

## **Underwriting philosophy of Kotak Mahindra General Insurance Company Limited for offering Insurance coverage to Persons with Disability (PWD) and people affected with HIV/AIDS and Mental Illness diseases**

The underwriting philosophy specified in this document pertains to Individual Health Insurance Products offered by Kotak Mahindra General Insurance Company Ltd. in compliance with IRDAI circular IRDAI/HLT/MISC/CIR/129/06/2020 dated 2nd June 2020 and the same is to be read in conjunction with the Underwriting Guidelines of the Company and the applicable laws and regulations.

- **Underwriting Philosophy:**

- All the proposals pertaining to health insurance cover for individual with Disability, HIV/AIDS and Mental Illness Diseases will be referred to the Medical Underwriter within the underwriting team of the Company without any kind of discrimination.
- The Medical Underwriter will analyse the proposal form, nature and extent of the illness basis the medical reports and other illness of the customer. The customer may have to undergo a Pre-Policy Health Checkup basis the medical condition based on the Medical Underwriter's assessment.
- The Medical Underwriter will finally decide on the acceptability of the risk basis the prevailing underwriting philosophy. The acceptance may be subject to applying a permanent exclusion, or waiting period of up-to 48 months, or sub-limits or co-pay or any combinations of these approach as provided by the IRDAI guidelines. The underwriter might also accept the proposal by applying loading on the proposal or reject it, as the case may be, in line with the Underwriting Guidelines of the Company.

- **Broad Approach followed by the Company for the specified medical conditions/ailments stated below**

- **Persons with Disability (PWD)**

The underwriting for persons with disability shall be done basis cause, type, extent of disability and treatment undertaken. Disabilities can also result from syndrome conditions and can impact persons in different ways. Given the diverse nature, effects and types of disabilities, underwriting will be done on case to case basis in consideration with any other medical condition of the customer.

- **Persons with HIV/AIDS**

The underwriting of proposals with pre-existing HIV/AIDS condition, will be basis due consideration to various factors like age, occupation of person, duration of ailment, co-morbid conditions, extent of infection, complications manifested, treatment undertaken, adherence to ART treatment, CD4 counts, etc as reflected by medical tests. Hence underwriting will be done on case to case basis in consideration with any other medical condition of the customer and in accordance the provision of HIV and AIDS Prevention and Control Act, 2017.

- **Persons with Mental illnesses diseases**

The provisions of Mental Healthcare Act, 2017 states that “provision for medical insurance for treatment of mental illness is done on the same basis as is available for treatment of physical illness”. Pre-existing mental illnesses will be underwritten basis cause, type, extent, age of person, previous treatment history, any co-morbidities and other information as provided in the proposal form, on case to case basis in consideration with any other medical condition of the customer, similar to the underwriting of physical illness.