

Nacional  Re

# Selección Vida



## Kidney diseases

Selección Vida  
**25**  
ANIVERSARIO  
★★★★★

OUR MAGAZINE CELEBRATES  
A QUARTER OF A CENTURY

# KIDNEY DISEASES

In this issue dedicated to kidney diseases, we are going to address three topics that we believe may be especially important, either because of their frequency or because of their seriousness.

## KIDNEY STONES

Kidney stones, also called nephrolithiasis, are deposits of minerals and salts that form inside the kidneys.

Among the risk factors for developing kidney stones we have: diet, excess body weight, certain diseases or medications (Table 1).

Stones can affect any area of the urinary tract, from the kidneys to the bladder, and are formed when the urine is more concentrated, which allows the minerals to crystallize and end up joining together.

A kidney stone may not produce any symptoms until it begins to move from the kidney to the ureters, which are the tubes that connect the kidneys with the bladder.

In the event that it remains lodged in the ureters, it can block the flow of urine, causing inflammation and spasms in the affected ureter, which can be especially painful.

Other symptoms that kidney stones can cause are:

- Dark urine
- Unpleasant smelling urine
- Low back pain that radiates to the inguinal region
- Constant need to urinate
- Nausea and/or vomiting
- Fever
- Blood in the urine
- Difficulty urinating

It is common for the pain caused by a kidney stone to change in location and intensity as it moves through the urinary tract.

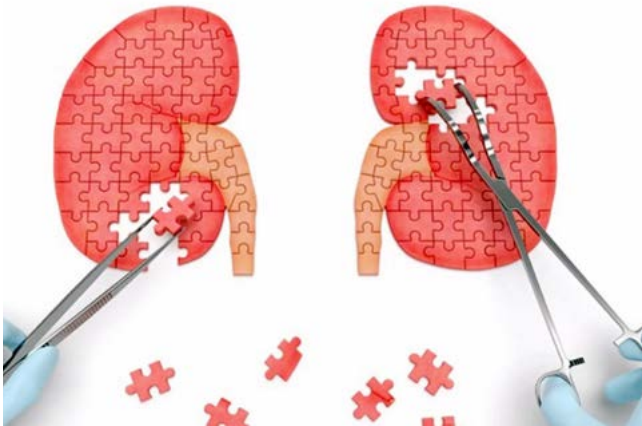


TABLE 1. RISK FACTORS

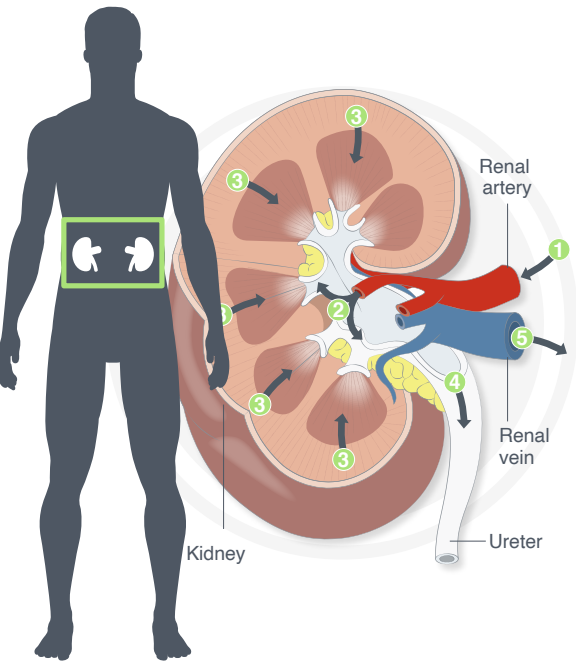
Family or personal history of kidney stones
Dehydration
High-protein diets
Obesity
Chronic digestive diseases (inflammatory bowel disease)
Vitamin C and some medications

There are different types of kidney stones depending on their chemical composition:

- **Calcium stones:** most are calcium oxalate. Dietary factors, high doses of vitamins D and some metabolic disorders, as well as certain drugs (for example, topiramate) are involved in the formation
- **Struvite stones:** they are formed from an infection in the urinary tract. They can grow quickly and be large, causing few symptoms
- **Uric acid stones:** they can form in people who have chronic diarrhea, a diet rich in protein or in diabetic patients
- **Cystine stones:** it is formed especially in people who have an inherited disorder called cystinuria, in which there is an alteration in the elimination of an amino acid

## Chronic renal failure

Creatinine is a metabolic product that is produced from the energy consumption by muscles



### This is how a healthy kidney works

- 1 Blood enters the kidneys through the renal artery.
  - 2 Arterial blood is distributed by the kidney.
  - 3 The blood is filtered and the unusable waste and excess liquid are separated.
  - 4 Waste and excess fluid are sent to the bladder through the ureter.
  - 5 Blood filtered and free of waste returns to the circulatory system through the renal vein.
- Healthy kidneys eliminate the creatinine present in the blood and that comes from the muscles

### Symptom

Elevated creatinine is a sign of kidney failure

Adequate levels:

♀ 0,5 - 1,0 mg/dl.

♂ 0,7 - 1,4 mg/dl.

Symptoms associated with kidney damage:

- Decrease in the amount of urine
- Pain or urgency when urinating
- Dark urine or blood
- Fatigue and muscular weakness
- Inflammation of feet or ankles
- Nausea or vomiting
- Confusion or epileptic seizures

visual thinking

## CHRONIC RENAL FAILURE

Chronic renal failure consists of the progressive and irreversible deterioration of renal function. A drop in filtrate may occur as the filtration pressure decreases due to reduced blood pressure or volume loss, hemorrhage, or dehydration.

There are some factors that can predispose to the appearance of chronic renal failure, such as advanced age, chronic infection, diabetes, high blood pressure, immunological disorders, basic kidney and liver problems, prostatic hypertrophy and bladder obstruction.

The signs and symptoms that these patients present are:

- Decreased urine output
- Failure to eliminate waste products through urine
- Fluid retention, causing swelling in the legs, ankles or feet
- Drowsiness
- Difficulty breathing, fatigue, confusion and even coma in very severe cases

TABLE 2. CLINICAL ALTERATIONS ASSOCIATED WITH CHRONIC RENAL FAILURE

Electrolyte disturbances (potassium)
Cardiovascular manifestations (HTN)
Gastrointestinal disorders: anorexia, nausea and vomiting
Hematological alterations: anemia
Neurological disorders: polyneuropathy
Musculoskeletal disorders: bone pain, deformities, fractures
Dermatological alterations: straw-colored skin, itching

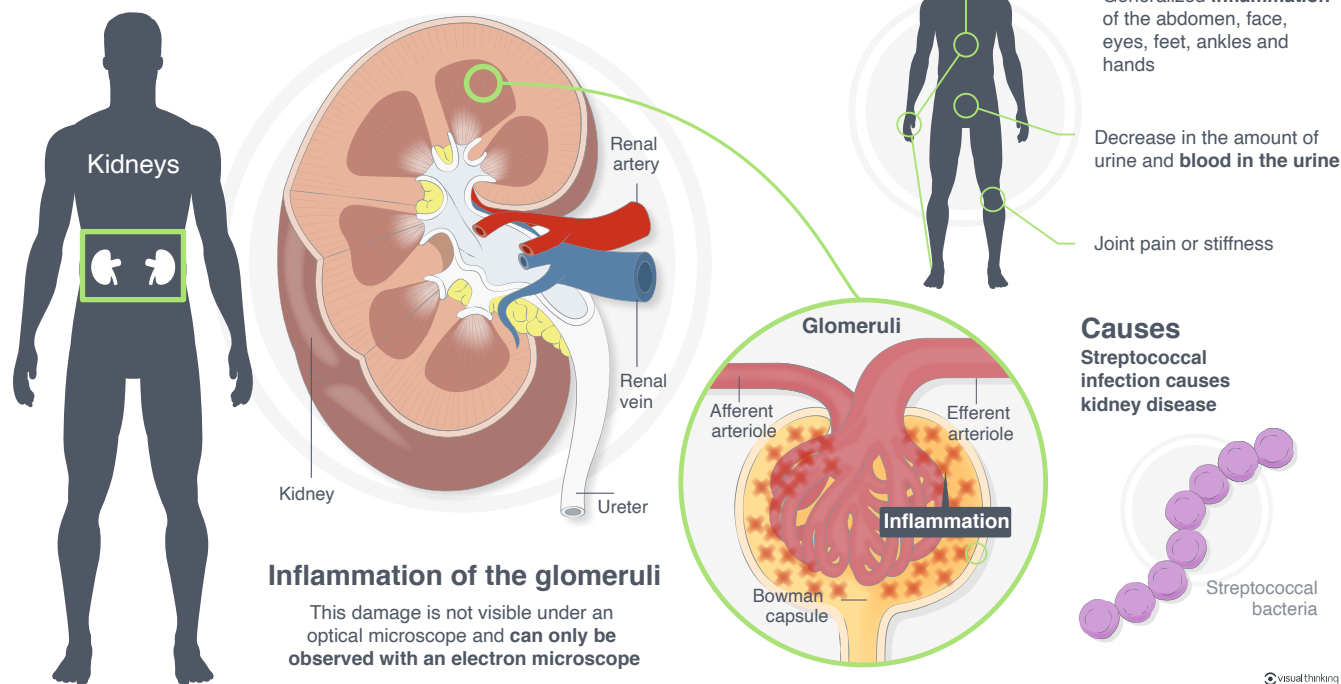
The diagnosis of this disease is made through the symptoms and an analysis with the characteristic alterations in both blood and urine.

When the glomerular filtration falls below 25-35%, urea and creatinine begin to increase. A series of alterations occur in these patients, which are shown in Table 2.



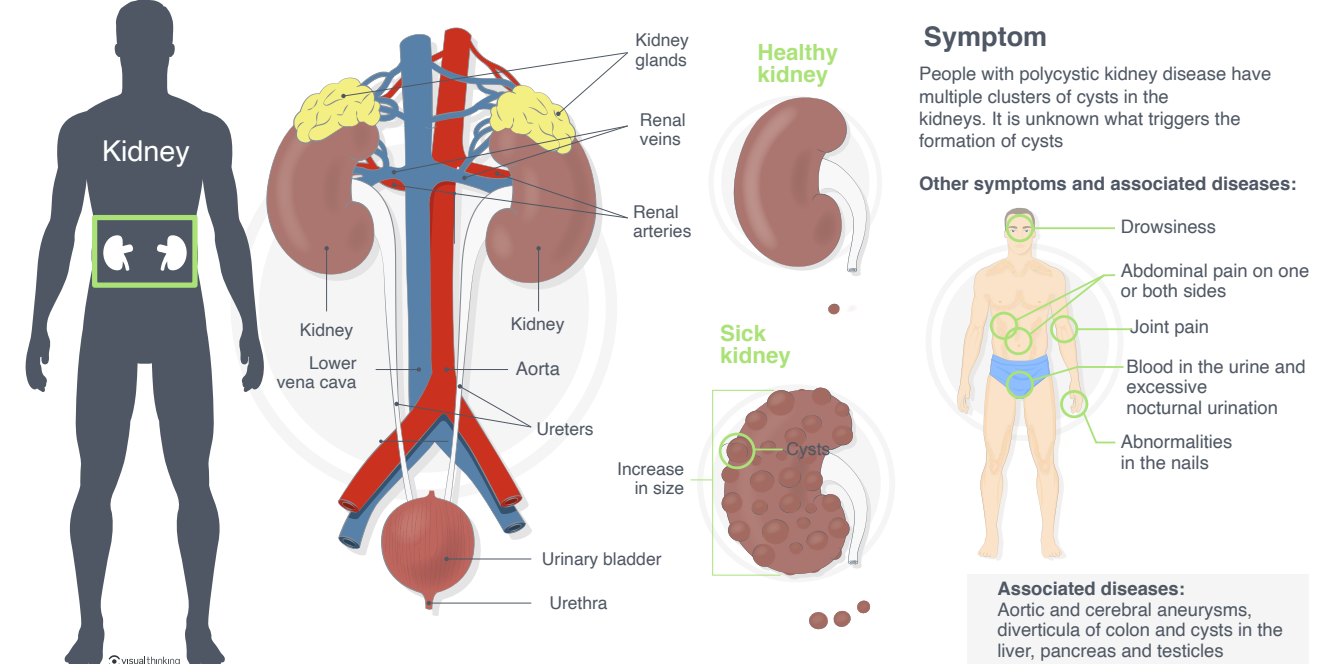
## Glomerulonephritis

Is caused by streptococcal infection



## Polycystic

It is a hereditary kidney disorder, in which multiple cysts form in the kidneys, which increases their size.



## GLOMERULONEPHRITIS

**G**lomerulonephritis is an inflammation of the kidney filters (glomeruli). The excess fluid and waste that the glomeruli remove from the bloodstream are eliminated from the body through urine. Glomerulonephritis can appear suddenly (acute) or progressively (chronic).

In addition, glomerulonephritis occurs on its own or as part of another disease, such as lupus or diabetes. The severe or prolonged inflammation associated with glomerulonephritis can damage the kidneys. Treatment will depend on the type of glomerulonephritis you have.

The signs and symptoms of glomerulonephritis can vary depending on whether it is acute or chronic, and the cause that originates it.

Signs and symptoms of glomerulonephritis may include:

- Pink or brownish urine due to the presence of red blood cells in it (hematuria)
- Foamy or bubbly urine due to excess protein in the urine (proteinuria)

- Arterial hypertension
- Fluid retention (edema) with swelling of the face, hands, feet and abdomen
- Peeing less than usual
- Nausea and vomiting
- Muscle cramps
- Fatigue

## KIDNEY CANCER

**K**idney cancer begins when cells in the kidney grow out of control and outnumber normal cells. This makes it hard for the body to function the way it should. A series of factors that favor the appearance of kidney tumors such as: advanced age, smoking, obesity, dialysis, family history, certain chemical compounds...

Symptoms of kidney tumors may include:

- Blood in the urine (hematuria)
- Weightloss
- Loss of appetite

- Fatigue
- Weakness

There are a number of measures that can help prevent kidney tumors:

- Quit smoking
- Keep a healthy weight
- Control of blood pressure figures

## POLYCYSTIC KIDNEY DISEASE

**P**olycystic kidney disease is also known as polycystic kidney disease. It is a hereditary disease in which there is formation of cysts in the kidney, which causes the kidneys to increase in size and lose their function.

Cysts have fluid inside that prevents kidney cells from developing their role in the body. This disease can lead to serious complications such as kidney failure, which may require a transplant, as well as the formation of kidney stones and urinary tract infections.

The most common symptoms are:

- Increased blood pressure
- Blood in the urine (hematuria)
- Back pain
- Headache

## PYELONEPHRITIS

**P**yelonephritis is a kidney infection that can start in the bladder or urethra and spread to the kidneys. If not treated with antibiotics, it can be serious and cause loss of kidney function or bacteria spread through the blood, which is known as bacteremia and, in some cases, can be fatal.

Symptoms of pyelonephritis are:

- Need to urinate frequently
- Discomfort when urinating
- Fever
- Shaking chills
- Cloudy urine

# OUR MAGAZINE CELEBRATES 25 YEARS



**PEDRO HERRERA NOGALES**  
Managing Director

A publication like “Life Selection” is a living creature, which evolves according to its environment. Our beloved “magazine” is an observatory that collects the realities, trends and advances related to personal insurance, in the broadest sense, covering definition of products, subscription, pricing, claims...

**T**hanks to the perseverance and enthusiasm of the National Re Personal Branch department for more than 9,000 days, the sequence of numbers published between 1997 and 2022 reflects the history of insurance of risks directly related to human life during these 25 years; stage in which numerous and transcendental changes have conditioned life and health expectations in our society.

It is therefore appropriate to congratulate all those who, with their effort and professional contribution, allow us to celebrate this anniversary. Many people are responsible for creating and maintaining “Life Selection”. Among them, I allow myself to emphasize in a special way three great professionals, who have constituted the soul of the publication:

- **Dr. Manuel Cid**, whose wisdom, desire for knowledge and willingness to share, was an essential incentive for the launch and consolidation of the magazine, and will always be a permanent reference.
- **Dr. Pedro Gargantilla**, who picked up the witness, with enriching contributions that have achieved a perfectly balanced evolution of content between scientific rigor and educational ambition.
- **Our Head of Selection**, Miguel Ángel Pinilla, who has structured the project for all these years, with dedication, enormous criteria and

firm enthusiasm, making this achievement of reaching a first quarter of a century possible. Anniversaries provide an opportunity to remember and look for significant moments along the way. There have certainly been many: the first issue, the first ten years, issue 50... However, we understand that it is even more interesting to look into the future. The subscription of personal insurance, and everything that this activity implies, continues to be an exciting challenge, and scientific evolution itself, new social behaviors, new technologies, regulatory trends, and many other influential factors, encourage us to persevere in our commitment.

Personally, I also worked on the launch number in 1997, and therefore I am even more excited to proclaim that our main mission and purpose have remained unchanged since day one: to share with the market the experience obtained through the permanent collaboration with our ceding companies, with a didactic approach, accessible to various professional profiles, linked to all the areas that participate in the cycle of products that cover personal risks.

Last but certainly not least, I would like to thank the readers of the publication, the National Re assignors, for having encouraged our teams to continue with the project, for their contributions to improve it and for their loyalty as long term partners.

Congratulations and long life!



**MARCOS ACOSTA RINCÓN**  
Head of Life, PA & Health

**A**s head of the department where the Life business is included and from which this magazine is produced, I am proud to be able to celebrate such a remarkable anniversary as this one.

Since I joined the company, I have always been surprised to confirm the added value that this publication provides and how it has increased over the years, addressing the most complex issues surrounding the insurance environment in the field of Life insurance.

In addition to trying to shed light on the market on the most controversial or complex current issues from a medical point of view, an attempt has been made to

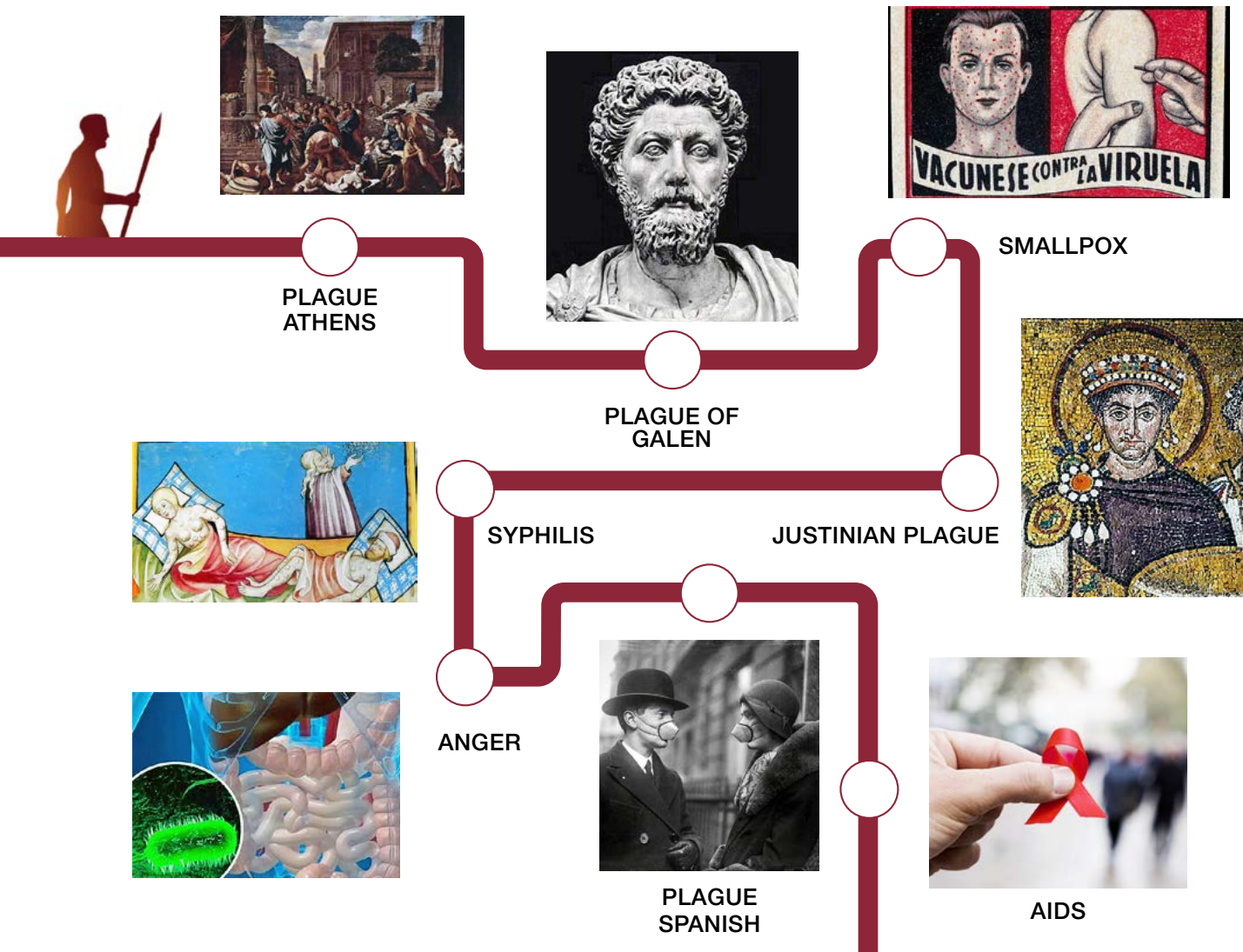
complement this informative task by also dealing with technical issues.

During these years, the “Selección Vida” magazine has also reflected the evolution of the company, going from its printed publication for the Spanish and Portuguese markets to its digital edition for the entire European market.

The challenges that the present and future hold for us are enormous, but I am sure that with the great team at Nacional Re that collaborates in the preparation of the publication, a global vision of the environment that surrounds us will continue to be offered.

Thank you very much to all our readers and we hope not to disappoint your expectations.





## ‘NACIONAL DE REASEGUROS’ ANALYZES THE LESSONS LEARNED AFTER TWO YEARS OF THE PANDEMIC

**M**ore than 100 attendees, from more than 30 insurance companies, attended the seminar ‘Lessons learned from the pandemic’ that we organized on June 1 in webinar format. On this occasion, it was focused on several of the consequences, both medical and economic, that the entire pandemic period experienced so far has entailed.

The day was inaugurated with the participation, by Ramos Personales, of Pedro Gargantilla (consultant doctor), Miguel Ángel Pinilla (medical underwriting manager) and Marcos Acosta (director of the depart-

ment). We review the history of the greatest pandemics suffered by humanity, continuing with the subscription of some of these diseases and ending with mathematical models to study the evolution of these events.

It continued with the participation of Ramos Generales. The department was represented by Alfonso Martínez (underwriter of Property Damage and Engineering), Gemma Farreras (underwriter of Civil Liability) and Unai Baquero (director of the department). They analyzed the impact and possible consequences of the pandemic on Credit, Loss of Benefits, Engineering and Civil Liability insurance.

# Selección Vida

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