

I. Delegation of Powers of the Authority emanated from IRDAI (Third Party Administrators – Health Services) Regulations, 2016.

Sl. No.	Regulation Number	Brief description of Regulations – Function/ Activity Delegated	Power delegated to
1.	(3) (1) (g)	Any other health services as may be mentioned by Authority	Chairman
2.	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
3.	6 (4)	The foreign investment in the TPA shall comply with the policy and rules framed in this regard by Government of India and any regulations, guidelines or instructions issued by the Authority	Chairman
4.	7 (1)	A company desirous of obtaining a certificate of registration as TPA from the Authority shall make an application for registration in writing in such form and shall be accompanied by such documents as may be specified by the Authority from time to time	Member
5.	(7) (2)	Other payment mode towards processing fee as may be stipulated by the Authority from time to time	HoD
6.	(7) (3)	Further information or data or clarification for considering the Application of the TPA for granting Certificate of Registration (CoR).	DGM
7.	(7) (5)	Revisiting the Registration already granted	Member
8.	8(2)(jb)	Professional competence and general reputation of fairness and integrity of the promoters to the satisfaction of the Authority	Member
9.	8 (2) (k)	Any other requirements that the Authority may consider necessary for grant of Certificate of Registration to the TPA	DGM
10.	(9) (1)	Issue of CoR to the Applicant Imposing other conditions if any	Member
11.	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	Member
12.	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
13.	(10) (1)	Refusal to grant CoR, including reasonable opportunity of	Member

Sl. No.	Regulation Number	Brief description of Regulations – Function/ Activity Delegated	Power delegated to
		being heard	
14.	10 (2)	Communicating the decision to refuse grant of certificate of registration	Manager
15.	11 (1)	CEO/ CAO shall undergo training as stipulated by the Authority from time to time, with any institution recognized by it. (i) Stipulating training (ii) Recognizing Institute for imparting training	Chairman
16.	11 (3)	Specifying the form for intimating the appointment of the Directors or other officials referred in Regulation 11 (1) and 11 (2).	Chairman
17.	11(3)	Directing the TPA to terminate the services of CEO, CAO, CMO or any of the Directors of the TPA within such time as may be mentioned therein (including opportunity of being heard).	Member
18.	11 (4)	Specifying the equivalent examination (equivalent to Associate ship of Insurance Institute of India) and Recognizing an institute to train TPA's CEO/CAO	Chairman
19.	12 (3)	Issue of Duplicate Certificate of Registration	HoD
20.	13 (2)	Prior approval of the Authority for any change in the shareholding exceeding 5% of its paid-up equity share capital	Where there are no new shareholders – HoD Where there are new shareholders – Member
21.	13 (3)	A return on the status of the shareholding pattern or ownership of the TPA in such form and within such time as may be specified by the Authority	Member
22.	13 (4)	Inform the Authority indicating therein the details of change in shareholding pattern in such form as may be specified by the Authority	Member
23.	13 (5)	Where share transfer taken place owing to transmission, direction to the TPA for divesting the stake and specifying the timelines.	Member
24.	14	Minimum business norms towards health services for the insurers registered with the Authority as may be specified by the Authority from time to time	Chairman
25.	15 (A) (1)	Specifying Application seeking renewal of Certificate of Registration and documents.	Chairman
26.	15 (B) (5)	Considering delayed renewal application for granting renewal of CoR.	HoD

Sl. No.	Regulation Number	Brief description of Regulations – Function/ Activity Delegated	Power delegated to
27.	15 (C)(6)(a)	Considering renewal application where TPA did not fulfill the minimum business norms stipulated by a margin of 20 percent, but exceeded by a similar margin in respect of the other parameter in respect of the relevant financial year	Member
28.	15 (C)(6)(b)	TPA has failed to fulfil the minimum business requirements in any of the parameters specified in one financial year, but has met with the norms on an average basis for the years.	Member
29.	15 (D) (7)	Calling for additional information while processing the renewal application.	DGM
30.	15 (D) (7)	Regulatory action in case of non-compliance	Member
31.	15 (F) (9)	Renewal of the CoR to TPA	HoD
32.	16 (1)	Revoke, suspend or cancel Certificate of Registration	Member
33.	16 (1) (q)	To call additional information or clarifications and specifying the timelines thereon in connection with the application for renewal of TPA registration	HoD
34.	16 (2)	Opportunity of being heard to a TPA before Revoking, suspending, cancelling Certificate of Registration under Regulation 16 (1)	Member
35.	16 (3)	Order revoking or suspending Certificate of Registration, without notice	Member
36.	17 (1)	Specifying documents for voluntarily surrender of Certificate of Registration. Considering voluntary surrender of Certificate of Registration.	Member
37.	17 (2)	Order agreeing to surrender of Certificate of Registration.	HoD
38.	19 (2)	Specifying the period of maintaining other records.	Member
39.	19 (3)	Appointing persons for investigation into or inspection of the functions of the TPA.	Chairman
40.	19 (5)	The TPA and insurer shall establish electronic systems for seamless flow of data for all the claims and shall follow standards and protocols for capture of data as may be specified by the Authority	Member
41.	19 (8)	A TPA shall furnish to the insurer and the Authority an annual report and any other return of its activities as may be specified by the Authority.	Member
42.	19 (9)	The Annual Report shall be submitted in such form as may be specified by the Authority	Member
43.	19 (9)	Granting time extension for filing the Annual Report	HoD

Sl. No.	Regulation Number	Brief description of Regulations – Function/ Activity Delegated	Power delegated to
44.	19 (10)	Every TPA shall file periodical information to the Authority relating to Claims data in such form as specified by the Authority	Member
45.	19 (11)	Every TPA shall furnish declarations and undertakings in such form and at periodicity as may be specified by the Authority	Member
46.	20 (2)	Specifying stipulations on the scope of agreement.	Member
47.	20 (4)	Specifying form for filing the details of the agreement entered into between the TPA, insurer and Network Provider.	HoD
48.	20 (4)	Calling for certified copy of agreement	HoD
49.	20 (5)	Specifying additional minimum standard clauses to be included in agreements.	Member
50.	22 (3)	TPAs may also render such other health Services to be offered under health care schemes promoted, sponsored or approved by Central or State Government as may be specified by the Authority.	Chairman
51.	22(4)	A TPA shall submit the returns pertaining to servicing of policies referred in Regulation 22 of these regulations, in such form as may be specified by the Authority.	Chairman
52.	24 (1)	To appoint one or more of its Officers as “ inspecting Authority” to undertake inspection	Chairman
53.	25 (2)	Opening of Representative office or liaison office or branch Office outside India.	Member
54.	25 (2)	Seeking information for opening an office outside India.	HoD

In case any activity involves more than one of the functions as above, the higher of the delegated functionary, would exercise the delegated power.

II. Delegation of Powers of the Authority emanated from IRDAI (Health Insurance) Regulations, 2016.

Sl. No.	Reg. No.	Details of Power Delegated by the Authority	Power delegated to
1	2(g)	Guidelines on the procedure to be followed by insurers before marketing or offering a product falling under Health Insurance Business	Chairman
2	4(a)	Disposal of products filed by the Insurers with the Authority as per the Product Filing Guidelines	Member in case of Individual Products filed under File and Use Procedure HoD in case of allotting UIN for Group Insurance Products under Use and File Procedure
3	5(i)	Guidelines on Withdrawal of a health insurance product by Life Insurers, General Insurers and Health Insurers	Chairman
4	7(a)	Guidelines on Group Insurance	Chairman
5	9(b)	Instructions for parting the Information collected from the proposal form	Member
6	11(b)	Guidelines for Pilot Products	Chairman
7.	11(e)	Issuance of guidelines on standard health insurance products	Chairman
8.	11(f)	Issuance of guidelines on exclusion in health insurance policies	Chairman
9.	17(iv)	Issuance of guidelines on norms on migration and portability of all policies issued by general insurers and health insurers	Chairman
10.	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	Chairman

Sl. No.	Reg. No.	Details of Power Delegated by the Authority	Power delegated to
		envisaged above	
11.	19	Issuance of guidelines on wellness amongst policyholders of health insurance	Chairman
12.	20	Standard Definition of terms in health insurance policies	Chairman
13.	21	Standard Nomenclature and Procedures for Critical Illnesses	Chairman
14.	22	List of Generally Excluded Items that may be optionally covered by the Insurers	Chairman
15.	26	Specifying 'Customer Information Sheet' format	Member
16.	27(vi)	Issuance of guidelines on settlement of claims	Chairman
17.	30(e)	Standard Pre-Authorisation form and standard reimbursement claims forms	Chairman
18.	31(b)(iv)	Guidelines for dis-empanelment of a network provider by a TPA.	Chairman
19.	31(c)	Standard clauses to be incorporated in agreements	Member
20.	31(e)	Standards, benchmarks and protocols for Network Providers	Member
21.	35	Guidelines on data related matters	Member
22.	35(c)	Issuance of guidelines on data related matters and settlement of claims through electronic means.	Chairman
23.	36	Guidelines on mitigation of frauds	Chairman
24.	37	Guidelines on Health Returns	Member
Schedule-1			
25.	Clause 16 of Schedule I	Issuance of guidelines on Portability	Chairman
26.	3 (b) (ii) & (iv)	Approval/Withdrawal of tie-up between Insurers for launching Health plus Life Combi-products	Member

In case any activity involves more than one of the functions as above, the higher of the delegated functionary, would exercise the delegated power.

III.Delegation of Powers of the Authority emanated from Guidelines on Product Filing in Health Insurance Business, dated 29.07.2016

Sl. No.	Reference	Details of Power Delegated by the Authority	Power delegated to
1	Chapter II – 1(a) Board Approved Underwriting Policy	Every Insurer must file its Board approved Underwriting Policy for Health Insurance Business giving details for Health, Personal Accident and Travel, as may be applicable. <ul style="list-style-type: none"> • Calling for clarifications; • Taking on Record the Board Approved Underwriting Policy 	Manager DGM
2	Chapter II- 2(vi) : Role of PMC	The minutes of the meetings of the PMC shall be maintained for a minimum period of five years and the Authority reserves the right to call for the minutes of meetings of the PMC at any time. <ul style="list-style-type: none"> • call for minutes of meetings of PMC at any time 	DGM
3	Chapter II – 3(a) : Proposal Forms	Insurers shall ensure that every Proposal Form used for any of their health insurance products is filed and approved under these guidelines. <ul style="list-style-type: none"> • Approval of proposal forms for health insurance products • Rejection of proposal forms for health insurance products 	DGM HoD
4	Chapter II -4 . xii –(b) Nomenclature of products	No Insurer shall name a product with the same name that is already marketed by any other Insurer. If at any point of time it is observed that same name is used by more than one insurer, the Authority reserves the right to direct the Insurer/s to change the name of the subsequent product/s filed or launched as the case may be. <ul style="list-style-type: none"> • Direct the Insurer as specified above 	HoD
5	Chapter II -4 . xii –(d) Nomenclature of products	Insurers may, however, forward an application for changing the name of a product, if they so desire. On examining such request/s the Authority may consider the same, in which case, such revised name shall be used prospectively only. <ul style="list-style-type: none"> • Decision on Name of the Product 	DGM
6	Chapter III –	If an insurer does not launch the product or	

Sl. No.	Reference	Details of Power Delegated by the Authority	Power delegated to
	A.10 New Health Products or Add-Ons or Riders	<p>modified product within a period of six months from the date of approval, the Insurer will be required to seek the approval of the Authority for launching the product or the modification, as the case may be.</p> <ul style="list-style-type: none"> • Granting approval for extension of time for launch of approved products 	DGM
7	Chapter III – C 6 Modification in terms and conditions of products under File and Use	<p>However, the Authority reserves the right to call for complete F&U Application, if necessary, for examination of any such modification.</p> <ul style="list-style-type: none"> • Authority's right to call for complete F&U application for examination, if necessary, in case of modifications 	HoD
8	Chapter III – D.1. Health plus Life Combi-Products	<p>There shall be an MOU in place between the Insurers as prescribed in the extant Regulations which shall be filed with the Authority independent of product filing.</p> <ul style="list-style-type: none"> • Calling for clarifications on MoU • MoU to be taken on record 	Manager DGM
9	Chapter III – F.c Health Package Products	<p>Where an Insurer wishes to create a Health Package policy by integrating products already noted or approved by the Authority without changing the policy wordings, terms, conditions and premium rates, such package product shall be placed before the PMC for approval and filed with the Authority in Form IRDAI - FnUNLHP (Annexure - 2) specified under these guidelines for the approval of the Authority.</p> <ul style="list-style-type: none"> • Approval of Health Package Product 	HoD
10	Chapter IV- II.1 Insurance Schemes sponsored by Governments	<p>Every insurance product proposed to be offered as a scheme sponsored by Governments shall be placed and approved by the PMC and UIN shall be obtained from the Authority.</p> <ul style="list-style-type: none"> • Approval of group schemes sponsored by Governments 	HoD
11	Chapter IV – III.13 Other	<p>Where any Insurer is found to be non-compliant with the extant Health Insurance Regulations or other relevant regulatory</p>	

Sl. No.	Reference	Details of Power Delegated by the Authority	Power delegated to
	Stipulations for Group Products	<p>framework including the framework pertaining to the products allowed under Use and File category, the Authority reserves the right to withdraw the Use and File facility for such Insurer and thereafter, such Insurer shall file the products referred under this chapter – IV as per File and Use Procedure in Form IRDAI – FNU-HIP (Annexure – 1) prescribed under these Guidelines and obtain prior approval.</p> <ul style="list-style-type: none"> • Withdrawing Use and File facility 	Member
12	Chapter IV – III.14 Other Stipulations for Group Products	<p>The Authority reserves the right to direct the Insurers to discontinue the marketing of the health insurance product launched under Use and File Guidelines.</p> <ul style="list-style-type: none"> • Direct to discontinue the Product 	Member
13	Chapter V-10 Additional guidelines for group Insurance	<p>All insurers wishing to offer group insurance should have a Board approved group insurance underwriting policy which should be part of the underwriting policy filed with the Authority</p> <ul style="list-style-type: none"> • Seek clarifications on the Underwriting Policy referred • Take on record the Underwriting Policy 	<p>Manager</p> <p>DGM</p>
14	Chapter VI – 10 Withdrawal of products	<p>Insurers shall use the specified Form IRDAI-HPW (Annexure – 6) for notifying the Authority about the withdrawal of products as well as riders/add-ons within 30 days from the date of withdrawal.</p> <ul style="list-style-type: none"> • Take on record the withdrawal of the product information filed by the Insurer 	HoD

IV. Delegation of powers of the Authority emanated from Cir : IRDA/LIFE/CIR/MIN/045/03/2016, dated 9th March, 2016

1	Offering existing general insurance products that are in compliance with IRDAI(Micro Insurance) Regulations, 2015 as General Micro Insurance	<ul style="list-style-type: none"> • Approval of existing general insurance products that are in compliance with IRDAI(Micro 	DGM
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	Products	Insurance) Regulations, 2015 as General Micro Insurance Products	
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**V.Delegation of powers of the Authority emanated from Cir :
IRDA/LIFE/CIR/MIN/045/03/2016, dated 20th Sept, 2019**

1	Guidelines on Filing of Minor Modifications in the approved Individual Insurance Products offered by General and Stand Alone Health Insurers on Certification Basis.	<ul style="list-style-type: none"> • Clause 5.1: Insurers may launch the modified version of the individual product after filing the same on Certification Basis under these Guidelines on complying with the following requirements and on getting the UIN from the Authority. Granting UI under Clause 5.2 • Clause 7: The Authority may inspect the documents submitted by the insurers. The Authority may also call for additional information and supporting data, if required. If any violation of any regulations, Guidelines, circulars, instructions issued by the Authority from time to time, is noticed, the Authority may direct 	DGM
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		<p>the Insurer to withdraw the modified version of the product. In such circumstances, the Authority reserves the right to take any action against the Appointed Actuary / Chief Compliance Officer / Chief Executive Officer / insurer after giving an opportunity of being heard as per provisions of extant legal and / or regulatory framework. The Authority also reserves the right to direct the Insurer to withhold the modification effected.</p> <ul style="list-style-type: none"> • Calling for additional information • Directing the Insurer to withdraw the modified version of the product. • Directing the Insurer to withheld the modification effected. • Clause 9: Where the modifications effected are contrary to these Guidelines and other extant 	<p>Manager</p> <p>Member</p> <p>Member</p>
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		<p>applicable regulatory framework, the Authority reserves the right to issue directions for taking corrective action with retrospective effect in respect of all the policies issued under modified version under these Guidelines.</p> <ul style="list-style-type: none"> • Direction to take corrective actions. 	Member
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VI.Delegation of powers of the Authority emanated from Cir : Ref: IRDAI/HLT/REG/CIR/ 001/01/2020, dated 01st January, 2020

1	Guidelines on Standard Individual Health Insurance Product	<ul style="list-style-type: none"> • Clause 21 (b): Issuing UIN to the standard health product 	DGM
		<ul style="list-style-type: none"> • Clause 21 (c): On review of the application, the Authority may call for such further information as may be required and may issue suitable directions which shall be retrospectively effected in respect of all contracts issued under this product. • Calling for information under Clause 21 (c) • Issuing direction under Clause 21 (c) 	<p>Manager</p> <p>Member (NL)</p>

VII.Delegation of Powers of the Authority emanated from Circular Ref: IRDA/TPA/REG/CIR/059/03/2016 for TPAs dated 28.03.2016

Sl. No.	Reference	Details of the provisions and actions which are delegated	Power delegated to
1	Annex-4	FORM TPA-2: Declaration and Undertaking with respect to Fit and Proper Criteria a. Taking on record b. Seeking further information/clarification	AGM Manager
2	Annex-5	FORM TPA-3: Intimation for appointment of change in Director /KMP a. Taking on record b. Seeking further information/clarification	AGM Manager
3	Annex-10	FORM TPA-6A: Status of shareholding pattern of TPA company a. Taking on record b. Seeking further information/clarification	HoD Manager
4	Annex-16/18/19/20	FORM TPA-8/6C/6D/6E- Annual Report by TPA along with schedule 1-7 and other annual declarations and returns. a. Taking on record b. Seeking further information/clarification	HoD Manager
5	Annex-17	FORM TPA-6B: Format for quarterly and cumulative claims data for TPAs a. Taking on record b. Seeking further information/clarification	AGM Manager
6	Annex-23/25/26	FORM TPA-6F/6G/6H: Half –yearly returns on non-insurance health scheme, servicing of foreign policies a. Taking on record b. Seeking further information/clarification	AGM Manager
7	Annex-28	FORM TPA-9: Intimation of opening and closing of branches or office address a. Taking on record	AGM

Sl. No.	Reference	Details of the provisions and actions which are delegated	Power delegated to
		b. Seeking further information/clarification	Manager

VIII.Delegation of other functions of Health Department

SI No	Function	Current level of delegation	Proposed level of delegation
1)	Health Approvals		
1.	Collection of Annual Fee for existing health insurers – For information	Member	HoD
2.	Approvals for appointment of and remuneration of CEOs	Chairman	Chairman
3.	Approvals pertaining to liaison offices in the area of health insurance (Opening/Closing)	Member	Member
4.	Due diligence references received from other regulators/Government	Member	Member
2)	Health Advertisements		
1.	Processing of advertisements filed under Use and File	DGM	Manager
3)	Health Policy		
1.	Working on comments of Health department on other policy/framework / Regulations / Guidelines where Health department is not the Nodal Department but needs to offer comments/inputs.	Member	HoD
2.	Analysis of Outsourcing Returns filed by insurers	HoD-- Escalating issues to Member/Chairman where there are issues	HoD— Escalating issues to Member/Chairman where there are deviations / violations
3.	Analysis of Fraud and AML/CFT returns filed by insurers	HoD— Analysis put up for	AGM— Analysis put up for

		information to Member. If there are issues, put up to Member/Chairman	information to Member. If there are deviations, put up to Member/Chairman
4.	Analysis of performance of insures vis a vis Rural and Social Sector Obligations	HoD— Analysis put up for information to Member. If there are issues, put up to Member/Chairman	HoD— Analysis put up for information to Member. If there are deviations, put up to Member/Chairman
4)	Health Coordination		
1.	Carrying out the required coordination and giving inputs on matters/subjects sought by other departments in IRDAI on specific issues (excluding matters relating to on-site inspections/inspection reports, BAP/IT related matters and references from Consumer Affairs Department).	HoD or Member depending on the issue	HoD
2.	Co-ordination with external agencies such as IIBI, General / Life Insurance Council, Central or State Government Departments, other Regulators etc (except due diligence matters)	Member	HoD If there are any policy level matters / issues, put up to Member/Chairman
5)	Health Analysis		
1.	Collection, Collation and Publication of Health Insurance business data, periodical returns	HoD— Analysis put up for information to Member. If there are deviations, put up to	HoD— Analysis put up for information to Member. If there are deviations, put up to

	Calling for clarifications	Member/Chairman HoD	Member/Chairman AGM
2.	Furnishing published business data to Govt., other agencies	Member	AGM
3	Calling for business data from Insurers	-	HoD
4.	Collection, Collation and Analysis of <i>ad hoc</i> data (including catastrophe related data)	HoD— Analysis put up for information to Member. If there are deviations, put up to Member/Chairman	HoD— Analysis put up for information to Member. If there are deviations, put up to Member/Chairman
6)	Health Legal, Complaints, RTI, PQs and Misc		
1.	BAP related matters (including coordination with IT department in IRDAI)	HoD	DGM
2.	Legal matters pertaining to Health Insurance, furnishing para wise comments for legal cases, filing affidavits	HoD— Wherever required, put up to Member/Chairman	HoD— Wherever required, to be put up to Member/Chairman
3.	Handling complaints, dispose of DRPG Complaints and enquiries received by health department on generic health insurance issues from policyholders and various external agencies including Government, other regulators etc. involving no policy decisions / matters.	Government/other Regulators: Member/Chairman Others: HoD	Government/other Regulators: HoD Others: Manager
4.	Parliament Questions	Chairman	Chairman
5.	Official Language Implementation	HoD	HoD

Note: In case any activity involves more than one of the functions as above, the higher of the delegated functionary would exercise the delegated function.

- IX. Delegation of Powers of the Authority emanated from Guidelines on Individual Covid Standard benefit based Health Policy Ref: IRDAI/HLT/REG/CIR/164/06/2020 dated 26.06.2020 and Guidelines on Individual Covid Standard Health Policy Ref: IRDAI/HLT/REG/CIR/163 /06/2020 dated 26.06.2020

Sl. No.	Details of Power Delegated	Power delegated to
1	<p>In respect of Corona Rakshak and Corona Suraksha Products filed as per the above referred guidelines.</p> <ul style="list-style-type: none">• Calling for clarifications from all insurers• Allotment of UIN to all insurers and taking record of Product	<p>Manager</p> <p>DGM</p>