

**Underwriting philosophy of offering insurance coverage to person with Disability (PWD)
and people affected with HIV/AIDS and Mental Illness Diseases**

USGI Underwriting Philosophy:

Pre-policy Medical test (PPMC) will be conducted to assess the risk in the certain scenarios basis following factors: **Insured Age, Policy SI and type of coverage as per nature of any declared medical condition by any insured .**

Basis the test result internal Medical Underwriter will decide on the acceptability of the risk considering the prevailing underwriting philosophy and accordingly will underwrite the proposal by applying a permanent exclusion or a waiting period for maximum 48 months, as specified in the recent IRDAI guidelines on Standardization of exclusion in Health Insurance Contracts. The underwriter, based on prevailing underwriting philosophy and the nature of the risk, might also choose to apply loading and accept the proposal or reject it.

- **Underwriting philosophy for the persons with Disability (PWD):** The underwriting for persons with disability is done basis type of disability, extent of disability and treatment undertaken. Sometimes disabilities arise as part for some syndrome conditions and the same disability can affect people in different ways. Hence, given the varied nature and effects of disabilities, underwriting is done on case to case basis, as is in line with any other medical declaration.
- **Underwriting philosophy for the persons affected with HIV/AIDS:** The underwriting for persons with HIV/AIDS is done in accordance the provision of HIV and AIDS Prevention and Control Act, 2017. For proposals with pre-existing HIV/AIDS condition, underwriting will be basis duration from diagnosis, extent of infection, complications manifested, history of hospitalization, adherence to ART treatment and CD4 counts as reflected by medical tests.
- **Underwriting philosophy for the persons affected with Mental Illness diseases:** The underwriting for persons with psychiatric illness is done in accordance the provision of Mental Healthcare Act, 2017 which states that “provision for medical insurance for treatment of mental illness is done on the same basis as is available for treatment of physical illness”. Hence, like physical illnesses, pre-existing mental illnesses will be done basis type, extent, age of person, previous treatment history, any co-morbidities and other information as provided at the time of policy sourcing
