



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

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). It is a deadly virus that infects the body's immune system in an adverse manner and cripples the immune system to such an extent that the body becomes a victim to several diseases and disorders.

KLI offers insurance cover to people suffering from HIV/ AIDS based on our internal underwriting guidelines

To ensure fair and prudent underwriting decision, following mandatory requirements listed below will be considered whilst underwriting the proposal for Health or Life insurance from applicants affected by HIV/AIDS OR People detected with HIV/AIDS during the pre-insurance medical examination and they will be referred to a Government Hospital for further management

- Confirmed Diagnosis (at NABH approved lab)
- Treatment details – i). Mandatory registration with government approved ART nodal agency for a consecutive period of preceding 2 years

OR

ii). 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 to be completed by the applicant and treating physician.
- Occupation and Lifestyle related information and details of any past or current complications
- Medical examination and blood tests as required as per the product and underwriting guidelines.
- Any other risk factor or comorbidity that may impact underwriting decision.

The onboarding of risk will be based on objective underwriting criteria and basis the risk represented, ensuring that there is no moral hazard. Actual selection criteria & extra premiums depend on variability of presentation of each case.

The intent is to ensure that every applicant is underwritten on merit and there is no discrimination in granting Health or Life insurance coverage to people affected by HIV/AIDS.