# Insurance, At Last

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In a first for a major American insurer, Prudential Financial is offering individual life insurance policies to people living with HIV who qualify. Specifically, it'll sell convertible 10- or 15-year term life insurance. True, HIV-positive people can't legally be excluded from "guaranteed issue" group insurance, but now they can apply for Prudential's more valuable individual policies. Surely this is a sign that more people see the virus as a manageable condition and not a death sentence—and that existing data and research also support this viewpoint.

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