



## Polycystic Kidney Disease

Polycystic Kidney disease is a medical condition in which the kidneys develop multiple enlarging cysts (fluid filled sacs). Autosomal dominant polycystic kidney disease (ADPKD) is not rare, occurring in 1:400 to 1:1000 persons. A child with one affected parent has a 50% chance of inheriting the disease.

As persons with this disease live past age 50 the chances of developing end stage renal disease increases. A report from 1983 involving people with end stage renal disease (all causes) states that the annual mortality for persons on dialysis was about 20% each year in the first four years of treatment.

ADPKD progresses slowly and is often initially asymptomatic. Sometimes it is discovered by ultrasound in childhood. Onset of clinical symptoms is usually in early or middle adult life and may include back pain, hematuria, infection, and colic due to kidney stones.

In a third of cases cysts are also present in the liver, and in 10-36% of cases, there are intracranial aneurysms. Hypertension is found in 50% of cases at diagnosis.

Although more than half of patients develop abnormal laboratory work indicative of kidney impairment within 10 years of onset, the course is variable and end stage renal failure may not occur for more than 20 years. Without dialysis or transplantation, death is usually due to renal failure or the complications of hypertensive cardiovascular disease. About 10% of patients die of intracranial hemorrhage from rupture of aneurysms.

Family history but no evidence of disease	
0-40	Usually decline
41 up with normal ultrasound	0
41 up with no ultrasound	Individual Consideration
Ultrasound diagnosis, no more than minor debits for BP	
0-49	Decline
50-59	150
60 up	55
With more than minor debits for BP ( <i>no credits allowable</i> )	Usually decline
With urine abnormalities	Sum debits
With kidney function test abnormalities	Usually decline

To get an idea of how a client with a history of polycystic kidney disease would be viewed in the underwriting process, feel free to use the *Ask "Rx" pert underwriter* on the reverse side for an informal quote.

*This material is intended for insurance informational purposes only and is not personal medical advice for clients.*

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**Polycystic Kidney Disease - Ask "Rx" pert underwriter**  
***(ask our experts)***

Producer \_\_\_\_\_ Phone \_\_\_\_\_ FAX \_\_\_\_\_  
Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

If your client has Polycystic Kidney Disease, please answer the following:

- ① Do any other family members have ADPKD?  
 yes, please list \_\_\_\_\_  
 no
- ② Was ADPKD diagnosed by ultrasound?  
 yes  
 no
- ③ What are your current blood pressure readings? \_\_\_\_\_
- ④ Please provide the results, and date, of your most recent urinalysis.
  - Protein \_\_\_\_\_
  - Red blood cells (RBC) \_\_\_\_\_
  - White blood cells (WBC) \_\_\_\_\_
  - Protein/Creatinine ratio \_\_\_\_\_
- ⑤ Please provide the date and results of the most recent kidney function tests.
  - BUN \_\_\_\_\_
  - Serum Creatinine \_\_\_\_\_
- ⑥ Is your client on any current medication?  
 yes, please list \_\_\_\_\_  
 no
- ⑦ Has your client smoked cigarettes in the last 12 months?  
 yes  
 no
- ⑧ Does your client have any other major health problems?  
 yes, please give details \_\_\_\_\_  
 no

After reading the *Rx for Success* on Polycystic Kidney Disease, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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751 Broad Street, Newark, NJ 07102-3777  
Rx115 IFS-A070895 Ed. 11/03 Exp. 11/05

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