

Underwriting philosophy and approach with regard to offering Insurance coverage to Persons with Disabilities (PWD) and Persons affected with Mental Illnesses

The purpose of this document is to outline Underwriting philosophy and approach to offering insurance coverage to Persons with Disabilities and Mental Illnesses.

“Mental Illness” refers to a variety of illnesses and medical conditions as listed in widely accepted manuals like the Diagnostic and Statistical manual of Mental disorders (DSM) or the International classification of Disease (ICD).

Similarly, there are a wide range of medical conditions classified under ‘Disabilities’, most common being physical and mental disabilities.

Types of Disabilities:

1. Physical disability - disability pertaining to person's mobility - Level of disability
2. Intellectual or Learning Disabilities
3. Psychiatric disabilities
4. Visual or hearing impairments
5. Neurological disabilities

The underwriting practice and guidelines for these illnesses will be in line with the underwriting practices followed for any other medical conditions. (e.g.: Diabetes, Heart Disease etc.). They will be objective and in adherence to the underwriting philosophy.

To ensure fair underwriting decision, the following information will be considered while underwriting the proposal for Health insurance from applicants with disability and/or mental illness:

1. Insurable interest and need for Insurance cover.
2. Ability of the applicant to enter a legally valid contract.
3. Exact medical diagnosis, cause and duration of onset and progress - Treatment modalities since inception of the medical condition, including previous medical records.
4. Gainful employment details through occupation questionnaire and other related relevant evidence.
5. Daily routine and Lifestyle related information.
6. Medical examination as required under the product and underwriting guidelines.
7. Other relevant documents based on the exact medical condition.



The intent of this Underwriting philosophy is to ensure that every applicant is underwritten on merit, specifically ensuring that there is no discrimination or bias in granting Health insurance coverage to people suffering from Disabilities or Mental illnesses. Lastly, the actual selection criteria and extra premiums for each condition depends on variability of presentation of the case.

Regulatory requirement

This document follows IRDAI Circular Ref: IRDAI/HLT/MISC/CIR/129/06/2020 dated 2nd June, 2020 which requires all insurers to publish on their respective websites the aspects of underwriting philosophy and approach with regard to offering health insurance coverage to Persons with Disabilities (PWD) and Persons affected with Mental Illnesses so that the targeted population may have complete information on the philosophy that insurers adopt in this regard.