UNDERWRITING PHILOSOPHY FOR PERSONS AFFECTED WITH HIV/AIDS

INTRODUCTION

HIV (human immunodeficiency virus) is a virus that attacks and weakens 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 which is effective from April 01, 2014.

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.

1. Confirmation of Diagnosis with Stage of Disease.
2. Details of treatment
    a) Mandatory registration with government approved ART nodal agency for a consecutive period of preceding 2 yrs (Green book to be provided) OR
    b) Detailed records of treatment and medical history for a consecutive period of preceding 2 yrs, if the treatment is taken from a private hospital.
3. Daily routine, occupation and Lifestyle related information
4. Medical examination, blood tests, questionnaire as required under underwriting guidelines.
5. Details of any past or current complications
6. 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.

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 which is effective from April 01, 2014, will form the basis of philosophy for making an objective decision.