

Risk Scoring and Exclusions			OCL- 15 Branches - Agency & Direct		OCL guidelines		Channel		North East case	
High Risk	Risk Score>75	CPV +	Br Code	Branch Name	Cash receipting not Allowed		Agency only		Arunachal Pradesh	PD Channel - Decline Agent 80156585 - State Assam - Decline Agent 80148045 - CPV Mandatory All Others - UW Discretion
	E&Y Score >94	ME	JAI	Jaipur	Occupation proof		Agency only		Assam	
	Red Category PIN	R	BAG	Bengaluru	Education proof		Agency only		Manipur	
Medium risk	Risk Score = 75	CPV	BAR	Baroda	Distance >50 KM or Other state		Both Direct and Agency		Meghalaya	
	E&Y Score 72 to 94		AHM	Ahmedabad	Client name on Cheque is mandatory		Both Direct and Agency		Mizoram	
	Orange Category PIN		DL2	Delhi Rajendra place	6 months' Bank Statement		Both Direct and Agency		Nagaland	
	OCL 15 Branches		DLB	Delhi Rohini	Profile investigation if Video PLVC is not available		Both Direct and Agency		Sikkim	
	High Claims PIN		ND1	Delhi Pitampura					Tripura	
	DOB 1st Jan, Nominee, Single name etc		GWA	Gwalior						
	Agent 80156585		NAS	Nasik						
	Agent 80148045		GAW	Guwahati						
Exclusions	ULIP	Waiver	HYD	Hyderabad						
	Single Premium		GOR	Gorakhpur						
	Age 15 or Less		BHB	Bhubaneshwar						
	Existing client >2 years		BHO	Bhopal						
	Green Category PIN		ALI	Aligarh						
	Cancer Protect plan									
	FOTP									
	HHI option 1 or 2									

**Investment Plan:**

**Agency and Direct Channel**

MSAR / Age in years	Up to 13	14- 17	18 – 35	36 - 40	41 – 45	46 – 50	51 – 55	56-60	61 and above
Up to 100,000	NM	NM	NM	NM	NM	NM	NM	NM	A
100,001-200,000	NM	NM	NM	NM	NM	NM	NM	NM	A
200,001 to 500,000	NM	NM	NM	NM	NM	NM	NM	B	B
500,001 to 10,00,000	NM	NM	NM	NM	NM	NM	NM	B	B
1,000,001 to 1,500,000	NM	NM	NM	NM	NM	NM	D	D	D
1,500,001 to 2,000,000	NM	NM	NM	NM	NM	NM	D	E	E
2 000,001 to 3,500,000	NM	NM	NM	NM	NM	D	D	E	E
3,500,001 to 5,000,000	NM	NM	NM	NM	D	E	E	E	E
5,000,001 to 7,500,000	G	A	NM	E	E	E	E	E	E
7,500,001 to 9,999,999			D	E	E	E	E	E	E
10,000,000 and above			D	E	E	E	E	E	E

**Investment Plan:**

**Robinhood, BFL , Saraswat & Pro Sales**

MSAR / Age in years	Up to 13	14- 17	18 – 35	36 - 40	41 – 45	46 – 50	51 – 55	56-60	61 and above
Up to 100,000	NM	NM	NM	NM	NM	NM	NM	NM	A
100,001-200,000	NM	NM	NM	NM	NM	NM	NM	NM	A
200,001 to 500,000	NM	NM	NM	NM	NM	NM	NM	NM	B
500,001 to 10,00,000	NM	NM	NM	NM	NM	NM	NM	B	B
1,000,001 to 1,500,000	NM	NM	NM	NM	NM	NM	NM	D	D
1,500,001 to 2,000,000	NM	NM	NM	NM	NM	NM	D	E	E
2 000,001 to 3,500,000	NM	NM	NM	NM	NM	D	D	E	E
3,500,001 to 5,000,000	NM	NM	NM	NM	D	E	E	E	E
5,000,001 to 7,500,000	G	A	NM	E	E	E	E	E	E
7,500,001 to 9,999,999			D	E	E	E	E	E	E
10,000,000 and above			D	E	E	E	E	E	E

Investment Plan:							
Other than Agency and Direct Channel & Preferred Partners Robinhood, BFL , Saraswat & Pro Sales							
MSAR / Age in years	Upto 13	14- 17	18 – 35	36 – 45	46 – 50	51 – 55	> 55 years
Up to 100,000	NM	NM	NM	NM	NM	NM	NM
100,001-200,000	NM	NM	NM	NM	NM	NM	NM
200,001 to 500,000	NM	NM	NM	NM	NM	NM	B
500,001 to 10,00,000	NM	NM	NM	NM	NM	B	B
1,000,001 to 1,500,000	NM	NM	NM	NM	B	B	D
1,500,001 to 2,000,000	NM	NM	NM	NM	D	D	E
2 000,001 to 3,500,000	NM	NM	NM	C	D	D	E
3,500,001 to 5,000,000	G	A	C	D	E	E	E
5,000,001 to 9,999,999	Refer To Reinsurer for Opinion		D	E	E	E	E
10000000 and above			D	E	F	F	F

#### NM- Non Medical

A : MRF, FBS, CBC-ESR

B : MRF, FBS, RUA, ECG-R, LIPID PROFILE, CBC-ESR

C : MRF, FBS, RUA, HIV, FGI-15

D : MRF, FBS, RUA, HIV, FGI-15, ECG-R

E : MRF, FBS, RUA, HIV, FGI-15, TMT

F : MRF, FBS, RUA, HIV, FGI-15, TMT + (CXR)

Grid for Term Product										
MSA/ Age in Years	18-35	36-45	46-50	51-55	56-60					
10,00,000 - 15,00,000	A	A	B	B	D					
15,00,001 - 25,00,000	A	C	D	D	E					
25,00,001 - 50,00,000	C	D	E	E	E					
50,00,001 - 99,99,999	D	E	E	E	E					
100,00,000 and above	D	E	F	F	F					
<b>NM- Non Medical</b>  <b>A : MRF, FBS, CBC-ESR</b> <b>B : MRF, FBS, RUA, ECG-R, LIPID PROFILE, CBC-ESR</b> <b>C : MRF, FBS, RUA, HIV, FGI-15</b> <b>D : MRF, FBS, RUA, HIV, FGI-15, ECG-R</b> <b>E : MRF, FBS, RUA, HIV, FGI-15, TMT</b> <b>F : MRF, FBS, RUA, HIV, FGI-15, TMT + (CXR)</b>										
						* Medicals to be informed by SwissRe in view of large Sum Assured as there could be evidence addition to routine medical evidences				
						A - MER, BP, Urine Cotinine				
						B - MER, RUA, BP, ECG, Urine Cotinine				
						C - MER, RUA, BP, HbA1c, CBC, ECG, Urine Cotinine				
						D - MER, RUA, BP, HbA1c, CBC, CTMT, Urine Cotinine				
						E - MER, RUA, BP, HbA1c, CBC, CTMT, CXR, Urine Cotinine				
						N - NON Medical				

Online FOTP				
MSA / Age in years	18-35	36-40	41-45	46 and above
5000000-7499999	A	C	C	D
7500000-10000000	B	C	D	D
10000001-20000000	C	C	D	D
20000001-250000000	C	D	D	E
Above 250000001*	E			
* Medicals to be informed by SwissRe in view of large Sum Assured as there could be evidence addition to routine medical evidences				
A - MER, BP, Urine Cotinine				
B - MER, RUA, BP, ECG, Urine Cotinine				
C - MER, RUA, BP, HbA1c, CBC, ECG, Urine Cotinine				
D - MER, RUA, BP, HbA1c, CBC, CTMT, Urine Cotinine				
E - MER, RUA, BP, HbA1c, CBC, CTMT, CXR, Urine Cotinine				
N - NON Medical				

Grid for Heart and Health					HHI Med Grid AU					Grid for HHI PB Cases				
SUC (in INR)	18 – 40 years	41 – 50 years	51 – 55 years	56 years and above	SUC (in INR)	18 – 40 years	41 – 50 years	51 – 55 years	56 years and above	SUC (in INR)	18 – 40 years	41 – 50 years	51 – 55 years	56 years and above
5,00,000 and 10,00,000	NM	NM	Cat 1	Cat 1	5,00,000 and 10,00,000	Cat 1	Cat 1	Cat-1	Cat 1	5,00,000 and 10,00,000	NM	NM	Cat 1	Cat 1
2,000,000	NM	Cat 2	Cat 2	Cat 3	20,00,000	Cat 2	Cat 2	Cat 2	Cat 3	2,000,000	NM	NM	Cat 2	Cat 3
3,000,000	Cat 3	Cat 3	Cat 3	Cat 3	30,00,000	Cat 3	Cat 3	Cat 3	Cat 3	3,000,000	NM	Cat 3	Cat 3	Cat 3
4,000,000					4,000,000					Cat 3	Cat 3	Cat 3	Cat 3	
5,000,000					5,000,000									
Cat 1 – MER, FBS, Lipids, ECG Cat 2 – MER, FBS, CBP1, ECG, CBC Cat 3 – MER, TMT, CBP1, CBC, Hba1c CBP1 - FBS, Hba1c, Lipids, HIV, CBC, Creatinine, Liver Enzymes, ESR, HBSAg, BUN														

<p><b>Express Term</b></p> <p><b>Simplified Underwritten Preferred Aggregate: Amex</b></p>
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**Medical Grid for Option 1: Life Cover and Option 2: Extra Life Cover**

Age in years/ MSAR	18-35	36-40	41-45	46-50	51-55	56-60	61 and above
Up to 2,500,000	NM	NM	NM	NM	NM	NM	A
2,500,001 – 5,000,000	NM	NM	NM	NM	NM	B	E
5,000,001 – 7,500,000	NM	NM	NM	NM	D	E	F
7,500,001 – 10,000,000	NM	NM	NM	NM	E	E	F
10,000,001– 15,000,000	NM	NM	NM	E	E	E	F
15,000,001– 20,000,000	NM	NM	E	E	E	F	F
20,000,001 and above	E	F	F	F	F	F	F

- > Chest X-ray waived for all lives, however the Underwriter reserves the right to call for CXR on a case to case basis.
- > TMT waived till 45yrs of age and Sum assured of INR 5cr subject to a normal resting Ecg and NO adverse disclosures or findings in proposal or medicals. Underwriter reserves the right to call for TMT on a case to case basis.
- > Beyond NML, Cotinine test to be waived off since same rates will be used irrespective of smoking habit
- > Simplified Proposal Form to be used for all Sum Assured

Medical category description
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NM- Non Medical

A : MRF, FBS, CBC, ESR

B : MRF, FBS, RUA, ECG-R, LIPID PROFILE, CBC, ESR  
C : MRF, FBS, RUA, UUV, ECG-1F

D: MRF, FBS, RUA, HIV, EGI-15, ECG-R

E : MBE, FBS, BUA, HIV, FGI-15, TMT

F : MRF, FBS, RUA, HIV, FGI-15, TMT + (CXR)

[illegible]

**Medical Grid for Option 3: Life plus Health Cover and Option 4: All in One Cover**

Age in years/ MSAR	18- 35	36- 40	41- 45	46- 50	51- 55	56 and above
Up to 2,500,000	NM	NM	NM	A	B	D
2,500,001 – 5,000,000	NM	NM	D	D	E	F
5,000,001 - 7,500,000	NM	D	D	E	F	F
7,500,001 and above	E	F	F	F	F	F

- > No TMT waiver for ACI benefit

- > Chest X-ray waived for all lives, however the Underwriter reserves the right to call for CXR on a case to case basis.

> Cotinine test not required

> Simplified Proposal Form with the additional 3 questions for Accelerated Critical Illness to be used for all Sum Assured under NML

**Express Term**

**Simplified Underwritten Aggregate and Preferred Aggregate *(for partners other than Amex)***

**Medical Grid for Option 1: Life Cover and Option 2: Extra Life Cover**

Age in years/ MSA	18-35	36-40	41-45	46-50	51-55	56-60	61 and above
Up to 2,500,000	NM	NM	NM	NM	NM	NM	A
2,500,001 – 5,000,000	NM	NM	A	B	D	E	E
5,000,001 – 7,500,000	NM	NM	D	D	D	E	F
7,500,001– 10,000,000	NM	D	D	E	E	E	F
10,000,001 and above	E	F	F	F	F	F	F

> Chest X-ray waived for all lives, however the Underwriter reserves the right to call for CXR on a case to case basis.  
 > TMT waived till 45yrs of age and Sum assured of INR 3cr subject to a normal resting Ecg and NO adverse disclosures or findings in proposal or medicals. Underwriter reserves the right to call for TMT on a case to case basis.  
 > Cotinine test not required

Medical category  
 description

NM- Non Medical

A : MRF, FBS, CBC-ESR

B : MRF, FBS, RUA, ECG-R, LIPID PROFILE, CBC-ESR

C : MRF, FBS, RUA, HIV, FGI-15

D : MRF, FBS, RUA, HIV, FGI-15, ECG-R

E : MRF, FBS, RUA, HIV, FGI-15, TMT

F : MRF, FBS, RUA, HIV, FGI-15, TMT + (CXR)

**Medical Grid for Option 3: Life plus Health Cover and Option 4: All in One Cover**

Age in years/ MSA	18-35	36-40	41-45	46-50	51-55	56 and above
Up to 2,000,000	NM	NM	NM	A	B	D
2,000,001 – 3,500,000	NM	NM	C	D	E	F
3,500,001 – 5,000,000	NM	D	D	E	F	F
5,000,001 and above	E	F	F	F	F	F

> No TMT waiver for Accelerated Critical Illness(ACI) benefit  
 > Chest X-ray waived for all lives, however the Underwriter reserves the right to call for CXR on a case to case basis.  
 > Simplified Proposal Form with additional 3 questions to be used for all Sum Assured under NML  
 > Cotinine test not required

## Express Term Fully Underwritten (Medical)

*All offline channels and partners other than the one mentioned for Simplified Underwritten Aggregate and Preferred Aggregate*

Medical Grid for

Option 1: Life Cover and Option 2: Extra Life Cover

Option 3: Life plus Health Cover and Option 4: All in One Cover

MSA/age in years	18-35	36-45	46-50	51-54	55-65
1,000,000-1,500,000	A	A	B	B	D
1,500,001-2,500,000	A	C	D	D	E
2,500,001-5,000,000	C	D	E	E	E
5,000,001-9,999,999	D	E	E	E	E
>=10,000,000	D	E	F	F	F

In addition to the above standard medical tests, urine cotinine would be assessed where life assured has declared non-smoker status

### Medical category description

NM- Non Medical

**A** : MRF, FBS, CBC-ESR

**B** : MRF, FBS, RUA, ECG-R, LIPID PROFILE, CBC-ESR

**C** : MRF, FBS, RUA, HIV, FGI-15

**D** : MRF, FBS, RUA, HIV, FGI-15, ECG-R

**E** : MRF, FBS, RUA, HIV, FGI-15, TMT

**F** : MRF, FBS, RUA, HIV, FGI-15, TMT + (CXR)