

## **Definition changes for ABI minimum standards 2023**

The Association of British Insurers (ABI), produce a guide to minimum standards for critical illness cover which sets out the minimum standards that insurers must meet to call their product Critical Illness Cover.

The latest full review was conducted in 2021/2022, offering modest changes to 3 conditions, a) Alzheimer's disease b) Cancer and c) Heart Attack. Subsequently, in April 2023, in response to feedback on the 2022 review of the Standards, the ABI made two clarifications to improve understanding of these changes.

Insurers must comply with the new guide, which applies to new policies written, (and for us, policies going through a rate review), by 31<sup>st</sup> of January 2024.

Unum's product governance team with support from other business areas has made the necessary changes to the product's user guide to meet the minimum standards. Please find below an overview of what's changed and what the changes mean for our GCI terms and User Guide:

### **a) Alzheimer's disease:**

#### **What changed?**

The new ABI minimum standards broaden the scope of cover by expanding the Alzheimer's definition to include all types of dementia. (Previously, the ABI guide to minimum standards did not include a model definition for other types of dementia, but it was common for insurers to include it as a separate definition). Also, an updated list of the types of physicians who can make the diagnosis has been added including a Consultant Neuropsychologist supported by a new type of evidence, neuropsychometric testing.

Last but not least, by the new standard the disease should be 'of specified severity' instead of 'resulting in permanent symptoms' and cause 'cognitive dysfunction with progressive deterioration' instead of 'clinical loss' of the ability to remember, reason, understand and give effect to ideas, which should make it easier for claims teams to make a judgement.

An exclusion of Mild Cognitive Impairment (MCI) has been added as well.

#### **What it means for us?**

As Unum had already merged Dementia and Alzheimer's into one definition, this won't affect us in any major way as there won't be any changes necessary other than minor changes in wordings.

## b) Cancer:

### **What changed?**

The new ABI guideline aims to provide clarity for consumers on what is and isn't covered, reflect the latest medical developments and prognosis. They are not intended to change the scope of what is covered. The clarifications include: Introduction of a minimum grade for Neuroendocrine Tumours (NETs) and Gastrointestinal Stromal Tumours (GIST) of WHO grade 2 to clarify that tumours staged lower than this are not covered.

Update to the classification of prostate tumours to align with the latest staging criteria of prostate cancer where pathological staging following prostatectomy (removal of the prostate) no longer uses pT2 sub-stages.

The specific changes are:

- a. Clarifying the exception around malignant tumours that arise from or are confined to the skin (including cutaneous lymphomas and sarcomas).
- b. Adding the updated classification around prostate cancer following removal of the prostate (prostatectomy) – The requirement has changed from having progressed to at least clinical TNM stage T2b to either TNM classification cT2b or pT2.
- c. Clarifying the exception concerning malignant melanoma skin cancers that are confined to the epidermis (outer layer of skin).
- d. Adding the T1N0M0 minimum progression to all urothelial tumours.
- e. Adding the T2N0M0 minimum progression to all thyroid tumours.
- f. Adding exception to Neuroendocrine tumours without lymph node involvement or distant metastases unless classified as WHO Grade 2 or above.
- g. Adding exception to Gastrointestinal stromal tumours without lymph node involvement or distant metastases unless classified by either AFIP/Miettinen and Lasota as having moderate or high risk of progression, or as UICC/TNM8 stage 2 or above.

### **What it means for us**

For cancer, we follow the ABI model definition, other than allowing the skin cancer that has spread beyond the skin to be covered.

In order to observe the guidelines and provide more clarity for the clients, Unum has made the prescribed changes under Cancer in the user guide.

Unum has decided to change 'or' to 'and' on ABI's list of skin cancer exclusions which will allow for skin cancer that have spread to other body organs to be covered. This is in line with previous cover of cancer in Unum's User Guide which was more generous than the ABI's required definition.

We had not previously included the model wording exclusions for thyroid or urothelial tumours, however these were intended to have caught by the exclusion for non-invasive or early onset tumours.

c) **Heart Attack:**

**What changed?**

The change to the definition of what constitutes a heart attack means that there is now more alignment between medical professionals and critical illness insurers.

The updated guide clarifies that less severe heart injuries, which are different to heart attacks, are not included in the minimum standards. The difference reflects the death of heart muscle in heart attacks as opposed to the damaged tissue one would see after an episode of heart rhythm abnormality or a marathon run.

**What it means to us?**

Unum cover of Heart Attack was already more comprehensive than the mandatory ABI minimum. Some minor wording changes have been added in line with the model wording.