



CASE STUDY # 13



Case of Chronic Pancreatitis or Acute Necrotizing Pancreatitis

By Dr Bhavini Mehta

VP Operations and Audit, INCHES Healthcare Pvt Ltd.

This case was received by INCHES in Jan 2023.

LA (Life Assured) had Acute Necrotizing Pancreatitis (ANP) in 2012. Necrotomy of pancreas was done. LA was admitted in hospital for 3 months, doppler done in 2012 mentioned in documents. But current reports were not available.

History of alcohol not mentioned. LA was a known case of Diabetes Mellitus.

The client had considered it to be a case of Chronic Pancreatitis and thus suggested to decline.

But our CMO (Chief Medical Officer) analysed this case, reasoned that it would be incorrect to equate history of ANP that occurred more than 10 years ago to be chronic pancreatitis, without knowing the present status of the pancreas.

Hence, we thought it was best to ask for recent USG abdomen and to assess pancreatic function before opining, because clinically ANP need not be always chronic pancreatitis.

The current USG did not show chronic pancreatitis and thus we suggested that the policy can be given with ratings rather than declining it.

So, this is how our CMOs play a key role in underwriting with justification and due diligence!!

Happy Underwriting!!

For details, drop in a mail to info@inchesgroup.com