

RATING FOR FAMILY HISTORY / HEREDITARY DISEASES & EXTRA PREMIUM

1) RATING FOR FAMILY HISTORY

The ratings for family history as given below are applicable to Endowment, while life and other plans. No credit will be allowed for favourable family history in the case of hypertension, overweight, aged 40 and above, or when life is suffering from or having history of a chronic disease.

In all cases where proposer is aged 40 years or over, no credit is to be allowed for favourable family history and in the case of overweight and age is 40 years or over, no credit is to be allowed for short term endowment maturing below age 60 years.

A. RATING FOR DEFICIENT LONGEVITY IN THE FAMILY:

	Particulars	Debits		Credit
		Age upto 39	Age 40 & above	
1.	One early death	0	0	-
2.	Two early deaths or one very early death	+5	0	-
3.	One early death and one very early death or (three early deaths)	+10	+5	-
4.	Two very early deaths (or four or more early deaths)	+15	+10	-
5.	Survivance to age 65 of i. Both parents, or ii. 1 parent & atleast 2 brothers & Sisters or iii. no parent but atleast 4 brothers and sister	-	-	-10
6.	Survivance to age 60 of i. both parents, or ii. 1 parent & atleast 2 brothers & Sisters or – iii. no parent but atleast 4 brother and sister	-	-	-5

Note:

- a. For the purpose of classification of family history:
 - i. a death before age 60 will be called an “early death”
 - ii. a death before age 40 will be called an “very early death”
 - iii. a “early death” of two brothers and sister will be count as an “early death”
 - iv. a “very early death” of a brother or sister will count as an “early death”
- b. Deaths of brothers and sisters at ages upto 15 will be ignored.

- c. Deaths at ages higher than the maturity age under Endowment plans or those at ages exceeding the premium ceasing age by more than 5 years under Limited Payment Life Plans will be ignored. For this purpose Marriage Endowment and Educational Annuity, Anticipated Endowment and Money Back Policy will be treated as Endowment Plan.
- d. Ignore deaths die to accidents, infectious diseases like cholera, Plague, Small Pox, Typhoid, etc., and death of female relations due to childbirth when the duration of last illness does not exceed one month.

2. **RATING FOR HEREDITARY DISEASES:**

Note: If debit is to be charged for Hereditary disease as also for deficient longevity, the latter debit should not be taken into account directly but it is +10 or more, the debit for the hereditary disease should be increased by + 5 and a debit of +5 for deficient longevity should be ignored.

- a. Cardiovascular Renal disease, Apoplexy or Paralysis etc. Two or more cases under age 60. Debit +20

Note: The debit may be increased upto +50 in the following types of cases which should be referred to C.U.S.

- i. **Overweight exceeding the following levels**

Age upto 35	-	Overweight 40 % or over
Age 36 to 45	-	Overweight 35 % or over
Age 46 & over	-	overweight 25% or over

- ii. Significant personal history of or present indications of Cardiovascular –Renal disease, B.P. requiring a rating over +15, abnormality of pulse or urine.

- b. **Cancer**

Two or more cases under age 60-Debit + 15

Note: the debit may be increased if the proposer is aged 40 or over and there is personal history within the preceding 5 years of prolonged digestive disorder, genitourinary disorders or tumors and operation therefore, Such cases should be referred to DMR/ ZMR.

- c. **Diabetes**

Two cases under age 60 – Debit + 20

Note: if overweight exceeds the levels described in B-1 (1) above, no credits of any kind will be allowed.

- d. **Epilepsy**

Two or more cases under age 60 – Debit +15

e. **Insanity or suicide**

Two cases (irrespective of age of the relation) – Debit + 15

Note: If these are three or more cases in the family or if there is a personal history of nervous disorder or any institutional treatment or if there are indications that the occupation or habits would involve special nervous strain, the debits may be increased upto + 50 Such cases should be referred to CUS.

f. **Mortality Ratings for Exposure to Tuberculosis:**

Age	No. of Cases	Percentage of underweight and overweight								
		-30%	-25%	-20%	-15%	-10%	-5%	-2 to +7%	+8 to +17%	+18% & over
Up to 22	1	65	53	50	45	40	35	30	20	10
	2 or more	110	95	80	70	60	50	40	25	15
23 to 32	1	55	45	40	30	30	25	20	15	5
	2 or more	85	60	60	45	40	30	25	20	10
33 to 42	1	50	40	35	30	25	20	15	10	0
	2 or more	65	55	45	35	30	25	20	15	5
43 & above	1	40	35	30	25	20	15	10	5	0
	2 or more	50	40	35	30	25	20	15	10	5

i. Co-residence: Where there was co-residence with a T.B. patient (member of family or any other person) the ratings in the above are applicable as under:

Period elapsed since Cessation of co-residence	Ratings for cases of	
	Pulmonary TB	Non-pulmonary TB
Within two years	As per above table	50% of the above table
3 rd and 4 th year	50% of the above table	0
5 th year	25% of the above table	0
6 th year and later	0	0

ii. No. co-residence : If it is established beyond doubt that no co-residence with a TB patient, no debit may be given.

In respect of cases involving personal history of TB or exposure to TB:

Dates and duration's, when treated, nature of treatment, Reports of old X-ray and other investigations during illness and since then, when rejoined duties, record of weight before, during and since illness, fresh X-ray of chest with report ESR TB questionnaire and AFB for sputum may be obtained along with the proposal.

3. EXTRA PREMIUM

A life is classified as standard or substandard depending upon his personal history, health factors, build and family history. Once that total extra mortality class is determined, the extra premium to be charged can be arrived at from the tables of extra premium.

Class I extra premiums for Rs. 1000 sum assured at various ages at entry (based on date of commencement) and quinquennial policy terms/premium ceasing ages in respect of the various plans of assurance are given in the Table of Extra Premium (Refer Annexure III)

Class I extra for a particular plan for age at entry and policy term premium ceasing term can be read off from the Table of extra Premiums. Extra for other classes can be arrived at by using the multiples shown below:

Extra Class	Multiple of Class I Extra	Extra Class	Multiple of Class I Extra
Class I	1	Class VI	8
Class II	2	Class VII	10
Class III	3	Class VIII	12
Class IV	4	Class IX	16
Class V	6	Class X	20

The earlier practice of ignoring extra premium of less than Rs. 1.50 % 0 SA or charging of minimum extra of Rs. 1.50 % o in the case of health extra is discontinued. Now actual extra is to be charged in all cases irrespective of whether it is build or health extra.

However, minimum extra of Rs. 1.50%o for non-standard age proof will continue to be charged.