



Underwriting philosophy for offering Insurance coverage to Transgender Persons

Kotak Life Insurance Co. Ltd ("KLI") aims to create an inclusive market and leverage the power of diversity for sustainable competitive advantage, economic growth and societal progress.

In case of a person claiming to be transgender needs to opt for Health or Life Insurance from KLI, the person will be recognized as "Third Gender" and such details shall be accepted in the Proposal Form or other applicable forms.

Transgender customers shall be granted insurance based on internal underwriting guidelines and basis the risk represented.

The intent is to ensure that every applicant is underwritten on merit and there is no discrimination in granting Health or Life insurance coverage to persons of Third Gender.