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Underwriting philosophy for offering Insurance coverage to People affected by HIV/AIDS

Introduction-

HIV (human immunodeficiency virus) is a virus that attacks the body's immune system and if not treated, it can lead to AIDS (acquired immunodeficiency syndrome). As per Section 3(j) of the HIV and AIDS (Prevention and control) Act, 2017, "no person shall discriminate against the protected person on any ground including any of the following, namely—the denial of, or unfair treatment in, the provision of insurance unless supported by actuarial studies."

The detailed Underwriting philosophy for offering Insurance coverages to people affected by HIV/AIDS is largely guided by the *Standard Guidelines with respect to underwriting, claims etc. for people living with HIV or vulnerable to HIV/AIDS, formulated by Life Insurance Council Committee. (Refer IRDA Draft Circular on Life Insurance Products for People Living with HIV / AIDS (PLHA) dated 11.10.2013)*

Broad Guidelines for Underwriting-

To ensure fair underwriting decision, the following information will be considered whilst underwriting the proposal for health or Life insurance from applicants affected by HIV/AIDS.

- Confirmation of Diagnosis with Stage of Disease.
 - Additionally we would require CD3, CD4 and CD8 cell count studies of this population done from any well established NABL/ CAP certified //Govt authorized centres - last 2yrs reports and should include report done within last 1 month.
- Details of treatment -
 1. Mandatory registration with government approved ART nodal agency for a consecutive period of preceding 2 yrs (Green book to be provided) OR
 2. Detailed records of treatment and medical history for a consecutive period of preceding 2 years, if the treatment is taken from a private hospital.
- HIV Questionnaires to be completed by the applicant and treating physician.
- Daily routine, occupation and Lifestyle related information
 - Require details of time off work from date of diagnosis, which is related to medical reasons, if unavailable risk assessment is not possible.
- Medical examination and blood tests as required under the product and underwriting guidelines.
- Details of any past or current complications
- Other relevant details of comorbidities, if any

The above information will assist the Underwriter in fair risk assessment and equitable underwriting decision on the proposal.

We can offer annuity / retirement plans, single premium non term plans (with policy term less than / not exceeding 10 yrs and premium payment term not exceeding 5 yrs. lowest possible multiple to be offered. Waiting period of 90 days will be applicable. No riders will be offered.

If spouse or child of the present applicant has taken a policy with IFLIC we would require HIV status to be determined of those people too.

Note: People detected with HIV/AIDS as an incidental finding during the pre-insurance medical examination process OR people with significant co-morbidities OR with major systemic (e.g. renal/hepatic/cardiac) complications or side effects of treatment may not be on-boarded for Insurance coverage since treatment modality and improvement in the medical condition cannot be established.

The intent is to ensure that every applicant is underwritten on merit based on the guidelines under the Underwriting policy and there is no discrimination in granting Health or Life insurance coverage to people affected by HIV/AIDS. The onboarding of risk will be based on objective underwriting criteria and basis the risk represented, ensuring that there is no moral hazard. While the insurance and reinsurance underwriting manuals have evidence-based guidelines and extra mortality ratings which each company will follow as per the product and treaty guidelines, the detailed guidelines formulated by Life Insurance Council Committee 2013 will form the basis of philosophy for making an objective decision.