



Underwriting philosophy for offering Insurance coverage to Transgender Person

This is with reference to IRDAI's circular Ref: IRDAI/HLT/CIR/MISC/046/03/2022 dated 7th March 2022 pertaining to Disclosure of underwriting philosophy of offering Health Insurance Coverage to Transgender persons.

The intent of Bharti Axa Life Insurance Underwriting Philosophy and Approach with regards to offering health insurance coverage to Transgender persons is to ensure that every applicant is underwritten on merit based guidelines and there is no discrimination in granting Health insurance coverage to any individual who wants to avail any product that the company offers in the market

The following mortality factors are important for Underwriting assessment:

- Psychiatric diseases/suicide risk
- Drug abuse/crime and (HIV-) infections
- Complications of cross sex hormone therapy like pulmonary embolism, other CV disease and (most likely) certain cancers.

Basis the information obtained with regards to the above along with assessment of Medical, Financial, Life style information, Occupation and Socio economic parameters in conjunction with the Underwriting Reinsurer manual based on extensive global research , a fair and final decision will be arrived at.

Final Underwriting decision may comprise of Issuance at Standard rates, charging an extra premium, Deferring or Declining the proposed cover.