

## Item 1.4

### Medical Information

#### Underwriting process

#### Confidentiality of medical information

The life insurance industry is concerned about the confidentiality of medical examinations and reports, and will at all costs maintain the non-negotiable standards of medical confidentiality.

HIV / AIDS has a high prevalence in South Africa, and all information regarding this sensitive issue will always be handled in the most professional and confidential manner. This will apply from pre-test counseling and the drawing of the blood, reporting of the results by the laboratories up to the disclosure of abnormal blood results to a nominated doctor by the life office. Any breach of confidentiality and appropriate actions are to be found in the ASISA HIV protocol, which was designed to protect the basic right of the insurance applicant.

All member life offices of ASISA are committed to implement proper systems to guarantee this important aspect - this includes the "ASISA industry envelope". The medical envelope is a pre-printed dedicated envelope in a prescribed format - it enables the Insurance intermediary to collect medical reports for underwriting and claims assessment purposes from the doctor.

The envelope is signed and sealed by the doctor. The intermediary is bound to abide by this ruling must ensure that the sealed envelope is delivered to the appropriate person who is authorized within the insurance company, to open and process the documents.

The life office depends on complete disclosure of medical information and access to relevant reports to do equitable and evidence-based underwriting.

The medical profession must also be satisfied at all times that the life industry handles this confidential information in an ethical and professional manner.

The aim is to protect the core values of equity and integrity in order to ultimately protect the interests of the premium paying client.

Any breach of confidentiality by a life office or intermediary should be reported to Mr. Peter Dempsey, Deputy CEO, of ASISA ([pdempsey@asisa.org.za](mailto:pdempsey@asisa.org.za))