2 yrs		- PP -			
> 2 yrs		Table IA			1
Stages 2 – 4		Table V			
> 9 yrs	0	0	1	1	1
■ Non-gestational					
All stages		Table V			

Table IA

0 – 1 yr	$5 / k \times 3 \text{ yrs}$
1 – 2 yrs	$5 / k \times 2 \text{ yrs}$
2 – 3 yrs	$5 / k \times 1 \text{ yr}$
3 – 4 yrs	0
4 – 5 yrs	0
5 – 6 yrs	0
6 – 7 yrs	0
7 – 8 yrs	0
8 – 9 yrs	0
> 9 yrs	

Table V

0 – 1 yr	PP
1 – 2 yrs	PP
2 – 3 yrs	PP
3 – 4 yrs	PP
4 – 5 yrs	PP
5 – 6 yrs	$20 / k \times 4 \text{ yrs}$
6 – 7 yrs	$20 / k \times 3 \text{ yrs}$
7 – 8 yrs	$20 / k \times 2 \text{ yrs}$
8 – 9 yrs	$20 / k \times 1 \text{ yr}$
> 9 yrs	0

