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Disability assessment and code for life insurance

人身保险伤残评定及代码

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Foreword

This document is in accordance with the provisions of GB/T 1.1-2020 "Guidelines for standardization work Part

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1 Scope

GB/T 44893-2024 is the Chinese disability assessment scale and code set for life and personal accident insurance. It is the document that decides what a policyholder is paid: an accident insurance contract expresses its benefit as a percentage of the sum insured for a given degree of disability, and the schedule that maps an injury to a percentage is the substance of the contract. Before such a schedule was standardised, insurers used their own and the same injury produced different outcomes. The standard sets the principles and method of the assessment, then the disability categories by body system and function, the neurological, ocular, auditory, speech, facial, spinal, thoracic and abdominal, urogenital and limb categories, with the degrees within each and the criteria for assigning one, the corresponding percentages, and the codes; it then sets the rules for combining multiple disabilities, the timing of the assessment relative to the injury and the qualification of the assessor. It takes effect on 1 February 2025.

This document stipulates the principles for life insurance disability assessment, as well as the classification, grades and codes of disability. This document applies to accidental injury insurance products and other personal insurance products that include accidental liability. Assessment of the degree of disability caused by harmful factors.

2 Normative references

This document has no normative references.

3 Terms and Definitions

The following terms and definitions apply to this document.

3.1 disability Physical disability caused by accidental injury.

Note. Disability refers to impairment of body structure or function, limitation of activities and restrictions on participation.

3.2 body structure Anatomical part of the body.

Note. For example, organs, limbs and their parts.

3.3 body function Physiological functions of various body systems.

4 Disability Assessment Principles

4.1 Determining the Disability Assessment Steps The single disability assessment steps include determining the time for disability assessment, determining the disability category, assessing the disability level, and matching the insurance benefit payment ratio. For multiple disabilities, after completing the assessment of a single disability, the assessment shall be carried out in accordance with 4.6.

4.2 Determining the timing of disability assessment Evaluation is conducted after the treatment of the accidental injury and its complications that are definitely related to the accidental injury is completed or the clinical treatment effect is stable. If there are other provisions in the insurance contract, the provisions of the insurance contract shall prevail.

4.3 Determining the Disability Category The types of disability involved are determined based on the damage to the body's structure and functions. The International Classification of Functioning, Disability and Health (ICF) The theory and method of functional and disability classification divides disability into 8 major categories and 281 disability items. The major disability categories include.