

**UNDERWRITING PHILOSOPHY FOR OFFERING
INSURANCE COVERAGE TO PERSONS WITH DISABILITIES
(PWD), MENTAL ILLNESS AND PEOPLE AFFECTED BY
HIV/AIDS**

Underwriting Philosophy

The purpose of this document is to lay down a broad underwriting philosophy to offer Life & Health insurance coverage to persons with Disabilities, Mental illness and/or People affected by HIV/AIDS.

IRDAI vide its Circular Ref. IRDAI/HLT/MISC/CIR/129/06/2020 dated June 2, 2020 mandated disclosures of the Underwriting Philosophy for offering Insurance cover to Persons with Disability, Mental Illness and People affected by HIV/AIDS.

In line with Pramerica Life Insurance Limited's Vision to ensure that every life we touch feels secure and enriched we always follow the principle that there is no discrimination and strive to offer fair risk assessment and equitable underwriting decision on the proposal.

Person with Disabilities & Mental Illness

Underwriting approach to persons with Disabilities & Mental Illness would be based upon exact medical diagnosis, cause and duration of onset, treatment details and progress of Disability & Mental Illness.

HIV/AIDS

HIV (human immunodeficiency virus) is a virus that attacks the body's immune system and if not treated can lead to AIDS (acquired immunodeficiency syndrome).

Risk assessment philosophy would be based upon Exact Medical Diagnosis, Treatment details, HIV Questionnaire, details of comorbidities and complications (past or current).

Our constant endeavor is to arrive at an underwriting decision by maintaining equity between policyholders, guard against anti selection and offer cover to as wide a group as possible.