

Ref No: IRDAI/HLT/CIR/MISC/59/2/2023

Dated:28.02.2023

All Insurers (except ECGC, AIC)

Re: Modification of the terminology “sub-standard lives” mentioned in IRDAI
(Health Insurance) Regulations-2016.

1. In compliance to the directions dated 13.12.22 of the Hon’ble High Court of Delhi in WP No. 6074/2019 Mr.Saurabh Shukla vs M/s Niva Bupa Health Insurance Co Ltd and Others, the reference to “sub-standard lives” in Regulation 8 (b) of IRDAI (Health Insurance) Regulations,2016 hereby stands deleted. The said Regulation shall be read as under:
 - (i) *8(b): “The underwriting policy shall also cover the approach and aspects relating to offering health insurance coverage. It shall have in place various objective underwriting parameters to differentiate the various classes of risks being accepted in accordance with the respective risk categorization”.*
2. The above direction is issued in exercise of powers under regulation 39 of IRDAI (Health Insurance) Regulations-2016.
3. This direction has the approval of the competent authority and shall come into force with immediate effect.

YEGNAPRIYA BHARATH
CHIEF GENERAL MANAGER (HEALTH)