



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA

Title:Right for information

Reference No.:IRDA/GEN/08/2007

Date:15/06/2021

Right to information act, 2005

The Government of India has enacted the Right to Information Act, 2005 (<http://www.persmin.nic.in>) which has come into effect from October 13, 2005. The Right to Information under this Act is meant to give to the citizens of India access to information under control of public authorities to promote transparency and accountability in these organisations. The Act, under Sections 8 and 9, provides for certain categories of information to be exempt from disclosure. The Act also provides for appointment of a Chief Public Information Officer to deal with requests for information.

IRDAI's Obligation under the Act

The Insurance Regulatory and Development Authority of India (IRDAI) is a public authority as defined in the Right to Information Act, 2005. As such, the Insurance Regulatory and Development Authority of India is obliged to provide information to members of public in accordance with the provisions of the said Act.

Access to the Information held by IRDAI

The right to information includes access to the information which is held by or under the control of any public authority and includes the right to inspect the work, document, records, taking notes, extracts or certified copies of documents / records and certified samples of the materials and obtaining information which is also stored in electronic form.

IRDAI Website

The IRDAI maintains an active website (URL: <http://www.irdai.gov.in>). The site is updated regularly and all the information released by the IRDAI is also simultaneously made available on the website. The information published in public domain include the following:

1. Acts/Regulations
2. Information relating to Insurers/Reinsurers, Agents Training Institutes, Appointed Actuaries.
3. Information relating to Surveyors, Third Party Administrators, Insurance Brokers, Corporate Agents
4. Information relating to Insurance Councils, Insurance Ombudsmen
5. Annual Report / IRDA Journal
6. Press Releases.

Complaints against Insurance Companies

IRDAI has provided for a separate channel for lodging complaints against deficiency of services rendered by Insurance Companies. If you have a complaint/grievance against an insurance company for poor quality of service rendered by any of its offices/branches, please approach the Nodal Officer of the Insurance Company concerned. In case you are not satisfied with the Insurance Company's response you may also file a complaint with the Insurance Ombudsman in your State. The Insurance Ombudsman is an independent office to provide speedy and cost effective resolution of grievances to the customers. For more details on Insurance Ombudsman Scheme and their contact numbers, please visit <http://ecoi.co.in/ombudsman.html>.

Complaints from Policyholders

Policyholders who have complaints against insurers are required to first approach the Grievance/Customer Complaints Cell of the concerned insurer. If they do not receive a response from insurer(s) within a reasonable period of time or are dissatisfied with the response of the company, they may approach the Grievance Cell of the IRDAI. For details of contact, please visit IRDAI website <http://www.policyholder.gov.in/Report.aspx#>

Making an Application under the Right to Information Act, 2005

Citizens of India will have to make the request for information in writing, clearly specifying the information sought under the Right to Information Act, 2005. The application for request should give the contact details (postal address, telephone number, fax number, email address) so that the applicants can be contacted for clarifications or for further information. As per the Act, information can be furnished only to citizens of India but not to others.

How do I send my application?

A citizen who desires to seek some information from the Authority is required to send, along with the application, a demand draft or a bankers cheque or an Indian Postal Order of Rs.10/- (Rupees ten), payable to the Accounts Officer of the Authority as fee prescribed for seeking information. The payment of fee can also be made by way of cash to the Authority, against a proper receipt.

Applications can also be made over fax or email. IRDAI will take up the application for consideration, as required under the Act, only after the application fee has been received.

Where do I send my request?

You can send your request addressed to any of the concerned Central Public Information Officers (CPIOs) indicated below :

S.no	Name and Designation of the CPIO (Shri/Smt/Ms)	Department	Email ID	Contact No
1	Deepak Gaikwad, DGM	Administration & Human Resources	deepakkg@irdai.gov.in	20204850
2	S.P. Chakraborty, GM	Actuarial & Official Language Implementation	shyama@irdai.gov.in	20204222
3	Marimuthu P, AM	Adjudication	marimuthup@irdai.gov.in	20204891
4	T.S. Naik, GM	Agency Distribution, Consumer Affairs & Estates	tsnaik@irdai.gov.in	20204811
5	K.G.P.L Rama Devi, GM	Communication wing and IMF	kgplramadevi@irdai.gov.in	20204802
6	P.K. Maiti, GM	Enforcement	prabhat@irdai.gov.in	20204866
7	A. Ramana Rao, GM	F & A (Life) & Legal	ramanaraoa@irdai.gov.in	20204192
8	R.K. Sharma, GM	F & A (Non Life)	rksharma@irdai.gov.in	20204172
9	D.V.S Ramesh, GM	Health	dvsramesh@irdai.gov.in	20204895
10	S.N. Jayasimhan, GM	Investment	snjayasimhan@irdai.gov.in	20204171
11	M.S. Jayakumar, GM	Accounts & Information Technology	jay@irdai.gov.in	20204852
12	N.S.K. Prabhakar, DGM	Inspection	nskprabhakar@irdai.gov.in	20204876
13	Uma Maheswari, DGM	Intermediaries – Brokers	uma@irdai.gov.in	20204813
14	Pankaj Kumar Tewari, GM	Intermediaries – Surveyors	pankajk.tewari@irdai.gov.in	20204277
15	Neelesh Kumar Gupta, AGM	Internal Audit & Corporate Services	nkgupta@irdai.gov.in	20204346
16	P.S. Jagannatham, GM	Life	ps.jagannatham@irdai.gov.in	20204150
17	Anita Josyula, GM	Non-Life	janita@irdai.gov.in	20204114
18	Latha C, DGM	Re-insurance	c.latha@irdai.gov.in	20204488
19	A. Venkateswarao Rao, GM	Sectorial Development & Vigilance	avrao@irdai.gov.in	20204227
S.no	Name and Designation of the CPIO	Name of Regional Office	Email ID	Contact No
1	Nimisha Shrivastava, DGM	New Delhi	nimisha@irdai.gov.in	23444411
2	Vikas Rane, AM	Mumbai	vikasrane@irdai.gov.in	22898623

[Details of earlier CPIOs and FAAs](#)

Postal Address

Insurance Regulatory and Development Authority of India

Sy No. 115/1, Financial District,

Nanakramguda, Gachibowli, Hyderabad – 500032

Ph: +91-40-20204000/+91 40-39328000

You can also file RTI Applications/Appeals online by using RTI Online Portal at <https://rtionline.gov.in/>.

How long will IRDAI take to provide information?

IRDAI will, within 30 days of receipt of the application for information along with the fee, communicate to the requestor whether it can or cannot provide the information.

Will I have to pay to get the information?

As per the Right to Information (Regulation of Fee and Cost) Rules, 2005, the public authority shall charge:

- Rs.2/- for each page (in A-4 or A-3 size paper) created or copied;
- actual charge or cost price of a copy in larger size paper;
- actual cost or price for samples or models; and ?
- for inspection of records, no fee for the first hour; and a fee of Rs.5/- for each 15 minutes (or fraction thereof thereafter)

Further, to provide information under Section 7(5) of the Right to Information Act, 2005, the public authority shall charge:

- Rs. 50/- per diskette or floppy; and
- for information provided in printed form at the price fixed for such publication or Rs. 2/- per page of photocopy for extracts from the publication.

At what stage will I have to pay this cost?

If IRDAI has the information and can provide it to you it will, within 30 days of its receiving the application along with appropriate fees, communicate to you the cost of providing the information as prescribed under Section 7(1) of Right to Information Act.

When will I get the information?

You will get the information, once IRDAI receives the payment towards providing the information.

Can IRDAI refuse to give me information?

The Right to Information Act, 2005 under Sections 8 and 9 exempts certain categories of information from disclosures. These include:

- Information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence.
- Information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
- Information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;
- Information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;
- Information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;
- Information received in confidence from foreign Government; information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;

- Information which would impede the process of investigation or apprehension or prosecution of offenders;
- Cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers;
- Information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual.

Do I have a right to appeal?

Under the Right to Information Act, 2005 you have the right to appeal if you are not satisfied with the information provided by IRDAI or its decision not to provide the information requested.

Who should I address my appeal to?

You can address the appeal to:

Shri Randip Singh Jagpal
Chief General Manager

Insurance Regulatory and Development Authority of India

Sy No. 115/1, Financial District,

Nanakramguda, Gachibowli, Hyderabad – 500032

Ph: +91-40-20204000/+91 40-39328000

What if I am not satisfied even with the decision of the appellate authority?

Under the Act, if you are not satisfied with the decision of the appellate authority within IRDAI, you can appeal to the Central Information Commissioner appointed in terms of Chapter 3 of the Right to Information Act, 2005.

The address of the commission is as follows

Central Information Commission

CIC Bhawan,
Baba Gangnath Marg
Munirka,
New Delhi - 110 067

Fax: 26186536

Helpline No.: 011-26767500

Email : fdesk-cic@gov.in

For information you may visit

<https://cic.gov.in/>