Underwriting philosophy for offering Insurance coverage to Transgender Person

Introduction:
Transgender relates to a person whose sense of personal gender identity and gender expression does not correspond with their birth sex. As per the Transgender Persons (Protection of Rights) Act, 2019, a transgender person is one whose gender does not match the gender of a person assigned at birth. Trans-men and trans-women, persons with intersex variations, gender-queers, and persons with socio-cultural identities, such as kinnar and hijra is included in this Bill. Terminology Intersex variations are defined to refer that person who at birth shows the variation in his or her primary sexual characteristics, external genitalia, chromosomes, or hormones from the normative standard of the male or female body.

Mortality:
Various studies show a mixed and at times uncertain outcome. Some larger studies do reference increased mortality experienced in sex-reassigned transsexuals. With cause-specific mortality from suicide and cardiovascular disease being higher than expected. However, studies often reflect on data at times of being of low quality due to low population numbers and poor levels of follow-up noted.

Broad Guidelines for Underwriting:
To ensure fair underwriting decision, the following information will be considered whilst underwriting the proposal for health or Life insurance from applicants disclosing as Transgender:

- Overall applicant health and well-being including to current treatment, effect or complications of any past treatment undertaken, any other co-morbid conditions relevant for the individual assessment
- Medicals risk(s), including but NOT limited, to be evaluated for any psychiatric diseases, hormone therapy / self-harm risk / drug abuse and related infections as well as complications of cross sex hormone therapy
- Grid medicals examination and blood tests as required under the product and underwriting guideline
- Standard income proof(s) / KYC/ educational proofs of applicant as required under the product and underwriting guideline
- Underwriting assessment to also include socio-economic verification along with lifestyle and behavioral assessments
- Documents as specified under the Transgender Persons (Protection of Rights) Act, 2019
The above information will assist the Underwriter in fair risk assessment and equitable underwriting decision on the proposal.

Note: Applicants with significant co-morbidities OR with major systemic (e.g. renal/hepatic/cardiac) complications or side effects of treatment OR with side effects / complication(s) related to Hormone therapy OR with side effects / complication(s) related multiple surgeries(s) may not be on-boarded for Insurance coverage since treatment modality and improvement in the medical condition cannot be established.

The intent is to ensure that every applicant is underwritten on merit based on the guidelines under the Underwriting policy and there is no discrimination in granting Health or Life insurance coverage to Transgenders. The onboarding of risk will be based on objective underwriting criteria and basis the risk represented, ensuring that there is no moral hazard. While the insurance and reinsurance underwriting manuals have evidence-based guidelines and extra mortality ratings which each company will follow as per the product and treaty guidelines, the detailed guidelines formulated by Life Insurance Council Committee 2013 will form the basis of philosophy for making an objective decision.

TATA AIA Life Insurance reserves a right to review the above underwriting philosophy subject to Board Approval of Underwriting policies.