



Ref: IRDAI / HLT/ MISC / CIR / 129 / 06 / 2020

2nd June, 2020

To

All Insurers (Except ECGC and AIC)

Sub: Disclosure of underwriting philosophy of offering Insurance coverage to Persons with Disability (PWD) and people affected with HIV/AIDS and Mental Illness diseases.

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. Further insurance companies shall also comply with various provisions of HIV and AIDS Prevention and Control Act, 2017 and Mental healthcare Act, 2017.
2. Notwithstanding the above provisions, it is considered essential that the targeted population of every insurer shall have complete information on the philosophy that insurers adopt while complying with the above referred provisions.
3. In furtherance to above, all Insurers are instructed to publish on their respective websites the underwriting philosophy and approach with regard to offering insurance coverage to the following category of population:
 - a. Persons with Disabilities (PWD)
 - b. Persons affected with HIV /AIDS
 - c. Persons affected with Mental Illness diseases.
4. All Insurers (Life, General and Health Insurers) are here by directed to comply with the aforesaid instruction by 01st October, 2020.
5. This has the approval of the competent authority.

(DVS RAMESH)
GENERAL MANAGER (H)