

Mandatory MEDICAL & SPECIAL Reports required under LifePlans(Excluding 825,904 and Minors)

NMS= Chart1- NON MEDICAL Special Scheme FOR Resident INDIANS & NRI's. **NMP**=Chart1-Non Medical for PROFESSIONALS (Self Employed & Employed) OR Self Employed With 3 Years ITR & latest annualized INCOME Above 10 Lakhs **NMG**=Chart II -NON-MEDICAL (GENERAL to Others)

SUC in Lakhs	Age at Entry (Last Birthday)					
	18 to 35 yrs	36 to 45 yrs	46 to 50 yrs	51 to 55 yrs	56 yrs to 60	60 yrs & above
Up to 2 others	NMG	NMG	NMG	FMR	FMR, ECG, FBS	FMR, ECG, FBS
Up to 2 NMS/P	NMS/P	NMS/P	NMS/P	FMR	FMR	Same as Others
>2 - 3 others	NMG	NMG	NM for std A.P.	FMR, FBS, RUA	FMR, ECG, FBS, RUA, LIPID, HB%	FMR, ECG, FBS, RUA, LIPID, HB%
			FMR for NSAP			
>3 - 5 others	NMG	NM for std A.P.	FMR	FMR, ECG, FBS, RUA	FMR, ECG, FBS, RUA, LIPID, HB%	FMR, ECG, FBS, RUA, LIPID, HB%
		FMR for NSAP				
>5 - 8 others	NM for std A.P.	FMR	FMR, FBS, RUA	FMR, ECG, FBS, RUA LIPID, HB%	FMR, ECG, FBS, RUA, LIPID, HB%	FMR, ECG, FBS, RUA, LIPID, HB%
	FMR for NSAP					
>8- 15 others	FMR	FMR	FMR, ECG, RUA SBT13, HB%	FMR, ECG, SBT13, RUA, HB%	FMR, ECG, SBT13, RUA, HB%	FMR, ECG, SBT13, RUA, HB%
>2 - 8 NMS/P	NMS/P	NMS/P	NMS/P	FMR	FMR, ECG, FBS, RUA LIPID, HB%	Same as Others
>8- 10 NMS/P	NMS/P	NMS/P	NMS	FMR	FMR, ECG, FBS, RUA LIPID, HB%	Same as Others
			FMR for NMP			
>10-15 NMS/P	NMS/P	NMS/P	FMR, FBS, RUA LIPID	FMR, ECG, SBT13, RUA, HB%	FMR, ECG, SBT13, RUA, HB%	Same as Others
>15-20 NMS/P	NMS/P	NMS	FMR, FBS, RUA LIPID	FMR, ECG, SBT13, RUA, HB%	FMR, ECG, SBT13, RUA, HBA1C Haemogram	Same as Others
		FMR for NMP				
>20-25 NMS/P	NMS/P	FMR	FMR, ECG, RUA SBT13, HB%	FMR, ECG, RUA, SBT13, HB%	FMR, ECG, SBT13, RUA, HBA1C Haemogram	Same as Others
>25-30 NMS/P	NMS	FMR SBT13, RUA	FMR, ECG, RUA SBT13, HB%	FMR, ECG, RUA, SBT13, Haemogram	FMR, ECG, SBT13, RUA, HBA1C Haemogram	Same as Others
	FMR for NMP					
>15-30 others	FMR, LIPID, RUA, HB%, HIV	FMR, SBT13, RUA, HB%	FMR, ECG, SBT13, RUA, HB%	FMR, ECG, SBT13, RUA, Haemogram	FMR, ECG, SBT13, RUA, HBA1C Haemogram,	FMR, ECG, SBT13, RUA Haemogram, HBA1C
>30- 50 others	FMR, ECG, RUA SBT13, HB%	FMR, ECG, SBT13, RUA, HB%, HBA1C	FMR, ECG, SBT13, RUA, HB%, HBA1C, CTMT	FMR, ECG, SBT13, HBA1C, CTMT RUA, Haemogram	FMR, ECG, SBT13, HBA1C, CTMT RUA, Haemogram	FMR, ECG, SBT13, HBA1C, CTMT RUA, Haemogram
>30-50 NMS/P	FMR	FMR, ECG, RUA SBT13, HB%	FMR, ECG, SBT13 RUA, HBA1C, HB% CTMT	FMR, ECG, SBT13, HBA1C, CTMT, RUA, Haemogram	FMR, ECG, SBT13, HBA1C, CTMT RUA, Haemogram	Same as Others
>50-100 others	FMR, ECG, RUA, SBT13, Haemogram	FMR, ECG, SBT13, RUA, HBA1C, CTMT Haemogram,	FMR, ECG, SBT13, RUA, HBA1C, CTMT Haemogram,	FMR, ECG, SBT13, RUA, HBA1C, Haemogram, CTMT	FMR, ECG, SBT13, RUA, HBA1C, Haemogram, CTMT	FMR, ECG, SBT13, RUA, HBA1C, Haemogram, CTMT
>100-2500 others	FMR, ECG, RUA SBT13, HBA1C, Haemogram	FMR, ECG, SBT13, RUA, HBA1C, CTMT Haemogram,	FMR, ECG, RUA SBT13,, HBA1C, Haemogram, CTMT	FMR, ECG, SBT13, RUA, HBA1C, Haemogram, CTMT	FMR, ECG, SBT13, RUA, HBA1C, CTMT, Haemogram, Chest X-ray	FMR, ECG, SBT13, RUA, HBA1C, Haemogram, CTMT, Chest X-ray
>2500 - 3999 others	FMR, ECG, RUA SBT13, HBA1C, Haemogram, CTMT	FMR, ECG, RUA SBT13, HBA1C, Haemogram, CTMT	FMR, ECG, RUA SBT13,, HBA1C, Haemogram, CTMT	FMR, ECG, SBT13, RUA, HBA1C, Haemogram, CTMT	FMR, ECG, SBT13 RUA, HBA1C, Haemogram, Chest Xray CTMT	FMR, ECG, SBT13, RUA, HBA1C, Haemogram, CTMT, Chest Xray
4000 & above others	FMR, ECG, SBT-13, RUA, Haemogram, HBA1C, CTMT, Chest X-Ray, Anti HCV, USG of Abdomen & Pelvis, Spot Urine micro Albumin, 2D Echo cardiogram with Doppler				In addition to reports for age group 18 to 55 - PSA test for Male lives	

1. Urine Cotinine Report is mandatory for Term Insurance SUC exceed 50 lakhs including e-term (Rider, 822,825,855) & non smoker option under 855 for any SA. 2. If medical is compulsory under plan / Rider add FMR in place NMS /NMP /NMG. 3. If SUC is less than 25 lacs, fee for FMR is allowed for current sum proposed only. Further proposals up to SA 25 Lakhs can be considered without fresh FMR, if FMR is still valid and medical examiner's limit is sufficient up to the extent including new proposal. 4. TPA is mandatory if TPA is operational near branch area, & if (a) SUC ≥ 25Lacs. (b) SUC >10 lacs & Age up to 45 years. (c) SUC >8Lacs & Age >45 years. (d) SUC >5Lacs & Age ≥ 60 years, (e) Revival SAR > 2Lacs & (f) Health plans 5. Preventive Health check up reports with reference range as special reports can be acceptable in case of NMS/NMP lives only. And no reimbursement is allowed to such reports. 6. (a) For age at entry up to 35 years & TRSA under CIR exceeds 5 Lakhs / (b) Age above 35 years & for any TRSA under CIR - Rest ECG & FBS are compulsory along with above Chart. 7. For plan 855 SA above 10 crore separate requirements are required

(Please refer for details CO. Cir.ref. NB & R/157/30.12.2016, NB&R/160/23.2017. 172/5.10.17)

Revision of SPECIAL Report Chart for MINOR Lives (SUC)

From 16.03.2018

NON MEDICAL

AGE	OLD LIMIT	NEW LIMIT
0 to 9	25 lacs	40 lacs
10 to 17	8 lacs	15 lacs



Need only JUVENILE FMR

AGE	LIMIT
0 to 9	40,00,001 to 75,00,000
10 to 17	15,00,001 to 75,00,000

Common REQUIRMENTS for Completion

Age	Up to 15 lacs	15,00,001 To 40,00,000	40,00,001 To 75,00,000
0 to 4	Latest school report (if attend school)	(1) Immunization record (2) Latest school report (if attend school)	(1) Juvenile FMR (2) Immunization record (3) Latest school report (if attend school)
5 to 9	(1) HT/WT in ACR (2) Latest school report	(1) HT/WT in ACR (2) Latest school report	(1) Juvenile FMR (2) Latest school report
10 to 17	(1) HT/WT in ACR (2) Latest school / College report	(1) Juvenile FMR (2) Latest school / College report	(1) Juvenile FMR (2) Latest school / College report