

**This approach note is with reference to IRDAI's circular REF: IRDA/HLT/MISC/CIR/129/06/2020 dated 2nd June 2020 pertaining Disclosure of underwriting philosophy of offering Insurance coverage to Persons with Disability (PWD) and people affected with HIV/AIDS and Mental Illness diseases.**

**ABSLI Underwriting Philosophy and Approach with regards to offering health insurance coverage to Person affected with HIV / AIDS**

**Approach Note-**

ABSLI has a well-defined board approved Underwriting policy. The Underwriting philosophy and Policies of ABSLI does not discriminate any individual who wants to avail the product that the company offers in the market.

The Underwriting policy of ABSLI covers granting health insurance coverage to Persons affected with HIV/ AIDS.

For proposals with disclosure of HIV/ AIDS, underwriting assessment is undertaken which includes calling for all medical records especially Green Book, attending physician reports, CD4 counts over and above the mandatory medical evaluation.

Basis the information obtained with regards to medical condition, its duration, degree of severity, past and future prognosis; other factors including Occupation, Social, Lifestyle, Habits the final underwriting decision for base plan, health product and health rider is taken.

To arrive at fair and competitive decision ABSLI follows the Underwriting manuals which has rating that are based on extensive global research with regards to that particular medical condition.

Final Underwriting decision may vary from Charging an extra premium, deferring the risk or declining the proposed cover.

The final decision is communicated to the applicant through a various approved legal means of communication (Letter, SMS, Email). The Policy is issued only when the customer has provided his consent.

The company also provides a 15-day freelook period to all its customer who are not satisfied with the product features from the date of receipt of policy document.

**Underwriting Department,**

**Aditya Birla SunLife Insurance Co. Ltd.**