

AIDA - ROME 2014
MENTAL ILLNESS DISCRIMINATION
Comparison with
Other Discrimination in Underwriting and
Claims

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MENTAL ILLNESS DISCRIMINATION

Comparison with Other Discrimination in Underwriting and Claims

- Introduction
- Constitutional and Legal Framework
- Political Context

MENTAL ILLNESS DISCRIMINATION

Comparison with Other Discrimination in Underwriting and Claims

Discrimination

- ❑ Age
- ❑ Gender and Sex
- ❑ Race
- ❑ Disability
- ❑ Direct and Indirect

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Discrimination in Insurance

- ❑ Social and Commercial Dimensions
- ❑ Life Insurance – Mortality and Morbidity
- ❑ General Insurance – Loss and Damage
- ❑ Underwriting: Pricing and Terms
- ❑ Claims

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Insurance – Discrimination Exemptions

- ❑ Reasonably reliable data
- ❑ Reasonable discrimination
- ❑ No data but reasonable discrimination:
"other relevant factors"
- ❑ Unjustifiable hardship
- ❑ Onus

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Disability and Mental Illness

- ❑ Acceptance
- ❑ Claims
- ❑ Change

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Comparison with Other Discrimination in Underwriting and Claims

Comparison and the Future

- ❑ Age
- ❑ Gender and Sex
- ❑ Race
- ❑ Third Millennium