

UNDERWRITING PHILOSOPHY

Category	Underwriting Philosophy
Physical Disabilities	Physical disabilities will be assessed as per the underlying cause and decision on acceptance with exclusion/with additional premium or rejection will be basis the cause of the disability as defined in the underwriting manual of the product
Mental Disorders	Proposals for mental disorders will be assessed as per the cause and decision on acceptance as a standard case/ with exclusion /additional premium or rejection will depend on the cause as defined in the underwriting manual of the product
HIV	Underwriting acceptance will be as per the declaration and current medical condition as assessed by evaluation and acceptance will be as per the defined criteria in the underwriting manual of the product
Transgender Person	Proposals of transgender person will be assessed as per the cause and decision on acceptance as a standard case/ with exclusion /additional premium or rejection will depend on the cause as defined in the underwriting manual of the product