Underwriting Philosophy & Approach for Specific Medical Conditions

(Persons with Disability, HIV/AIDS, Mental Illness & Transgender Persons)

Our underwriting philosophy aims to provide coverage based on individual risk assessment, ensuring transparency, consistency, and regulatory compliance.

Persons with Disabilities (PWD)

The Company offers indemnity-based health insurance coverage to persons with disclosed disabilities, subject to underwriting assessment and thresholds defined in the underwriting guidelines. Evaluation is based on the nature of disability, medical history, and current health condition. Based on underwriting assessment, coverage may be offered with applicable terms such as loadings, exclusions, or specific conditions, wherever required.

Fixed benefit products (including personal accident), where applicable, may not be offered considering the associated risk.

Persons Affected with HIV/AIDS

The Company offers health insurance coverage to persons with HIV/AIDS based on full disclosure in the proposal form. Underwriting assessment is carried out to evaluate medical history, current health status, and severity of the condition. Based on the assessment, coverage may be offered with appropriate terms such as waiting periods, exclusions, or premium adjustments.

Persons with Mental Illness

The Company offers health insurance coverage to persons with mental illness based on disclosure in the proposal form. Underwriting evaluation is conducted to assess the medical history, current condition, and severity of illness.

Coverage may be offered with applicable terms such as sub-limits, waiting periods, or other conditions for specified mental health disorders.

Transgender Persons

The Company offers health insurance coverage to transgender persons based on disclosure in the proposal form. Underwriting evaluation may be carried out, wherever required, to assess medical history, current health condition, and any ongoing treatment.

Coverage may be offered in accordance with standard underwriting practices, with terms based on risk assessment.