



### **Underwriting philosophy and approach of offering Health Insurance coverage to Transgender persons**

In compliance with the IRDAI Circular Ref No. IRDAI/HLT/CIR/MISC/046/03/2022 dated March 07, 2022 (“Circular”), which requires all insurers to publish on their respective websites the aspects of underwriting philosophy and approach with regard to offering health insurance coverage to transgender persons so that the targeted population may have complete information on the philosophy that insurers adopt in this regard.

In view of the above regulatory requirement Underwriting philosophy of Max Life Insurance Company Limited for offering Health Insurance Coverage to Transgender persons is as mentioned below:

#### **Underwriting Philosophy:**

Mandatory requirements are as follows:

- Duly filled proposal form, KYC documents and standard income documents
- Product specific medical grid requirements, previous medical records of hospitalisation/ surgery (If any) and Medical questionnaire.
- Maximum sum assured cover would be allowed as per overall Underwriting assessment.

Please note that further clarification/documents may be called post evaluation of the above requirements.

Post complete submission of requisite documents each proposals would be assessed basis its merits and would be acceptable only if found to be meeting all criteria of our internal risk evaluation guidelines.

**Note: Max Life does not discriminate the policyholders basis gender.**