



Ref: IRDA/HLT/MISC/ORD/048/03/2018

**Order of the Insurance Regulatory and Development Authority of India, under the provisions of Regulation 16(3) of IRDAI (TPA-Health Services) Regulations 2016.**

**Suspension of Certificate of Registration of E-Meditek Insurance TPA Limited  
Certificate of Registration No: 007**

(Pursuant to Inspection carried out under provisions of Regulation 24 of IRDAI (TPA-Health Services) Regulations 2016 without prior notice on E-Meditek Insurance TPA Limited (hereafter referred as E-Meditek TPA)

**Background:**

Insurance Regulatory and Development Authority of India (hereinafter referred to as "the Authority") had granted a Certificate of Registration No. 007 dated 21.03.2002 to M/s E-Meditek Insurance TPA Limited (hereinafter referred to as "E-Meditek TPA") in terms of Regulation (4) of IRDA (Third Party Administrators – Health Services) Regulations, 2001 and renewed the Certificate of Registration as per Regulation (15) of IRDAI (Third Party Administrators – Health Services) Regulations, 2016 which is valid till 20.03.2020. In terms thereof, The E –Meditek TPA shall comply with the provisions of Insurance Act, 1938, IRDA Act,1999, IRDAI (TPA – Health services) Regulations 2016 and guidelines/ circulars/ other directions issued by the Authority from time to time.

The IRDAI had received a whistle blower complaint dated 04.09.2017 against E-Meditek Insurance TPA Limited (hereafter referred as E-Meditek TPA) under the provisions of Whistle Blowers Protection Act, 2011 alleging misconduct, corruption, malpractice, money laundering and financial irregularities committed by E-Meditek TPA.

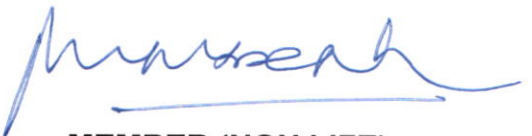
Consequently, inspection of E-Meditek TPA was carried out from 13.11.2017 to 17.11.2017.

During the course of onsite inspection the following grave Irregularities are reported;

- I. Irregularities in respect of Policy / Claim servicing
- II. Irregularities in respect of Accounting Practices
- III. Other Irregularities.

The irregularities are found to be in violation of various provisions of IRDAI (TPA – Health Services) Regulations, 2016 as modified from time to time. The violations observed in the inspection of the Authority against the E-Meditek TPA are of such serious nature that it is detrimental to the interests of policy holders and the insurers and allowing E-Meditek to continue their activities as TPA shall have adverse impact on the policyholders and insurers. Therefore, the Authority after careful consideration of the seriousness of violations observed and in exercise of the powers vested with Authority in Regulation 16 (3) of IRDAI (TPA-Health Services) Regulations, 2016, hereby suspends the certificate of registration of E-Meditek Insurance TPA Ltd without notice. The Certificate of Registration of E-Meditek Insurance TPA Ltd stands suspended with immediate effect till further orders. From the date of this order E-Meditek TPA shall cease to do the business of TPA, however, it may continue servicing the existing health insurance policies based on the discretion and direction of the respective insurers. No Insurer shall entrust servicing of new policies or servicing of new lives under the existing group schemes / policies to E-Meditek TPA. Further steps are being initiated as per provisions of Insurance Act 1938 and IRDAI (Third Party Administrators – Health Services) Regulations 2016.

Hyderabad,  
20<sup>th</sup> March, 2018



**MEMBER (NON LIFE)**

