

New Insights in the Medical Field with Relevance to Life Underwriting

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Introduction

The actual conditions covered depend on

- ❑ The market need for the cover
- ❑ Competition amongst insurers
- ❑ The policyholder's **perceived** value of the benefits offered.

For these reasons conditions such as diabetes and rheumatoid arthritis, among others, may become the norm cover provided in the future.

Critical Illness

- ❑ In 1983, four conditions were covered by the policy
 - ❖ heart attack
 - ❖ Cancer
 - ❖ stroke and
 - ❖ coronary artery by-pass surgery.
- ❑ Since then various conditions were added and now the most comprehensive coverage is offered by Examples of other conditions that might be covered include:
 - ❖ Alzheimer's disease
 - ❖ blindness
 - ❖ deafness
 - ❖ kidney failure
 - ❖ A major organ transplant
 - ❖ multiple sclerosis
 - ❖ HIV/AIDS contracted by blood transfusion or during an operation
 - ❖ Parkinson's disease
 - ❖ paralysis of limb
 - ❖ terminal illness

Important Disease correlations

- ❑ BMI vs DM & HTN
- ❑ Diabetes Vs Hypertension
 - ❖ The insulin connection.
- ❑ Hypertension Vs Heart Disease
- ❑ Kidney disease as an end stage disease
- ❑ Reproductive organs-

Important Infections Correlations

- ❑ Herpers Zoster as an Indicator
- ❑ Pulmonary Tuberculosis Vs HIV
- ❑ HPV Vs Cancer
- ❑ Malaria and Immunosupresion/infancy
- ❑ Infections and cancer link
- ❑ Other Infections

Increased risks in relation to Insurance

- ❑ Family History
- ❑ Previous suspect findings
- ❑ Past similar event on the insured
- ❑ Disease correlation

Proposals

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Recent improvement in diagnosis

- ❑ Glycosilated hemoglobin (HbA1c)-
Diabetes
- ❑ Echo- Heart Disease screening
- ❑ Cancer screening
- ❑ Ultra Sound
- ❑ MRI, CT Scan
- ❑ Doppler etc

Developments In Treatment

- ❑ Infection control
- ❑ Cancer treatment
- ❑ Disease management

Conclusion

Due to the fact that the incidence of a condition may decrease over time and both the diagnosis and treatment may improve over time, the financial need to cover some illnesses deemed critical a decade ago are no longer deemed necessary today. Likewise, some of the conditions covered today may no longer be needed a decade or so in the future.