

## Positive Life Part 2

### By Chris Morgan

We're now two years on from the launch of HIV Life Assurance and for the second time we have decided to do a complete survey of the market.

The difference this time is that we have decided to share detailed results in the HIV press!

Twelve months ago we simply looked into the number of insurance providers who were offering HIV Life Assurance, where as this time we have looked into service standards and more importantly the way that HIV Positive people are being treated by the insurance industry.

In the last issue of Baseline we brought you up to date with the development of HIV Life Assurance and the early criteria that was adopted by Prudential (the first insurer to offer this type of policy). In this issue we will bring you right up to date with all of the providers offering this product.

Many of you will be aware of my five year involvement with the HIV Working Group at the Association of British Insurers, where we took decisions on the treatment of gay men by Life Assurance companies and made a commitment to review the issue of HIV Life Assurance.

One of my key aims whilst pressurising the industry to offer HIV Life Assurance was that people with HIV should be treated exactly the same as any other applicant applying for insurance. For example, using the same application form and being subjected to the same underwriting techniques.

I've always maintained that HIV should not be singled out and people living with HIV should be treated the same as any person applying for Life Assurance who have other medical conditions such as cancer, heart problems, high cholesterol or diabetes.

The aim of the HIV Life Assurance survey 2011 is to explore if this is now the case?

Firstly, we should revisit the general market to find out how many providers are now offering HIV Life Assurance. We surveyed all of the twelve major insurance companies and this time we were told by five providers, instead of four that they were offering life assurance to HIV Positive people.

This is an improvement on last year's 33%, with 42% of Life Assurance providers now stating that they offer HIV Life Assurance. Last year's list of Prudential, Zurich, Fortis and Scottish Provident has changed in a number of ways.

From last year's list Prudential, Zurich and Scottish Provident still remain and Fortis has now withdrawn from the market. This is no surprise because every time we contacted Fortis for a pre-sales enquiry over this last year they looked like a scared rabbit in the headlights.

There have been two recent new additions to the market with Liverpool Victoria and Bright Grey both saying they would now 'take a look at an application from someone who happened to be HIV Positive', which of course is a very welcome development.

Once again we have found that Scottish Provident is not offering terms when approached, even though they say that they do. Over the last year we have approached Scottish Provident with pre sales enquiries on ten occasions and once again on ten occasions we have not been offered terms.

What is the point of saying you offer HIV Life Assurance if in fact you don't!  
A difference with this year's survey is that we have taken a closer look at the service standards of the providers and the way in which HIV people are being treated. We have looked at the length of time that the average HIV Life Assurance is taking to complete after submission.

We found that HIV Life Assurance cases that were submitted to Prudential took an average of 26 weeks to complete the underwriting process which is poor when directly compared to the 8 weeks that is being taken by alternative providers.

It's worth noting that the applications we have submitted in the same time period for people who do not have HIV are taking an average of 5 weeks to complete. On face value this seems to be grossly unfair and is causing considerable stress to applicants who are HIV Positive.

One of the main reasons for the extended underwriting period with prudential is that they are asking for blood tests and urine tests that are not required by other providers. Even though HIV Positive people have their blood tests done every few months, they still require their own tests to be done.

Other providers are willing to trust the applicants existing blood results and medical records, which are overseen by the applicant's doctor, specialist or consultant. We believe asking a HIV positive person for these unnecessary blood tests is a breach of their human rights.

If you are asked to give a blood test when applying for HIV Life Assurance, then seek advice!

With new providers coming into the market over the last year we have seen wider general criteria for HIV positive people applying for Life Assurance. For example the level of CD4 count that some providers will accept is lower with some providers than others.

Also the amount of maximum sum assured that can be applied for also differs with some insurers only offering £100,000 and others £250,000. Many of the policies being offered are over 10 years, but some providers are still trying to reduce terms to only 5 years.

One of the key differences between providers is related to Viral Load with some providers needing a near undetectable level to offer insurance. Although this was the original criteria two years ago with Prudential, some of the newer providers are now offering some flexibility around this issue.

All the present providers are currently offering the HIV Life Assurance at a fairly similar price, which means the main difference is in their service standards and underwriting criteria. It's important that providers treat people living with HIV with respect when applying for insurance.

We believe it is reasonable to expect insurance companies to charge a loaded premium for this kind of cover, but it is also reasonable to expect HIV Positive people to be treated in a timely manner and not to be asked for any unnecessary blood tests.

Help us to shape the future of HIV Life Assurance by letting us know of any poor practice and if you know of anyone looking for insurance we would be very grateful for the introduction.

We always review the whole market before making a recommendation!

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