Transgender and Nonbinary Applicants: The Customer Journey and Other Considerations

Cynthia Edwalds.
Patrick Smock

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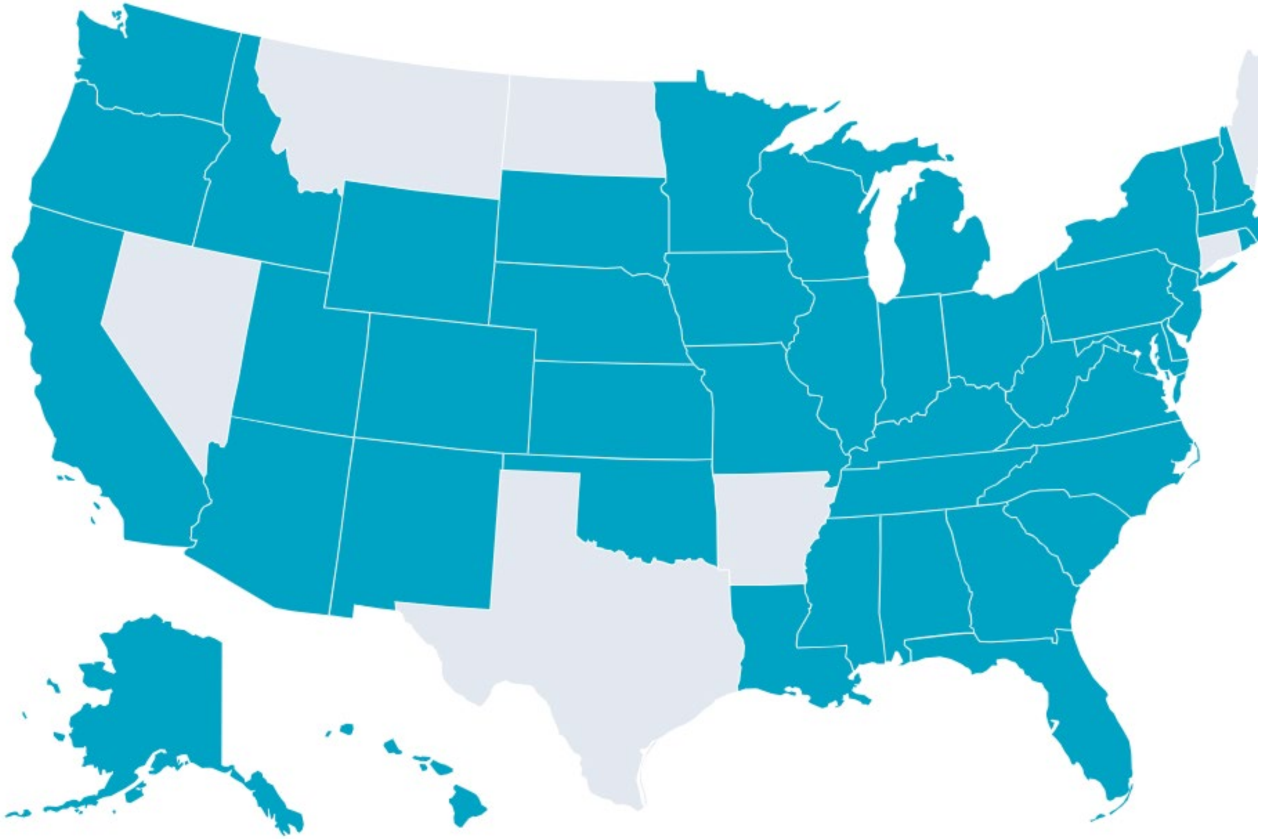
2025 Legal Landscape

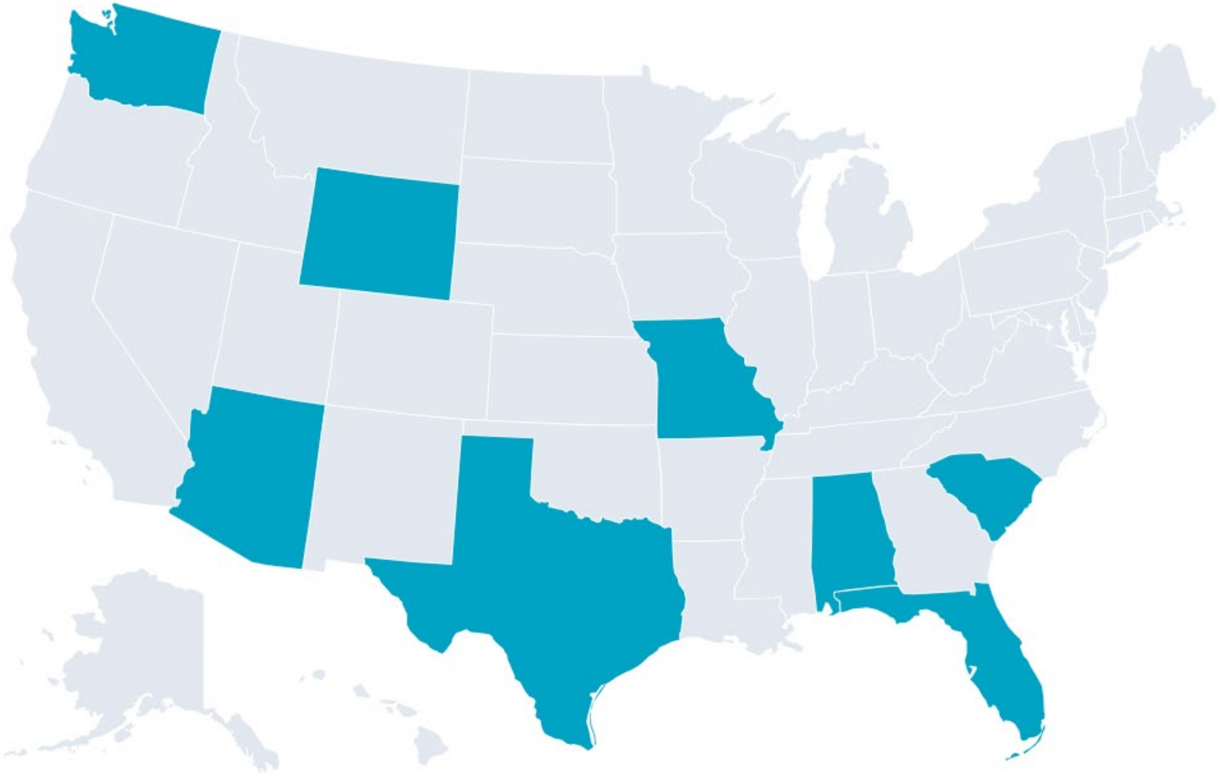
The below maps and statistics are available on the Trans Legislation Tracker. Trans legislation Tracker is an independent research organization tracking bills that impact trans and gender-diverse people across the United States. www.translegislation.com

- 2024 Anti-Trans Bills
- 669 bills introduced
- 43 states
- 48 passed
- 139 under review
- 482 failed



2025 Legal Landscape

- 2025 Anti-Trans Bills
- 97 bills introduced
- 8 states



2025 Legal Landscape

- United States Supreme Court
  - L.W. v. Skremtti/U.S. v. Skremetti (Tennessee)
- U.S. District & State Courts
  - Corbett v. Taylor (Alabama)
  - Zayre-Brown v. The North Carolina Department of Public Safety (North Carolina)
  - Kalarchik v. Montana (Montana)
  - Bridge v. Oklahoma State Department of Education (Oklahoma)
  - K.C. v. Medical Licensing Board of Indiana (Indiana)
  - Poe v. Labrador (Idaho)

About me

- Cynthia Edwalds, FSA, ACAS, MAAA
- 36 years in insurance industry
- 8 years teaching at DePaul University
- Retired January, 2022
- Serving on several SOA committees
  - Also SAGAA, CAA, TAF
- 72-year old transgender woman
- Practicing Roman Catholic, committed Christian

My Story – When Did I "Know"?

- Struggled with gender my whole life
- Age 10 – told mom I was developing a vagina
- Age 14 – chose the name Cynthia
- College experimentation
- Age 22 – decided to "bury" Cynthia
- Thought didn't go away
- Chronic depression, suicidal thoughts
- SHAME!

My Story - Transition

- 2014 – started seeing therapist
- 2016 – told therapist about gender identity issue
- 2017 – dressed en femme for first time
  - 50 years after choosing name Cynthia
- 2018 – decided to transition, started coming out
- 2019 – started transition
- 2020 – came out publicly
- 2022 – transition complete

My Story - Today

- Joyful
- Inner peace
- Alive
- Energetic
- Grateful
- Free from shame and depression

Thoughts About Mortality & Underwriting

- No transgender mortality data
  - Will take decades to become available
- My own mortality risk has decreased since transition
- You already insure transgender individuals
- Untreated gender dysphoria is mortality risk
- You want your transgender insureds to get gender affirming care
- Transgender applicants should be treated like their gender identity

Regulator

- That insurers review their practices regarding names, gender and titles to ensure that:
  - (a) data on sex or gender is only collected where required;
  - (b) the reasons for collection of data on sex or gender and privacy protections in place are made clear at the point of collecting the data;
  - (c) questions are asked in a gender-neutral manner as far as is practicable;
  - (d) titles are only used where required;
  - (e) non-binary options for gender and titles are included;

Regulator

- That insurers review their practices regarding names, gender and titles to ensure that:
  - (f) staff do not default to certain genders or titles based on assumptions about a customer"s gender or that of their partner;
  - (g) processes for changing name, gender and titles are as simple and comprehensive as possible;
  - (h) dead names and former genders or titles are removed from all records, except where required under law; and
  - (i) all systems are updated. Recommendation 15: That insurers review their process to ensure that a customer who is changing their name, gender or title need only speak to one customer service representative.

Regulator

- That insurers review their process to ensure that a customer who is changing their name, gender or title need only speak to one customer service representative.
- work with insurers to develop a consistent approach for risk rating based on sex or gender that:
  - (a) is informed by actuarial and statistical data;
  - (b) accounts for the experiences of trans and gender diverse people; and
  - (c) is respectful in approach.

Contact

Cynthia Edwalds

Actuary, Diversity Advocate, & Mortality Expert

Cynthia.Edwalds.FSA@gmail.com

708-508-9248

Patrick Smock

Rhode Island Department of Business Regulation

Insurance Division

patrick.smock@dbr.ri.gov

401-462-9616

Thank You!