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01st December, 2020

CIRCULAR

To All Licensed Surveyors and Loss Assessors

Sub: Guidelines for grant of fresh licence / renewal of license to act as Insurance Surveyor and Loss Assessor

I. Preliminary:

1. These guidelines set out the procedure for obtaining fresh license or renewal of licence to act as a surveyor and loss assessor.
2. The guidelines are being issued under Sec.14 of the IRDAI Act,1999 and in terms of Regulations 28 of Insurance Regulatory and Development Authority of India (Insurance Surveyors and Loss Assessors) Regulations, 2015.

II . Licensing Procedure:

1. Registration: the applicants are required to register with the IRDAI portal viz. www.irda.bap.org.in and obtain a user ID. Applicants are requested to ensure that correct E-Mail ID and mobile number are provided.
2. Submission of application: The applicants shall submit the prescribed forms available in the IRDAI Portal duly filled in all aspects along with all necessary documents through the portal. While uploading the documents, applicants shall ensure that the same are legible. Illegible documents shall be rejected.

The applicant shall upload the documents online but shall maintain the original physical copies of all the relevant certificates with him throughout the period of validity of licence issued by Authority and shall produce the same whenever sought by Authority.

All documents shall be self-attested.

3. Licence fee: The payment of applicable fee shall be made using the online payment providers available in the portal.

i) BillDesk and PayGov are the two different online payment service providers who provide the following payment options to the applicants:

a. BillDesk:

i. Net Banking

b. PayGov

i. Net Banking

ii. Credit Card

iii. Debit Card

iv. UPI

v. Wallet

ii) The fee paid is non-refundable.

III. Fit and Proper Criteria:

“Fit and Proper” criteria refers to the criteria for determining the suitability of an Applicant, whether individual or corporate including Directors or Partners, and their employees (in case of Corporates) for grant of fresh license / renewal of license are persons of integrity, having appropriate skills and experience. For the purpose of determining whether an applicant / surveyor is a ‘Fit and Proper Person’, the following shall be considered-

a) Financial integrity;

b) Absence of convictions or civil liabilities involving moral turpitude;

c) Appropriate competence, experience and qualification;

d) Good reputation and character;

e) Efficiency and honesty;

f) Absence of any disqualification to act as ‘intermediary or insurance intermediary’ as stipulated in Section 42D of the Insurance Act, 1938

The applicants shall furnish a declaration cum undertaking in the prescribed form IRDAI AF 20 to determine the ‘fit and proper’ status.



IV. Issuance of Licence

On completion of the procedure stated in II and III above, the licence will be issued and mailed to the registered E-Mail ID.

V. Issuance of Licence

The existing forms available on the IRDAI Portal www.irda.bap.org.in, as are relevant, shall continue to be utilized till such time the revised forms are implemented on the Portal. Applicant shall submit FORM IRDAI 20 AF (Fit and Proper Criteria) along with other relevant application as below:

- a) FORM IRDAI 1 AF (Fresh Individual)
- b) FORM IRDAI 3 AF (Fresh Corporate)
- c) FORM IRDAI 5 AF (Renewal Individual)
- d) FORM IRDAI 6 AF (Renewal Corporate)
- e) FORM IRDAI 13 (Enrollment)
- f) FORM IRDAI 17 AF (Modification Individual)
- g) FORM IRDAI 18 AF (Modification Corporate)

These guidelines shall come into force with immediate effect.


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