

Kidney Failure

Acute Kidney Failure:

Common Causes include:

- Low blood volume: Usually as a result of blood loss.
- Dehydration: Loss of body fluid caused by vomiting, diarrhea, sweating, fever.
- Poor intake of fluids. Medication such as diuretics that may cause excessive loss of water.
- Loss of blood supply to the kidneys due to obstruction of the renal vein or artery.
- Sepsis: The immune system is overwhelmed by infection and inflammation causes shutdown of the kidneys.
- Medications: Some are toxic to the kidneys including nonsteroidal anti-inflammatories such as ibuprofen and naproxen, antibiotics including aminoglycosides, lithium, and occasionally medications injected for radiology dye studies.
- Multiple Myeloma or inflammation of the filtering system of the kidneys. May be caused by systemic lupus erythematosus, Wegener's granulomatosis, and Goodpasture syndrome.
- Obstruction of the bladder: With no place for the urine to go as the kidneys continue to function, eventually the kidneys are forced to shut down.
- Prostatic hypertrophy or prostate cancer can block the urethra and prevent the bladder from emptying.
- Tumors in the abdomen can obstruct the tubes leading to the urethra.
- Kidney stones.



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Chronic Kidney Failure

Common Causes include:

- Diabetes when poorly controlled.
- High blood pressure when poorly controlled.
- Chronic glomerulonephritis.
- Polycystic kidney disease.
- Reflux nephropathy.
- Kidney stones.
- Prostate disease.

What are the Symptoms of Kidney Failure?

Initially there may be no symptoms at all, but as kidney function declines and the kidneys are no longer able to properly reg-

ulate the balance of water and electrolytes, to clear waste products, and to promote the production of red blood cells symptoms commonly experienced include: lethargy, weakness, and shortness of breath.

Generalized swelling may occur.

Metabolic acidosis, or increased acidity will alter enzyme and oxygen metabolism causing organ failure.

Inability to excrete potassium is associated with fatal arrhythmias.

Rising urea levels in the blood can alter the function of a variety of organs including:

- the brain (Encephalopathy),
- inflammation of the lining of the heart (Pericarditis)
- decreased muscle function (Hypocalcemia)

Generalized weakness due to anemia that cannot be properly be addressed by the already failing kidneys.

As waste products build up, loss of appetite, lethargy, and fatigue are experienced. This can progress to where mental capacity is impaired and coma may occur.

When the kidneys cannot control the increasing acidity, breathing becomes more rapid as the lungs attempt to excrete excess carbon dioxide.

Blood pressure may increase due to the excess fluid in the lungs, causing congestive heart failure.

Underwriting Prognosis

As the kidney disease progresses to kidney failure, underwriting becomes extremely difficult. The likelihood of a rating or declination increases dramatically for those clients also diagnosed with High Blood Pressure, elevated Cholesterol, Heart Disease, Liver Disease or Diabetes.

Clients with kidney failure requiring dialysis, or who are awaiting a kidney transplant are usually uninsurable, however clients who have had a successful kidney transplant may be insurable on a significantly sub-standard basis after an appropriate waiting period.

Advanced Kidney Failure is usually an Uninsurable Condition.

HOWEVER, There is always Guaranteed Issue Life Insurance. Guaranteed Issue Life Insurance is available today in amounts of up to \$100,000 and more. This may be the only recommendation that you can make. We suggest that your client buy as much Guaranteed Issue as you can find, or that he can afford to purchase. ♦

Victorson Associates specializes
in underwriting Sub-Standard
difficult cases.

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