

UNDERWRITING PHILOSOPHY FOR PERSONS WITH DISABILITY AND PERSONS AFFECTED WITH MENTAL ILLNESSES

INTRODUCTION:

The purpose of this document is to lay down a broad underwriting philosophy to offer health insurance coverage to 'Person with Disabilities' and people with "Mental illness". The document is prepared keeping in mind the larger principle of ensuring that there is no discrimination bias and keeping in mind the provisions under the Mental Health Act 2017.

"Mental Illness" refers to a variety of illness 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) and Mental Health Act 2017.

Mental health disorders are syndromes characterized by significant disturbance in a person's cognition, emotional regulation and behavior resulting from a disturbance in the psychological, biological or developmental processes that underpin mental functioning

Risk factors on account of mental illness:

- More than one mental health diagnosis
- Persistent drug or alcohol misuse
- Suicide attempts
- Frequent episodes or persistent symptoms
- Poor compliance with treatment
- Persistent impairment of social, occupational and personal roles

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

Types of Disabilities:

- Physical disability- disability pertaining to person's mobility
- Intellectual or Learning Disabilities
- Psychiatric disabilities
- Visual or hearing impairments
- Neurological disabilities

To ensure fair underwriting decision, the following information will be considered whilst underwriting the proposal for health insurance from applicants with disability and/or mental illness. The underwriting practice for these disability and/or mental illness is in line with the underwriting practices followed for any other medical conditions. (e.g.: Diabetes, Heart Disease etc.)

The Company considers below information to ensure that a fair risk assessment is conducted for arriving at the underwriting decision on the proposals in an equitable manner

- Insurable interest & need for insurance cover
- Ability of the applicant to enter a legally valid contract
- Exact medical diagnosis, cause and duration of disability, onset and progress of disability
- Treatment modalities since inception of the medical condition
- Gainful employment details
- 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 intent is to ensure that every applicant is underwritten on merit, based on the board approved underwriting policy under which it is established that there is no discrimination in granting insurance coverage to people suffering from Disabilities or Mental illnesses.

The onboarding of risk will be based on objective underwriting criteria and basis the risk represented. The insurance and reinsurance underwriting manuals have detailed evidence-based guidelines for most of the conditions, will be referred to for making an objective decision.

Cases where objective criterias are not defined in the manuals, the application will be underwritten basis medical assessment & case merits specifically ensuring that there is no discrimination or any other bias.