

### **Underwriting philosophy for offering Health Insurance to Transgender Persons**

“Insurance to Transgender person shall be underwritten individually on merit on case to case basis. Proposals for life insurance received from Transgender persons shall be dealt in line with Board approved underwriting policy of the Corporation and as per the terms and conditions of the product. Risk assessment of such individuals shall be based on medical history of surgery/ hospitalisation, medical treatment, mental / psychological health status, any pre existing diseases, moral hazard, occupation, gainful employment with supporting financials, life style etc. Medical reports shall be obtained depending on the nature of product and its conditions and requirements. Additional medical reports and questionnaires may be called in consultation with our medical referee. Product specific guidelines would also be applicable.

Depending on the information provided and overall risk assessment, decision may be taken objectively. Final decision may include acceptance with standard rates, charging of requisite extra premium, postponement, dropping or declinature of the proposal”