

Witness Name: Daniel Sharpe-Szunko

Statement No.: WITN7565001

Exhibits: Nil

Dated: 29/11/2022

INFECTED BLOOD INQUIRY

WRITTEN STATEMENT OF DANIEL SHARPE-SZUNKO

I provide this statement in response to a request under Rule 9(1) and (2) of the Inquiry Rules 2006 dated 29th November 2022.

I, Daniel Sharpe-Szunko, of Upic Financial Services Limited, will say as follows: -

Section 1: Introduction

Q.1 Please set out your name, address, date of birth and any relevant professional qualifications relevant to the role you currently discharge.

1. My name is Daniel Sharpe-Szunko (CeMAP), Date of Birth: GRO-C
1977, Director of iam|INSURED (Upic Financial Services Limited), Suite A, Linenhall House, Stanley Street, Chester, CH1 2LR. Formerly Director of The Insurance Surgery, Macclesfield from 2007 to 2018.

Q.2 Please describe, in broad terms, your role and responsibilities as Director, I am Insured.

2. In my role as Director of iam|INSURED, I am responsible for digital technologies, marketing, and website development, as well as liaising with insurers and re-insurers, and managing partnerships.

Q.3 Please set out your membership, past or present, of any committees, associations, parties, societies or groups relevant to the Inquiry's Terms of Reference, including the dates of your membership and the nature of your involvement.

3. Previously, I was responsible for building and launching the first ever life insurance business in the UK that was solely dedicated to helping those with pre-existing medical conditions. Over the past 25 years I have sat on a number of professional panels, forums and development groups, to help to build and develop life insurance products for various medical conditions.

Q.4 Please confirm whether you have provided evidence to, or have been involved in, any other inquiries, investigations or criminal or civil litigation in relation to human immunodeficiency virus ("HIV") and/or hepatitis B virus ("HBV") and/or hepatitis C virus ("HCV") infections and/or variant Creutzfeldt-Jakob disease ("vCJD") in blood and/or blood products. Please provide details of your involvement and copies of any statements or reports which you provided.

4. I am not, nor have I ever been, a member of any committees, associations, parties, societies or groups relevant to the Inquiry's Terms of Reference, to the best of my knowledge. Nor have I been involved with any other inquiries, investigations or criminal or civil litigations in relation to human immunodeficiency virus (HIV) and/or hepatitis B virus (HBV) and/or hepatitis C virus (HCV) infections and/or variant Creutzfeldt-Jakob disease (vCJD) in blood and/or blood products.

Section 2: Insurance Premiums

Q.5 Please provide any information relating to whether or not those infected have to pay increased insurance premiums presently and if so, how much more expensive those premiums are now in contrast.

5. I can confirm that the information provided in this section is to the best of my knowledge based on my current and previous experience with Life Insurance underwriting for HIV, Hepatitis B, Hepatitis C, and Creutzfeldt-Jakob Disease. My main experience with this group of diseases has been with HIV, which is a specific condition where we have received a higher volume of customer enquiries, for obvious reasons.
6. I can confirm that for Life Insurance, customers will certainly pay higher premiums where they have disclosed HIV on their applications, based on their Viral Load and CD4 count, as well as whether they are currently receiving Highly Active Antiretroviral Therapy (HAART) treatment. Insurers will also want to understand how the virus was transmitted in the first place.
7. Restrictions have been removed in recent years as the treatments and prognosis for the condition has improved considerably, however, premiums will generally be between two and four times what a standard life would be. Previously, there was a maximum term of 10 years and a maximum sum assured of £200,000 which was applied to these applications, however, this is no longer the case, as of approximately 2015.
8. Some insurers may impose a limit of 20 years maximum term, depending on control and readings. Currently, all applications for Life Insurance with a HIV disclosure would be required to provide written medical evidence from a General Practitioner or Consultant. Premiums for Life Insurance for Hepatitis will also be higher than 'standard life' applications by between three and five times multiples.
9. These increases will be based on the type of Hepatitis, is it chronic, was it drug or alcohol related, and readings such as liver function. Over time, premiums for these conditions have gradually reduced slightly, however, the levels of reduction is minimal. For the smaller proportion of people with chronic Hepatitis, they would be viewed differently to those where the virus goes away. People with chronic Hepatitis (also known as 'carriers') will usually

pay higher premiums or will be unable to get life insurance, depending on severity and symptoms.

Statement of Truth

I believe that the facts stated in this witness statement are true.

Signed:

GRO-C

Dated: 29th November 2022