



**Insurance Regulatory and Development Authority of India
3rd Floor, Parishrama Bhavan, Basheer Bagh,
HYDERABAD 500 004.**

**GUIDELINES ON “PRODUCT FILING PROCEDURES
FOR GENERAL INSURANCE PRODUCTS”**

February, 2016

TABLE OF CONTENTS

CHAPTER I PRELIMINARY		
GUIDELINE		PAGE NO
□□	□□□□□□□□ □□□ □□□ □ □□□□□ □□□□	1
□□	□□□□□ □□□ □□□□□□□□□□	1
□□	□□□□□□□□ □□□□ □□□□□□□□ □□□□□□□□ □□□ □□□ □□□□□□□□	2
□□	□ □□□□□□□□□	2
□□	□ □□□□□□□□□□ □□□□□□□□□□	3
CHAPTER II GUIDING PRINCIPLES FOR PRODUCT DESIGN AND RATING		
□□	□□□□□□□□□□□□□ □□□	4 to 6
CHAPTER III PRODUCT FILING		
□□	□□□□□ □□□□□□□□□□□□	
□□□	□□□□□□□□□□□□ □□□□□□□□□□□□ □□□ □ □□□□□□ □□□□□□□ □□□□ □□□□□□□□ □□□□□□ □□□□□□ □□□□ □□□ □□□□	7 9
□□□	□□□□□□□□□□□□□□□□□□□□ □□□ □□□□ □□□ □□□ □□□□□□□□□□ □□□□□□ □□□□□ □□ □□□□ □□□□□□□□□□ □□□□□ □□□□ □□□ □□□ □□□□□□□□□□□□ □□□□□ □□ □□□ □□□□□□□□□□□□ □□□□□ □□ □□□□□□ □□□□□□□ □□□□ □□□ □□□□ □□□□ □□□□ □□□□ □□□□ □□□□ □□□□ □ □□□□ □□□□□□□□□□□□	10 10 12 13
□□	□ □□□□□ □□□□□□□□□□□ □□ □□□□ □□□□□□□□□□ □ □□□□ □□□□ □□□□ □ □□□□ □□□□□□□□□□□	16
□□	□□ □ □□□□ □□□□□□□□ □□□□□□□□ □□□□ □ □□□□ □□□□□□□□□□□□□□□	17
□□□	□ □□□□□□□□ □□□□□□□□	18
□□□	□ □□□□□□□ □□□□□□□□□□□ □□□□ □□□□ □□□	18
□□□	□ □□□□□□□ □□□□□□□□□□□□□□	19
CHAPTER IV PRODUCT MANAGEMENT		
□□□	□□□□□□□□ □□□□□□□□□□□ □□□□□□□□	20
□□□	□ □□□□□□□□□ □□□□□□□□	20
□□□	□ □□□□□□□□ □ □□□□□□□ □□□□□ □□□□□	21
□□□	□□□□□□ □□□□□□□□	21
□□□	□□□□□□□□□ □□ □□□□□□□□ □□□□□ □ □□□□ □□□□□□□□□ □□□ □□□□□□ □□□□□□□□ □□□□□□□□□□□□	21
□□□	□□□□□□□□□□□ □□□□□ □□□□□□	21
□□□	□□□□□□□□□□□□□	22

CHAPTER V
MAINTENANCE OF RECORDS AND FURNISHING OF INFORMATION AND
OTHERS

23	23	23
23	23	23
23	23	23
24 to 25	24 to 25	24 to 25
26 to 29	26 to 29	26 to 29
30 to 36	30 to 36	30 to 36
37 to 38	37 to 38	37 to 38
39 to 49	39 to 49	39 to 49
50 to 76	50 to 76	50 to 76

CHAPTER I PRELIMINARY

1. Short title and commencement

1. This Act may be called the [Act Name] Act, 20[XX].

2. This Act shall come into force on such date as the Government may, by notification in the Official Gazette, appoint, but not earlier than the [Date].

3. The Government may, by notification in the Official Gazette, make such amendments in this Act as may appear to it to be necessary or expedient.

2. Scope and Applicability

4. This Act shall apply to the territories specified in the Schedule.

5. This Act shall apply to all persons who are citizens of India.

6. This Act shall apply to all persons who are engaged in the business of [Business Type].

7. This Act shall apply to all persons who are engaged in the business of [Business Type].

8. This Act shall apply to all persons who are engaged in the business of [Business Type].

CHAPTER III PRODUCT FILING

7. Filing Procedures

7.1 Prerequisites for Filing Product

I. Underwriting Policy

7.1.1 The underwriting policy of the issuer shall be consistent with the provisions of the Act and the Rules thereunder.

7.1.2 The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.

7.1.3 The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.

7.1.4 The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.

7.1.4.1 The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.

7.1.4.2 The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.

7.1.4.3 The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.

7.1.4.4 The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder. The issuer shall also ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.

- The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.
- The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.
- The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.
- The issuer shall ensure that the underwriting policy is consistent with the provisions of the Act and the Rules thereunder.

II. Product Management Committee (PMC)

The Product Management Committee (PMC) is a key body responsible for the overall management of the product line. It is composed of representatives from various departments, including Marketing, Sales, Finance, and Operations. The PMC's primary role is to ensure that the product line is managed in a way that maximizes profitability and meets the needs of the market. This involves setting product strategy, approving product development projects, and monitoring the performance of existing products. The committee also plays a crucial role in coordinating the efforts of different departments to ensure a cohesive and effective product management process.

The PMC is responsible for the overall management of the product line, including the development of product strategy, the approval of product development projects, and the monitoring of the performance of existing products. The committee also plays a crucial role in coordinating the efforts of different departments to ensure a cohesive and effective product management process. This involves setting product strategy, approving product development projects, and monitoring the performance of existing products. The committee also plays a crucial role in coordinating the efforts of different departments to ensure a cohesive and effective product management process.

The PMC is responsible for the overall management of the product line, including the development of product strategy, the approval of product development projects, and the monitoring of the performance of existing products. The committee also plays a crucial role in coordinating the efforts of different departments to ensure a cohesive and effective product management process.

The PMC is responsible for the overall management of the product line, including the development of product strategy, the approval of product development projects, and the monitoring of the performance of existing products. The committee also plays a crucial role in coordinating the efforts of different departments to ensure a cohesive and effective product management process.

II

- 1. Product Development
- 2. Marketing and Sales
- 3. Finance and Accounting
- 4. Operations and Logistics
- 5. Customer Support
- 6. Research and Development
- 7. Quality Control

The Product Management Committee (PMC) is a key body responsible for the overall management of the product line. It is composed of representatives from various departments, including Marketing, Sales, Finance, and Operations. The PMC's primary role is to ensure that the product line is managed in a way that maximizes profitability and meets the needs of the market.

The Product Management Committee (PMC) is a key body responsible for the overall management of the product line. It is composed of representatives from various departments, including Marketing, Sales, Finance, and Operations. The PMC's primary role is to ensure that the product line is managed in a way that maximizes profitability and meets the needs of the market.

1. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。

2. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。

3. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。

4. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。

8. Documents required to be filed under File and Use and Use and File Procedures

5. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。

- 6. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 7. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 8. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 9. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 10. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 11. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 12. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 13. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 14. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 15. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 16. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 17. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 18. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 19. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。
- 20. 2019 年 12 月 31 日以前，公司已经按照《企业会计准则》的规定计提了减值准备，且计提金额充足。

12. Validity of Product Approval

12.1 The validity of product approval is determined by the date of the approval. The approval is valid for a period of 5 years from the date of approval. If the product is not marketed within this period, the approval is automatically withdrawn. The approval is also withdrawn if the product is found to be unsafe, ineffective, or of poor quality. The approval is also withdrawn if the manufacturer fails to comply with the conditions of the approval.

12.2 The validity of product approval is also determined by the date of the last inspection. The approval is valid for a period of 5 years from the date of the last inspection. If the product is not marketed within this period, the approval is automatically withdrawn. The approval is also withdrawn if the product is found to be unsafe, ineffective, or of poor quality. The approval is also withdrawn if the manufacturer fails to comply with the conditions of the approval.

CHAPTER IV PRODUCT MANAGEMENT

13. Product Withdrawal and Revisions

13.1 The Company shall have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards. The Company shall also have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards.

13.2 The Company shall have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards. The Company shall also have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards.

13.3 The Company shall have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards. The Company shall also have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards.

13.4 The Company shall have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards. The Company shall also have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards.

13.5 The Company shall have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards. The Company shall also have the right to withdraw or suspend the sale of any product or service if the product or service is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards.

14. Cancellation of Policies

14.1 The Company shall have the right to cancel any policy at any time without notice. The Company shall also have the right to cancel any policy if the policy is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards. The Company shall also have the right to cancel any policy if the policy is found to be defective, unsafe, or otherwise not in compliance with applicable laws, regulations, or standards.

CHAPTER V
MAINTENANCE OF RECORDS, FURNISHING OF INFORMATION AND
OTHERS:

20. Maintenance of Records and Furnishing of Information

1. The Authority shall maintain records of all the information received from the Insurers and the Insured persons and shall furnish the same to the Insurers and the Insured persons as may be required.

2. The Authority shall also maintain records of all the information received from the Insurers and the Insured persons and shall furnish the same to the Insurers and the Insured persons as may be required.

3. The Authority shall also maintain records of all the information received from the Insurers and the Insured persons and shall furnish the same to the Insurers and the Insured persons as may be required. **Schedule IV**

4. The Authority shall also maintain records of all the information received from the Insurers and the Insured persons and shall furnish the same to the Insurers and the Insured persons as may be required.

21. Action against insurers for violations in Product Filing and Marketing

1. The Authority shall take such action as it may deem fit against the Insurers who are in violation of the provisions of the Act and the Rules made thereunder.

2. The Authority shall also take such action as it may deem fit against the Insurers who are in violation of the provisions of the Act and the Rules made thereunder.

3. The Authority shall also take such action as it may deem fit against the Insurers who are in violation of the provisions of the Act and the Rules made thereunder.

22. Power of the Authority to issue clarifications etc.

1. The Authority shall have the power to issue clarifications on any matter relating to the provisions of the Act and the Rules made thereunder.

T S Vijayan)
Chairman

1. 本公司之保險業務，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

2. 本公司之保險業務，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

3. 本公司之保險業務，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

4. 本公司之保險業務，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

5. 本公司之保險業務，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

5. Chief Risk Officer

本公司之風險管理，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。q

本公司之風險管理，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

- 本公司之風險管理，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。
- 本公司之風險管理，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。
- 本公司之風險管理，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

6. Head Reinsurance

本公司之保險業務，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

本公司之保險業務，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

本公司之保險業務，係以保費收入為主要收入來源，故保費收入之增加或減少，將對本公司之經營成果產生重大影響。

7. Compliance Officer

1. The Compliance Officer is responsible for ensuring that the company's operations are in compliance with all applicable laws, regulations, and internal policies. This includes monitoring and reporting on the company's compliance status to the Board of Directors and other relevant stakeholders.

2. The Compliance Officer is also responsible for developing and implementing the company's compliance program, including conducting regular training and education for all employees. This program should be designed to prevent, detect, and address any potential compliance issues.

3. In addition, the Compliance Officer is responsible for conducting regular audits and investigations of the company's operations to identify and address any potential compliance issues. This includes working closely with other departments to ensure that all activities are conducted in a compliant manner.

Large Risks Contracts

Large risks contracts are those contracts where the insured is a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk.

Large risks contracts are those contracts where the insured is a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk.

Large risks contracts are those contracts where the insured is a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk.

Large risks contracts are those contracts where the insured is a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk.

Large risks contracts are those contracts where the insured is a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk. The insured is usually a large business or organization and the risk is a large risk.

Special Types Of Insurance

Special types of insurance are those types of insurance that are not covered by the standard policy. These include marine insurance, aviation insurance, and other types of insurance. These include marine insurance, aviation insurance, and other types of insurance.

Insurance Schemes sponsored by Governments

Insurance schemes sponsored by governments are designed to provide financial protection to individuals and families in the event of illness, disability, or death. These schemes are typically funded through a combination of government contributions and premiums paid by policyholders. The primary goal is to ensure that individuals have access to essential services and financial support when needed most.

These schemes are often implemented through various channels, including social security systems, health insurance programs, and dedicated government-owned insurance companies.

Key features of government-sponsored insurance schemes include:

- **Universal Coverage:** Ensuring that all citizens have access to basic insurance coverage.
- **Subsidized Premiums:** Reducing the financial burden on low-income individuals.
- **Regulation:** Strict oversight to ensure the financial stability and fairness of the schemes.

Government-sponsored insurance schemes play a crucial role in social protection, helping to reduce poverty and improve the overall well-being of the population. They provide a safety net for individuals who may be unable to afford private insurance or who face higher risks due to their circumstances.

These schemes are often subject to periodic reviews and adjustments to ensure they remain effective and sustainable. They are a key component of a country's social security system, providing a foundation for financial security and social stability.

Government-sponsored insurance schemes are essential for ensuring that all citizens have access to basic insurance coverage. They provide a safety net for individuals who may be unable to afford private insurance or who face higher risks due to their circumstances.

These schemes are often subject to periodic reviews and adjustments to ensure they remain effective and sustainable. They are a key component of a country's social security system, providing a foundation for financial security and social stability.

Government-sponsored insurance schemes are essential for ensuring that all citizens have access to basic insurance coverage. They provide a safety net for individuals who may be unable to afford private insurance or who face higher risks due to their circumstances.

Key features of government-sponsored insurance schemes include:

- **Universal Coverage:** Ensuring that all citizens have access to basic insurance coverage.
- **Subsidized Premiums:** Reducing the financial burden on low-income individuals.
- **Regulation:** Strict oversight to ensure the financial stability and fairness of the schemes.

Government-sponsored insurance schemes play a crucial role in social protection, helping to reduce poverty and improve the overall well-being of the population. They provide a safety net for individuals who may be unable to afford private insurance or who face higher risks due to their circumstances.

These schemes are often subject to periodic reviews and adjustments to ensure they remain effective and sustainable. They are a key component of a country's social security system, providing a foundation for financial security and social stability.

1. The insured shall not be liable for any loss or damage to the property covered by this policy unless the loss or damage is caused by a fire, lightning, explosion, riot, strike, sabotage, theft, burglary, or other peril specified in the policy.

2. The insured shall not be liable for any loss or damage to the property covered by this policy unless the loss or damage is caused by a fire, lightning, explosion, riot, strike, sabotage, theft, burglary, or other peril specified in the policy, and the insured has taken all reasonable precautions to prevent the loss or damage.

3. The insured shall not be liable for any loss or damage to the property covered by this policy unless the loss or damage is caused by a fire, lightning, explosion, riot, strike, sabotage, theft, burglary, or other peril specified in the policy, and the insured has taken all reasonable precautions to prevent the loss or damage, and the loss or damage is not caused by the insured's negligence.

4. The insured shall not be liable for any loss or damage to the property covered by this policy unless the loss or damage is caused by a fire, lightning, explosion, riot, strike, sabotage, theft, burglary, or other peril specified in the policy, and the insured has taken all reasonable precautions to prevent the loss or damage, and the loss or damage is not caused by the insured's negligence, and the loss or damage is not caused by the insured's willful or malicious act or omission.

5. The insured shall not be liable for any loss or damage to the property covered by this policy unless the loss or damage is caused by a fire, lightning, explosion, riot, strike, sabotage, theft, burglary, or other peril specified in the policy, and the insured has taken all reasonable precautions to prevent the loss or damage, and the loss or damage is not caused by the insured's negligence, and the loss or damage is not caused by the insured's willful or malicious act or omission, and the loss or damage is not caused by the insured's breach of any law or ordinance.

6. Prohibition on Tendering for other Insurance Covers

The insured shall not tender for any other insurance cover for the property covered by this policy unless the insured has first notified the insurer in writing of the proposed tender and the insurer has agreed in writing to the tender. The insured shall not tender for any other insurance cover for the property covered by this policy unless the insured has first notified the insurer in writing of the proposed tender and the insurer has agreed in writing to the tender, and the insured has not received any other insurance cover for the property covered by this policy.

The insured shall not tender for any other insurance cover for the property covered by this policy unless the insured has first notified the insurer in writing of the proposed tender and the insurer has agreed in writing to the tender, and the insured has not received any other insurance cover for the property covered by this policy, and the insured has not received any other insurance cover for the property covered by this policy, and the insured has not received any other insurance cover for the property covered by this policy.

The insured shall not tender for any other insurance cover for the property covered by this policy unless the insured has first notified the insurer in writing of the proposed tender and the insurer has agreed in writing to the tender, and the insured has not received any other insurance cover for the property covered by this policy, and the insured has not received any other insurance cover for the property covered by this policy, and the insured has not received any other insurance cover for the property covered by this policy.

Trade Credit Insurance

Trade credit insurance is a type of insurance that covers the risk of non-payment by customers. It is typically used by exporters and importers to protect their receivables from default. The policyholder pays a premium to the insurer, who then assumes the risk of non-payment. If a customer fails to pay, the insurer will cover the loss, up to the policy limit.

Package Products

Package products are a collection of services and products offered together at a single price. They are often used by companies to provide a comprehensive solution to their customers. Package products can include a variety of services, such as consulting, training, and software. They can also include physical products, such as hardware and equipment. The benefits of package products include convenience, cost savings, and a one-stop solution for customers.

Package products are often used by companies to provide a comprehensive solution to their customers. They can include a variety of services, such as consulting, training, and software. They can also include physical products, such as hardware and equipment. The benefits of package products include convenience, cost savings, and a one-stop solution for customers.

Package products are often used by companies to provide a comprehensive solution to their customers. They can include a variety of services, such as consulting, training, and software. They can also include physical products, such as hardware and equipment. The benefits of package products include convenience, cost savings, and a one-stop solution for customers.

Package products are often used by companies to provide a comprehensive solution to their customers. They can include a variety of services, such as consulting, training, and software. They can also include physical products, such as hardware and equipment. The benefits of package products include convenience, cost savings, and a one-stop solution for customers.

11. Pilot Products

Pilot products are a type of product that is used to test a new market or to evaluate a new product. They are typically used by companies to gather feedback from customers and to assess the potential for a full-scale launch. Pilot products can be used in a variety of ways, such as through a limited release or through a beta test. The benefits of pilot products include the ability to test a new market, to gather feedback from customers, and to assess the potential for a full-scale launch.

12. Group Products

Group products are a type of product that is designed to meet the needs of a specific group of customers. They are often used by companies to provide a tailored solution to their customers. Group products can include a variety of services, such as consulting, training, and software. They can also include physical products, such as hardware and equipment. The benefits of group products include the ability to provide a tailored solution to customers, to meet the needs of a specific group of customers, and to provide a comprehensive solution to their customers.



**Insurance Regulatory and Development Authority of India,
3rd Floor, Parishrama Bhavan, Basheer Bagh, HYDERABAD
500 004.**

Office Use only

Date of Receipt

FILING OF GENERAL INSURANCE PRODUCT

Whether the filing is under File and Use or Use and File

Filing Procedure

File and Use

Use and File

In case of Use and File Date of generating UIN through IRDAI web System

Date of marketing of the Product.

Name of insurer:

Date of Filing:

Address of Corporate Office:

1. Product

1.1 Product Classification

Retail Product

Commercial

Product Name

Product Code

Product Description

Product Features

Product Benefits

Product Terms and Conditions

2. Product features

Product Name

Product Code

Product Description

Product Features

<p>... ..</p>	
<p>... ..</p>	
<p>... ..</p>	
<p>... ..</p>	
<p>6.2 Where the product is a “package” product designed for a specific client or class_of clients:</p>	
<p>... ..</p>	
<p>... ..</p>	
<p>... ..</p>	
<p>... ..</p>	
<p>... ..</p>	
<p>6.3 Where rates and terms are determined by reinsurers or other underwriters:</p>	

ANNEXURE VI

REPORTING FORM ON BUSINESS WRITTEN UNDER PARA 20(b)-Schedule IV(8) OF GUIDELINES ON "PRODUCT FILING PROCEDURES FOR GENERAL INSURANCE PRODUCTS TO THE BOARD OF DIRECTORS

Sl. No.	Name of the Product	Product Code	Product Description	Product Type	Product Category	Product Sub-Category	Product Status	Product Date	Product Version	Product Approval	Product Review	Product Audit	Product Compliance	Product Reporting
1														
2														
3														
4														
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
16														
17														
18														
19														
20														

Approved
 Not Approved
 Pending
 Withdrawn
 Rejected
 Suspended
 Revoked
 Other

**REPORTING FORM ON ACCOUNTED TRANSACTIONS UNDER PARA 20(b)-Schedule IV(9) OF
GUIDELINES ON "PRODUCT FILING PROCEDURES
FOR GENERAL INSURANCE PRODUCTS"
TO THE BOARD OF DIRECTORS**

2019-2020 2020-21 2021-22 2022-23 2023-24 2024-25
 2025-26 2026-27 2027-28 2028-29 2029-30

2020-21 2021-22 2022-23 2023-24 2024-25

क्र.सं.	विवरण	रुपये		दशमकoti		दशमकoti-अधिक		दशमकoti		दशमकoti-अधिक	
		अवधि	अवधि	अवधि	अवधि	अवधि	अवधि	अवधि	अवधि	अवधि	अवधि
	<input type="checkbox"/> 2019-2020										
	<input type="checkbox"/> 2020-21										
	<input type="checkbox"/> 2021-22										
	<input type="checkbox"/> 2022-23										
	<input type="checkbox"/> 2023-24										
	<input type="checkbox"/> 2024-25										
	<input type="checkbox"/> 2025-26										
	<input type="checkbox"/> 2026-27										
	<input type="checkbox"/> 2027-28										
	<input type="checkbox"/> 2028-29										
	<input type="checkbox"/> 2029-30										
	<input type="checkbox"/> 2030-31										
	<input type="checkbox"/> 2031-32										
	<input type="checkbox"/> 2032-33										
	<input type="checkbox"/> 2033-34										
	<input type="checkbox"/> 2034-35										
	<input type="checkbox"/> 2035-36										
	<input type="checkbox"/> 2036-37										
	<input type="checkbox"/> 2037-38										
	<input type="checkbox"/> 2038-39										
	<input type="checkbox"/> 2039-40										
	<input type="checkbox"/> 2040-41										
	<input type="checkbox"/> 2041-42										
	<input type="checkbox"/> 2042-43										
	<input type="checkbox"/> 2043-44										
	<input type="checkbox"/> 2044-45										
	<input type="checkbox"/> 2045-46										
	<input type="checkbox"/> 2046-47										
	<input type="checkbox"/> 2047-48										
	<input type="checkbox"/> 2048-49										
	<input type="checkbox"/> 2049-50										
	<input type="checkbox"/> 2050-51										
	<input type="checkbox"/> 2051-52										
	<input type="checkbox"/> 2052-53										
	<input type="checkbox"/> 2053-54										
	<input type="checkbox"/> 2054-55										
	<input type="checkbox"/> 2055-56										
	<input type="checkbox"/> 2056-57										
	<input type="checkbox"/> 2057-58										
	<input type="checkbox"/> 2058-59										
	<input type="checkbox"/> 2059-60										
	<input type="checkbox"/> 2060-61										
	<input type="checkbox"/> 2061-62										
	<input type="checkbox"/> 2062-63										
	<input type="checkbox"/> 2063-64										
	<input type="checkbox"/> 2064-65										
	<input type="checkbox"/> 2065-66										
	<input type="checkbox"/> 2066-67										
	<input type="checkbox"/> 2067-68										
	<input type="checkbox"/> 2068-69										
	<input type="checkbox"/> 2069-70										
	<input type="checkbox"/> 2070-71										
	<input type="checkbox"/> 2071-72										
	<input type="checkbox"/> 2072-73										
	<input type="checkbox"/> 2073-74										
	<input type="checkbox"/> 2074-75										
	<input type="checkbox"/> 2075-76										
	<input type="checkbox"/> 2076-77										
	<input type="checkbox"/> 2077-78										
	<input type="checkbox"/> 2078-79										
	<input type="checkbox"/> 2079-80										
	<input type="checkbox"/> 2080-81										
	<input type="checkbox"/> 2081-82										
	<input type="checkbox"/> 2082-83										
	<input type="checkbox"/> 2083-84										
	<input type="checkbox"/> 2084-85										
	<input type="checkbox"/> 2085-86										
	<input type="checkbox"/> 2086-87										
	<input type="checkbox"/> 2087-88										
	<input type="checkbox"/> 2088-89										
	<input type="checkbox"/> 2089-90										
	<input type="checkbox"/> 2090-91										
	<input type="checkbox"/> 2091-92										
	<input type="checkbox"/> 2092-93										
	<input type="checkbox"/> 2093-94										
	<input type="checkbox"/> 2094-95										
	<input type="checkbox"/> 2095-96										
	<input type="checkbox"/> 2096-97										
	<input type="checkbox"/> 2097-98										
	<input type="checkbox"/> 2098-99										
	<input type="checkbox"/> 2099-00										

2020-21 2021-22 2022-23 2023-24 2024-25

2020-21 2021-22 2022-23 2023-24 2024-25 2025-26 2026-27 2027-28 2028-29 2029-30

**REPORTING FORM UNDER PARA 20(b)-Schedule IV(11) OF GUIDELINES ON
“PRODUCT FILING PROCEDURES
FOR GENERAL INSURANCE PRODUCTS”
TO THE BOARD OF DIRECTORS**

[Faint header text]

SOLVENCY POSITION

[Faint header text]	[Faint header text]	[Faint header text]	[Faint header text]	[Faint header text]
[Faint text]	[Faint text]	[Faint text]	[Faint text]	[Faint text]
[Faint text]	[Faint text]	[Faint text]	[Faint text]	[Faint text]
[Faint text]	[Faint text]	[Faint text]	[Faint text]	[Faint text]
[Faint text]	[Faint text]	[Faint text]	[Faint text]	[Faint text]
[Faint text]	[Faint text]	[Faint text]	[Faint text]	[Faint text]

[Faint text]

[Faint text]

REPORTING FORM UNDER PARA 20(b)-Schedule IV(12) OF GUIDELINES ON "PRODUCT FILING PROCEDURES FOR GENERAL INSURANCE PRODUCTS" TO THE BOARD OF DIRECTORS

TECHNICAL AUDIT REPORT (Quarterly)

Table with multiple columns and rows for technical audit reporting, including checkboxes and text fields for various audit criteria.

PROHIBITION OF REBATES (Insurance Act-1938, Section 41)

1. An insurer shall not give any rebate or commission to any person in respect of any insurance policy issued by him, except as provided in the policy or as provided in the rules made in this behalf by the Government.

2. An insurer shall not give any rebate or commission to any person in respect of any insurance policy issued by him, except as provided in the policy or as provided in the rules made in this behalf by the Government.

Noted: Denial of “Third Party Liability Only Cover” by Insurer, for reasons other than fraud /misrepresentation by proposer, will entail Regulatory action.