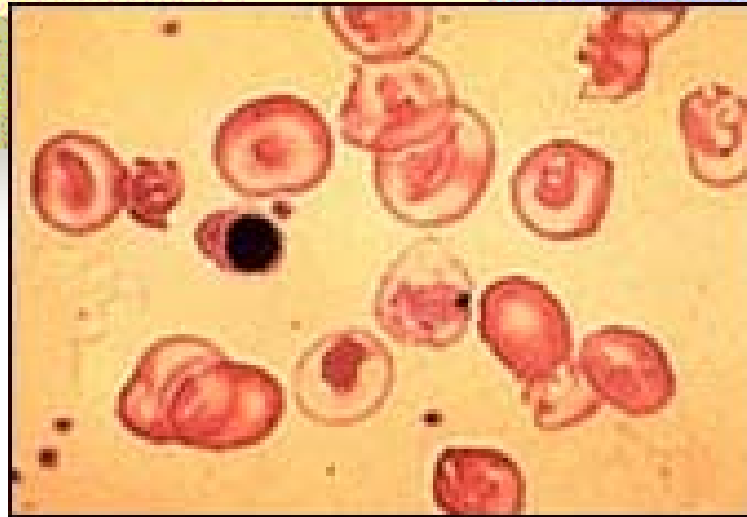


# UNDERWRITING THALASSEMIAS



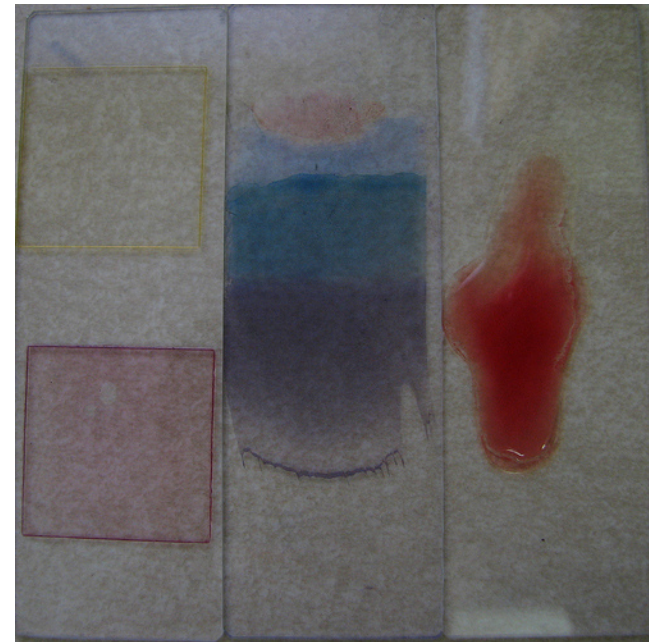


# CLASSIFICATION

- Thalassemia minor (trait) – usu incidental finding, one mutation only (heterozygous), may lead to mild anemia, asymptomatic, no treatment required
- Alpha Thalassemia Major – homozygous mutation in alpha Hb chains, fatal at birth
- Beta Thalassemia Major (Cooley's Anemia)-homozygous mutation in beta chains, severe anemia so transfusions, may then lead to iron overload

# UNDERWRITING

- FME
- APS
- CBC
- BLOOD SMEARS



**RATING**

Alpha & Beta thalassaemia minor (trait)  
No anaemia  
Mild to moderate anaemia

**LIFE**

Std  
Rate as [Iron Deficiency Anaemia](#)

**ADB**

Std

**TPD/WP**

Std

Alpha & Beta thalassaemia major

CMO

CMO

CMO

**RATING**

Alpha & Beta thalassaemia minor (trait)

No anaemia  
Mild to moderate anaemia

**DD**

Std  
Rate as [Iron Deficiency Anaemia](#)

Alpha & Beta thalassaemia major

CMO

**UW MANUAL****Life****WPD****ADB****Alpha and beta thalassemia major and intermedia****DEC****No****No****Alpha thalassemia trait, beta thalassemia minor (trait)****up to +50****Std. To 1 ½****Std.****Reinsurance Group of America (RGA)****Severe (transfusion dependent)****Mild anemia****+150****Moderate anemia <15 y****RNA****15-25 y****+300****> 25****+200****Intermediate (symptoms beyond minor, very occasional transfusions****+100****Minor (little or no anemia, either symptomless or minimal****0****Trait****0**

## **MIRA**

<b>Major</b>	<b>RMO</b>
<b>Minor</b>	
<b>(Mild anemia only)</b>	<b>0</b>
<b>Otherwise</b>	<b>RMO</b>

## **Medical Selection of Life Risks (MSLR)**

<b>Minor</b>	<b>0</b>
<b>Trait</b>	<b>0</b>
<b>HbH Disease</b>	<b>+100</b>
<b>Hb Bart's Disease – not insurance applicants</b>	