



Treatment of HIV has changed dramatically over the years. Now, the survival of those living with HIV is favorable enough, in many cases, to offer life insurance. American National has been issuing life insurance to applicants with HIV with fairly good results for some time now. Each case is individually underwritten; however, the most successful cases submitted are those with good field underwriting done prior to submitting an application.

Applicant and Policy Parameters:

- Applicant age: 20–60
- Policy face amount: between \$250,000–\$5,000,000 (over \$5,000,000 in coordination with reinsurers)

Application Requirements:

- Full application
- Disclosure of HIV status including length of time since diagnosis, all treating physicians, and all medications
- Attending Physician Statements (APS) for the last five years, or since diagnosis if less than five years
- Full labs, including blood, urine, Hepatitis B and C testing, and drug screen
- Motor Vehicle Report (MVR), Rx database, and any other age/face amount requirements

LIFE INSURANCE UNDERWRITING FOR HIV

Criteria Required for Consideration:

- Evidence of excellent compliance with Antiretroviral Therapy (ART) for at least six months
- Excellent follow up and compliance with physician(s)
- Stable, undetectable viral load
- CD4 count greater than or equal to 500
- No history of AIDS or AIDS defining condition in the last five years
- No co-infection with Hepatitis B or C
- No ratable cardiovascular impairment
- No other impairment that exceeds a Table 4 rating
- No history of substance abuse or misuse

IF APPROVED, THE POLICY WILL THEN BE ISSUED ON A RATED BASIS WITH THE BEST CLASS AVAILABLE BEING TABLE 4, AND THE MOST LIKELY CLASS BEING TABLE 6 TO TABLE 8.

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