

UNDERWRITING PHILOSOPHY & APPROACH WITH REGARDS TO OFFERING HEALTH INSURANCE COVERAGES TO FOLLOWING CATEGORY OF POPULATION

1. Persons with Disabilities (PWD)
2. Persons affected with HIV/AIDS
3. Persons affected with Mental Illness Diseases
4. Transgender persons

The Company's approach towards health underwriting is to follow the balance approach between business and risk. Company's objective is to cover lives across all the geographies and all age bands with prudent underwriting guidelines and without any prejudice.

The company does not discriminate any person on basis of different mental or physical status or abilities.

Proposals with any above-mentioned categories of population would be processed as per health underwriting policy of the company.

Underwriting decision for any such proposals will be based on fair risk assessment. Case will be categorized as mild to severe risk based on various factors, as mentioned below:

- Insurable interest & need for Insurance cover.
- Ability of the applicant to enter a legally valid contract.
- Details of medical history & medical records.
- Lifestyle & occupational details

This disclosure is in compliance to below mentioned Govt. Acts, Regulations & Circulars of IRDAI.

- ✓ Mental Healthcare Act, 2017
- ✓ HIV and AIDS Prevention & Control Act 2017
- ✓ IRDAI (Health Insurance) Regulations, 2016
- ✓ Transgender Persons (Protection of Rights) Act, 2019
- ✓ IRDAI (Health Insurance) Circulars, 2nd June 2020
- ✓ IRDAI (Health Insurance) Circulars, 7th March, 2022