

Underwriting philosophy and approach with regard to offering insurance coverage to Persons with Disabilities (PWD) and Persons affected with Mental Illness diseases

The purpose of this document is to lay down broad underwriting philosophy and approach

'Mental Illness' refers to a variety of illness, disorders and medical conditions as listed in widely accepted manuals like the Diagnostic and Statistical manual of Mental disorders (DSM) or the International classification of Disease (ICD)

Likewise, there are a wide range of medical conditions classified under 'Disabilities', most common being physical and mental disabilities

Types of disabilities:

- Physical disabilities- disability pertaining to person's mobility, level of disability
- Intellectual or learning disabilities
- Psychiatric disabilities
- Visual or hearing impairments
- Neurological disabilities

The underwriting practice and guidelines for these illnesses will be in line with the underwriting practices followed for any other medical conditions. (eg: Diabetes, Heart Disease etc). They will be objective and in adherence to the underwriting policy

To ensure fair underwriting decision, the following information will be considered while underwriting the proposal for Health insurance from applicants with disability and/or mental illness:

- Insurable interest and need for insurance cover
- Ability of the applicant to enter a legally valid contract
- Exact medical diagnosis, cause and duration of onset and progress - treatment modalities since inception of the medical condition, including previous medical records
- Gainful employment details through occupation questionnaire and other related relevant evidences
- Daily routine and lifestyle related information
- Medical examination as required under the product and underwriting guidelines
- Other relevant documents based on the exact medical condition

The information on lines as mentioned above will be used to assist in fair risk assessment and equitable underwriting decision on the proposal. Actual selection criteria and extra premiums if any will depend on variability of presentation of the proposal

Underwriting philosophy and approach with regard to offering insurance coverage to People affected by HIV/AIDS

The purpose of this document is to lay down a broad underwriting philosophy

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)

The detailed Underwriting philosophy for offering insurance coverage 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))

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

- Confirmation of Diagnosis with Stage of Disease
- Details of treatment
 - Mandatory registration with government approved ART nodal agency for a consecutive period of preceding 2 yrs (Green book to be provided) Or
 - 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 Questionnaire completed by the applicant and treating physician
- Daily routine, occupation and lifestyle related information
- Medical examination and blood tests as required under the product and underwriting guidelines
- Details of any past or current complications
- Other relevant details of co-morbidities, if any

The underwriting practice and guidelines followed will be objective and in adherence to the underwriting policy

The information on lines as mentioned above will be used to assist in fair risk assessment and equitable underwriting decision on the proposal. Actual selection criteria and extra premiums if any will depend on variability of presentation of the proposal