



Rx FOR SUCCESS

LATEST UPDATE:  
UNDERWRITING  
INFORMATION

## Liver Cirrhosis

Cirrhosis is scarring of the liver due to irreversible chronic injury of the liver. It causes decreased function and end stage cirrhosis causes death.

There are many types of chronic liver injury which lead to cirrhosis. It can be due to toxins such as drug and alcohol, chronic viral hepatitis such as chronic hepatitis B or C, biliary disease, cardiac disease, hemochromatosis, and several others.

The liver does many things. It modifies the level of bilirubin in the blood, clears toxic chemicals (such as alcohol and drugs) from the blood, and makes clotting factors and other proteins. Cirrhosis of the liver produces characteristic clinical abnormalities; and the major complications, irrespective of the underlying cause, include:



- ▶ Jaundice: yellow skin due to increase in serum bilirubin
- ▶ Edema: body swelling from declining production of important blood proteins
- ▶ Metabolic disturbances: blood sugar elevation, low potassium and low magnesium
- ▶ Portal hypertension: increased resistance to bloodflow in the veins going to the liver from the intestines
- ▶ Gastroesophageal bleeding from dilated veins in the stomach and esophagus
- ▶ Enlarged spleen
- ▶ Massive ascites: accumulation of fluid in the abdomen cavity
- ▶ Acute and chronic hepatic encephalopathy: a complex neuropsychiatric syndrome with changes in consciousness, changes in behavior, and a typical “flapping tremor”
- ▶ Hepatorenal syndrome: kidney failure due to cirrhosis
- ▶ Spontaneous infection of the abdominal cavity
- ▶ Hepatic carcinoma: liver cancer
- ▶ Coagulopathy due to abnormalities in cellular and protein clotting function
- ▶ Hepatopulmonary syndrome: symptoms of shortness of breath and low oxygen due to cirrhosis

Due to the severity of the complications of cirrhosis of the liver and the poor long term prognosis, this condition is generally declined for individual consideration.

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

This marketing material includes an expiration date and use of this material must be discontinued as of the expiration date.

**FOR INTERNAL USE ONLY. NOT FOR USE WITH THE PUBLIC.**

**INSERT YOUR  
LOGO HERE!**



**Prudential**

©2007 The Prudential Insurance Company of America  
751 Broad Street, Newark, NJ 07102-3777  
Rx116 IFS-A071616 Ed.05/07 Exp. 11/08