

Underwriting Philosophy of offering insurance coverage to Transgender lives:

Introduction: The purpose of this document is to lay down a broad underwriting philosophy to offer Life & health insurance coverage to transgender lives. The document is prepared keeping in mind the larger principle of ensuring that there is no discrimination bias.

Below information will assist the Underwriter in fair risk assessment and equitable underwriting decision on the proposal.

- Proposals shall be considered basis individual merits of the profile and would be not be rejected upfront.
- Life to be Assured should be educated & gainfully employed.
- Insurable interest should be established
- Proposals should be self-proposed.
- Maximum sum assured to be offered as prescribed under the product guidelines
- All proposals would be subjected to complete medical evaluation which includes previous medical records if any pertaining to gender realignment or medical treatment including hormonal therapy (if any).
- Product specific guidelines as suggested by reinsurer would be applicable.