

### **Underwriting Philosophy of offering insurance coverage to Transgender lives:**

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 Future Generali India Life Insurance Company Limited for offering Health Insurance Coverage to Transgender persons is as below.

This document outlines a broad underwriting philosophy to offer Life & Health insurance coverage to transgender lives. This document is prepared keeping in mind the larger principle of ensuring that there is no discrimination/bias. FGIL believes in and upholds fair risk assessment and equitable underwriting decision on the insurance proposals under consideration.

Proposals on transgender lives shall be considered based on individual merits of the profile and would not be rejected for gender reasons alone. The following are the guiding factors for consideration of insurance applications on transgender lives:

- Insurable interest should be established
- Proposals should be self-proposed where life proposed is major and the life must be educated and gainfully employed
- Parents can propose on the lives of minor transgender children
- Maximum sum assured, policy term etc would be offered as prescribed under the product and underwriting guidelines prevalent from time to time
- All proposals would be subjected to evaluation of previous medical records if any, pertaining to gender realignment or medical treatment including hormonal therapy (if any). Applications might be subjected to medical examination as well