

## **Kidney/Kidney Related Disorders**

The kidney is a bean shaped organ that helps eliminate waste from the body by excreting urine from the body. Naturally there are two kidneys, however people can live with just one and there are some individuals that have been born with three. The kidneys are a very vital organ. There are several organs that depend on the proper functioning of the kidneys to prevent disease from affecting them. However, if a client has any of the following impairments, the kidneys are usually affected in the long term:

1. Diabetic nephropathy
2. Heart failure
3. Edema
4. Respiratory failure
5. Renal failure
6. Pancreas
7. Bladder

There are several types of laboratory tests that are completed and questions asked to make a specific diagnosis of the kidneys. They include:

1. A complete urinalysis
2. Run a Specific Gravity Test
3. How much protein in the urine
4. What is the protein/creatinine ratio
5. Is there any glucose in the urine
6. Are there any casts in the urine
7. Is there any pyuria
8. Is there any hematuria
9. Is there any infection present or bile in the urine

With answers to many of the above questions, it makes it easier for the physician to make a diagnosis for the proposed insured, thus making an underwriters assessment of the risk easier. Along with the laboratory tests, there are several different x-rays, ultra sounds, biopsy and so on available to assist in diagnosing the proposed insured's disorder. Sometimes it is necessary to perform a nephrectomy if one of the kidneys is not functioning properly or even a kidney transplant.

Ratings for kidney problems can be anything from possible Standard to Rated to Decline depending on the test results, what the cause of the kidney disorder is and so on.

Please see the questionnaire.