

TRANSGENDER LIVES:

Below indicative information will assist the Underwriter in fair risk assessment and equitable underwriting decision on the proposal.

- Gainful employment details through occupation questionnaire and other related relevant evidences
- Underwriting assessment will usually include the following medical aspects like
 - Any surgery planned or completed for gender reassignment, the duration since completion of surgery, Type of surgery (male to female/ female to male), use of hormone etc.
 - Seeking medical reports, prescriptions, etc; available with applicant.
 - Assessment for psychiatric diseases, drug use, infections.
 - Any sequel caused by surgery especially in female-to-male gender assignments e.g. Impaired/lost function of speech due to surgery on vocal ligament
- Assessment will also depend on aspects like complication, co morbidities and psychological complications, treatment details etc.
- Daily routine and Lifestyle related information
- Routine medicals examination (for all customers) will be applicable

The objective is to ensure that every applicant is underwritten on merit, based on the board approved underwriting policy.