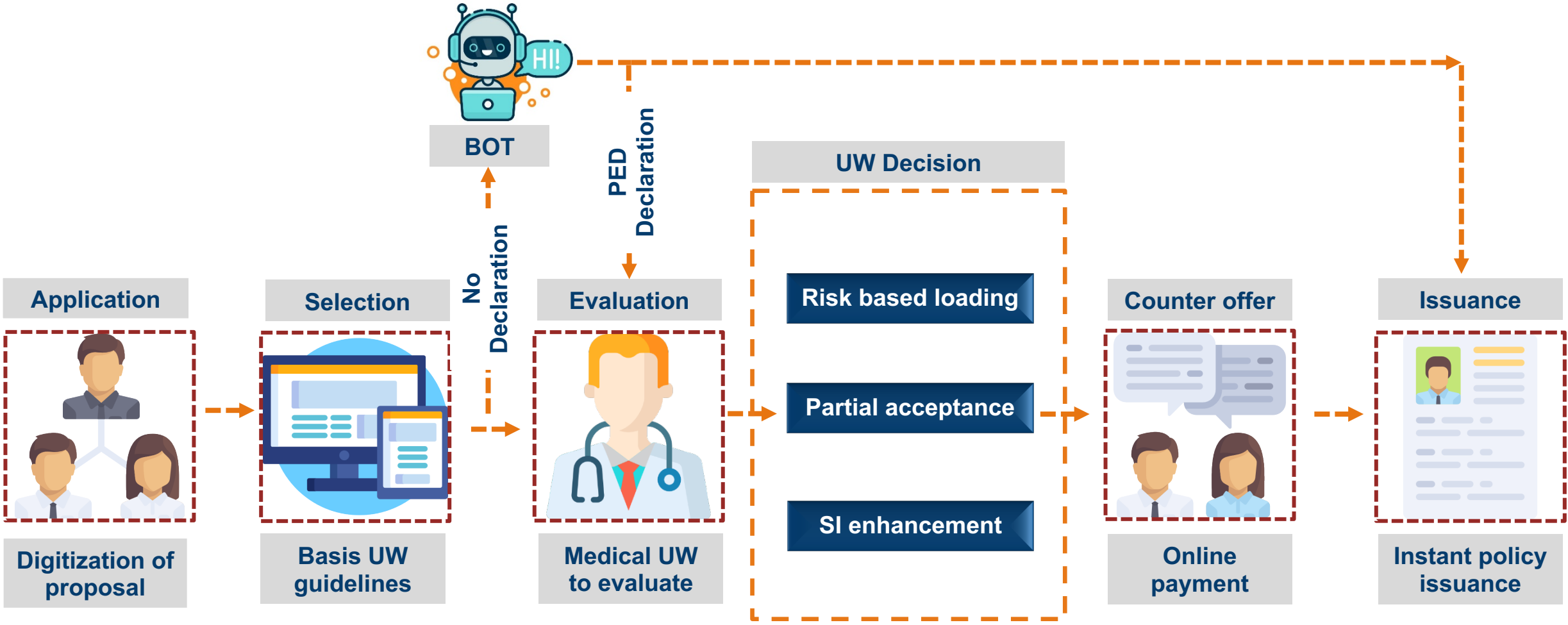




Medical Conditional UW Revision

January 9, 2021

Conditional UW Process



Conditional UW loading parameters (Lifestyle diseases)

Ailment	Parameters	Age of Onset of Condition	Risk	Individual	Floater
DM or HTN	Age of onset	>=56	Mild	10%	6%
		41 to 55	Moderate	15%	9%
		>=35 to 40	Severe	25%	15%

Ailment	Parameters	Age	Risk	Individual	Floater
BMI	36.0 to 39.0		Severe	20%	12%

Ailment	Parameters			Risk	Individual	Floater
	LDL	TGL	Serum Cholesterol			
Hyperlipidemia	> 100.0 to 140.0	> 150.0 to 200.0	>200.0 to 250.0	Mild	10%	6%
	>140.1 to 190.0	>200.1 to 250.0	>250.1 to 300.0	Moderate	15%	9%

Maximum loading for any multiple conditions within acceptable limits as mentioned above for individual basis will be 25%

Conditional UW loading parameters (Non lifestyle diseases)

Ailment	Parameters	Risk	Individual	Floater
Named Illnesses, Asthma, Bilateral TKR, Mental illnesses AD/VSD, Liver & Kidney Donors, etc	Medical history, recent documents., current medication, test reports, etc	Mild	10%	6%
		Moderate	15%	9%
		Severe	25%	15%

- *Maximum loading for any multiple conditions within acceptable limits as mentioned above for individual basis will be 25%*
- *Flexibility to reevaluate risk by - 5% for individual plans and - 3% for floater plans at policy level will be available as per NSM request*
- *In case risk is acceptable as per underwriting guidelines and customer is having multiple PEDs as mentioned in previous slide (lifestyle diseases) & current slide (non lifestyle diseases) maximum loading for individual person will be limited to 25%*
- *Final decision on acceptance & loading will be the discretion of the UW*



Declined PEDs that will continue to be declined

Sr. No	System	Examples
1	Cardiac diseases	Ischemic heart disease, Abnormal TMT findings, Stenting, CABG, etc
2	Hypertension	>10 years, < 35 yrs onset
3	Musculoskeletal diseases	Arthritis on treatment, Unilateral TKR
4	Diabetes	> 10 yrs, HbA1C > 7, Diabetes on insulin, < 35 yrs onset
5	Diabetes and Hypertension	Co-morbid conditions together
6	Other diseases	Bariatric surgery, BMI> 39.0
7	Brain and Neurological conditions	Stroke
8	Gastrointestinal diseases	Abdominal TB
9	Cancer	Cancer Breast
10	Kidney and Urinary diseases	Renal failure on dialysis



** List is indicative and not exhaustive*

Key changes

- Removed loading for Deviated Nasal Septum, Sinusitis, Rhinitis, Pollen Allergy, Dust Allergy, Skin Conditions- Keloid/ Vitiligo, Eye Conditions - Dry eyes, Keratoconus operated, Pterygium, Ear Infections - Otitis Media
- Re-calibration of the lifestyle disease & disease specific loading
 - Removed multiple parameters to categorize the risks & restricting lifestyle based condition loading to “Age of Onset”
 - No Loading on BMI up to 36 and increased BMI acceptability to 39.9
- Loading for all Floater policies is will be flat 0.6 of the sum total of all individual loadings
- Maximum loading to an “Individual” due to multiple conditions is restricted to 25%



Thank You

