

Item No. 25

Delegation of powers of the Authority to Chairman/Members and other Officers

In exercise of the power under section 23 of IRDA Act, 1999, Authority in its 96th meeting dated 03.03.2017 had approved delegation of various powers vested to Authority, which also included delegation of powers under:

- i. IRDAI (TPA- Health Services) Regulations, 2016,
- ii. IRDAI (Health Insurance) Regulations, 2016 and
- iii. IRDAI (Registration of Insurance Marketing Firms) Regulations, 2015.

Further to this delegation, IRDAI (TPA- Health Services) Regulations, 2016 and IRDAI (Health Insurance) Regulations, 2016 have undergone amendment in 2019, conferring new powers requiring further delegation of such powers and also revisiting one existing delegation.

In respect of IRDAI (Registration of Insurance Marketing Firms) Regulations, 2015, the current proposal to delegate power in respect of renewal of registration to HoDs ensures consistency with all other intermediary Regulations.

Accordingly, proposals for delegation of powers under the following Regulations are submitted for approval of the Authority:

- i. Annexure A- IRDAI (TPA- Health Services) Regulations, 2016
- ii. Annexure B- IRDAI (Health Insurance) Regulations, 2016
- iii. Annexure C- IRDAI (Registration of Insurance Marketing Firm) Regulations, 2015

Submitted before the Authority for approval of delegation of powers, under sub section (1) of section 23 of IRDA Act, 1999

Annexure-A

Proposals for delegation of powers of the Authority under IRDAI (TPA – Health Services) Regulations, 2016

Regulation No.	Nature of Power	Power to be Delegated to
3(5)	Issuance of guidelines for disclosure of qualitative and quantitative parameters by all insurers and TPAs with respect to the health services rendered	Chairman
8(2)(jb)	Professional competence and general reputation of fairness and integrity of the promoters to the satisfaction of the Authority	Member
9(3)	Grant of extension of further period of six months to the TPA to commence the business operations where a TPA could not commence the business operations within twelve months as stipulated	HoD
Proviso to 9(3)	Cancellation of Certificate of Registration of TPA where the TPA did not commence the business operations within the stipulated period	Member

Annexure-B**Proposals for delegation of powers of the Authority under IRDAI (Health Insurance) Regulations, 2016**

Sl. No.	Regulation No.	Nature of Power	Power to be delegated to
1.	4(a)	Disposal of products filed by the insurers with the Authority as per the Product Filing Guidelines.	Approval of product: HoD Rejection of product: Member Direction to withdraw product: Member Allotment of UIN and taking of record of product: DGM
2.	11(e)	Issuance of guidelines on standard health insurance products	Chairman
3.	11(f)	Issuance of guidelines on exclusion in health insurance policies	Chairman
4.	17(iv)	Issuance of guidelines on norms on migration and portability of all policies issued by general insurers and health insurers	Chairman
5.	18(a)	All insurers may endeavor to provide coverage for one or more systems covered under 'AYUSH treatment' provided, the treatment has been undergone in the hospitals or healthcare facilities subject to the guidelines as may be specified by the Authority from time to time. Issuance of guidelines on AYUSH hospitals as envisaged above	Chairman
6.	19	Issuance of guidelines on wellness amongst policyholders of health insurance	Chairman
7.	27(vi)	Issuance of guidelines on settlement of claims	Chairman
8.	35(c)	Issuance of guidelines on data related matters and settlement of claims through electronic means.	Chairman
9.	Clause 16 of Schedule I	Issuance of guidelines on Portability	Chairman

Annexure-C

Proposals for delegation of powers of the Authority under IRDAI (Registration of Insurance Marketing Firms) Regulations, 2015

Sl. No.	Regulation No.	Nature of Power	Power to be delegated to
1.	14(7)	Issuance or grant of renewal of registration	HoD