

Symetra: An Outlet for Your HIV Positive Clients

The changes in the underwriting world continue, as there is now a solution for HIV positive clients from Symetra Financial. Even better: Symetra has clear "rules of engagement" for underwriting these clients, making it easy to determine if there is a "fit" for that case on your desk.

Symetra Financial HIV Positive Underwriting Rules of Engagement

Symetra Financial has an agreement with one of their reinsurance partners to offer HIV positive clients an insurance solution. While there is a rating, unlike prior offerings for clients with this history, premiums are still in the range that a client might actually elect to pay for the coverage. Read on for the details, and reach out to me or Jeff Wright to discuss your next case.

- The proposed insured attained age must be 35 +
- HIV+ diagnosis was made at least 3 years prior to the application
- The proposed insured must disclose history
- Must be on HAART treatment
- Minimum rating of Table 6 (250%)
- The APS of the MD that follows them and look at all virus load count, usual follow-up is every 6 months
- There must be no other significant co-morbidity factors
- Maximum face amount is \$1MM
- Permanent products only

