



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

CENTRAL OFFICE, YOGAKSHEMA, J B MARG, PB NO 19953, MUMBAI - 400021

Ref: CO/ NB&R / 184 /2018

Date: 11th May, 2018

To,
All HODs of Central Office,
All Zonal Offices,
All Divisional Offices,
All P&GS Units,
All Branch Offices & Satellite Offices (Through Div. Offices)
Audit & Inspection Departments, CO, ZO,
MDC,ZTC,STC and NIA

Re: Revised Guidelines for Medical Underwriting –Decentralisation of the medical underwriting of certain ailments to Branch Offices

At present as per Financial Power Standing Order, 1960 (as amended up to 10/03/2014), proposals in respect of standard lives up to Sum Under Consideration (SUC) of Rs. 20 lacs and in respect of sub- standard lives attracting EMR Class III for build only up to Rs. 15 lacs are underwritten at Branch Offices. Due to the change in the Reinsurer in the year 2017 from M/S. Swiss Re to M/S. Munich Re, the DMR guidelines had to be revised based on MIRA (Munich Re Internet Risk Assessor) tool of Munich Re.

The following changes are made in the Medical Underwriting and this replaces our circular U&R/125/2015 dated 7.7.2015. The following types of cases will be underwritten at Branch Offices at Standard Rates only if there is no underlying medical condition/ disease/ complication:

1. Abortion:

Risk Classification	Rating	Additional Requirements
Period since Abortion > 6 months	BO- Standard	FMR- found Satisfactory

2. Appendicitis:

Risk Classification	Rating	Additional Requirements
Period since operation > 3 months	BO- Standard	FMR found Satisfactory

3. Cataract:

Risk Classification	Rating	Additional Requirements
Period since operation > 3 months	BO- Standard	FMR found Satisfactory

4. Chest Expansion:

Risk Classification	Rating	Additional Requirements
Greater than 4 cms	BO- Standard	FMR – found Satisfactory

5. Circumcision:

Risk Classification	Rating	Additional Requirements
Period since Operation > 3 months	BO- Standard	FMR – found Satisfactory

6. Cleft Lip and Palate, Clubbed Fingers:

Risk Classification	Rating	Additional Requirements
Operation not required	BO- Standard	FMR – found Satisfactory
Operated > 6 months with no medical condition	BO- Standard	FMR – found Satisfactory

7. Fracture of limbs due to accident :

Risk Classification	Rating	Additional Requirements
Fracture (If there is no deformity, no residual defect, & also movements normal / near normal)	BO- Standard	FMR found Satisfactory with remark No Deformity, No residual defect, & also movements normal / near normal.

8. Hernia:

Risk Classification	Rating	Additional Requirements
Period since operation > 6 months, No recurrence	BO- Standard	FMR found Satisfactory with remark No recurrence.

9. Hydrocele:

Risk classification	Rating	Additional requirements
Period since operation > 3 years	BO -- Standard	If FMR found Satisfactory

10. Lower Segment Caesarean Section (LSCS):

Risk classification	Rating	Additional requirements
Period since operation > 6 months	BO -- Standard	Can be decided without FMR

**11. PH Group I: Deformity to limbs, eyes, ears due to accident (non-progressive)
(proposer should be major life and gainfully employed)**

Risk classification	Rating	Additional requirements
With loss of one limb (including eye, ear), (non progressive)	BO -- Standard	FMR , Deformity Q

12. PH Group II: Congenital- non progressive, but confirmed present since birth and cause Unknown (life assured should be a major life and gainfully employed)

Risk classification	Rating	Additional requirements
With loss of one limb, including ear (non progressive)	BO - Standard	FMR, Deformity Q
Loss of one eye: With congenital blindness including blindness due to small pox and chicken pox, but not following any systemic disease like diabetes, hypertension, cancer etc	BO-Standard	FMR, Deformity Q

13. Pneumonia, Pneumonitis:

Risk classification	Rating	Additional requirements
6 months after full recovery	BO - Standard	FMR found satisfactory

14. Post Normal Delivery (full time confinement):

Risk Classification	Rating	Additional
Period since date of delivery (not associated with any other impairment/ disease/ complication) > 3 months and with resumption of menstruation whichever is later.	BO- Standard	As per existing guidelines given for medical and non medical proposals, amended from time to time.

15. Tonsillitis:

Risk Classification	Rating	Additional
Tonsillitis	BO- Standard	Can be accepted without FMR

16. Tubectomy:

Risk Classification	Rating	Additional requirements
Period since Operation > 3 months < 6 months	BO-Standard	FMR found Satisfactory
Period since Operation > 6 months	BO- Standard	Can be accepted without FMR

Minimum waiting period of **three** months to be followed for any operation/ surgery. If anything adverse found in FMR or if above medical conditions/operations associated with any disease/impairment/complications, then BO to refer the cases to Divisional Office.

All other underwriting rules for Branch Offices remain unchanged.

The above instructions come into force with immediate effect.



Executive Director (NB&R)