

Ref: IRDAI/HLT/CIR/MISC/046/03/2022

7<sup>th</sup> March, 2022

To

All Insurers (Except ECGC and AIC)

**Sub: Disclosure of underwriting philosophy of offering Health Insurance Coverage to Transgender persons**

1. Reference is drawn to the provisions of IRDAI (Health Insurance) Regulations, 2016 in accordance to which every insurer shall evolve a health insurance underwriting policy covering approach and aspects relating to offering health insurance coverage not only to standard lives but also to substandard lives. Attention is also drawn to provision of The Transgender Persons (Protection of Rights) Act, 2019.
2. Reference is also drawn to the circular (Ref.No: IRDAI/HLT/MISC/CIR/129/06/2020 dated 2.6.2020) issued by Authority on disclosure of underwriting philosophy of offering insurance coverage to Persons with Disability (PWD), people affected with HIV/AIDS and Mental Illness diseases directing all insurers to publish on their respective company's website the aspects of underwriting philosophy and approach with regard to offering insurance coverage to the above referred category of population.
3. In consonance with above, all the insurers now are further instructed to publish on their respective websites the aspects of underwriting philosophy and approach with regard to offering health insurance coverage to transgender persons so that the targeted population may have complete information on the philosophy that insurers adopt in this regard.
4. All insurers (Life, General and Health Insurers) are here by directed to comply with the aforesaid instructions immediately.
5. This has the approval of the competent authority.

( DVS RAMESH)  
GENERAL MANAGER (H)

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