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

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

IRDAI/NL/GDL/F&U/030/02/2016 **18th February, 2016**

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Guidelines on Product Filing Procedures for General Insurance Products

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CHAPTER V
MAINTENANCE OF RECORDS AND FURNISHING OF INFORMATION AND OTHERS

[illegible]	[illegible]	**23**
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[illegible]	[illegible]	**23**
[illegible]	[illegible]	**24 to 25**
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[illegible]	[illegible]	**30 to 36**
[illegible]	[illegible]	**37 to 38**
[illegible]	[illegible]	**39 to 49**
[illegible]	[illegible]	**50 to 76**

CHAPTER I
PRELIMINARY

1. Short title and commencement

[illegible]

[illegible]

[illegible]

2. Scope and Applicability

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

3. Products filed under the earlier file and use guidelines

[illegible]

[illegible]

[illegible]

[illegible]

4. Definitions

[illegible] **schedule I** [illegible]

[illegible]

5. Classification of Products

[illegible]

[illegible] Retail Products

[illegible]

(b) Commercial Products

[illegible]

CHAPTER II
GUIDING PRINCIPLES FOR PRODUCT DESIGN AND RATING

6. Product Development

[illegible]

[illegible]

[illegible]

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CHAPTER III
PRODUCT FILING

7. Filing Procedures

7.1 Prerequisites for Filing Product

I. Underwriting Policy

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II. Product Management Committee (PMC)

[illegible]

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[illegible] **Schedule II**[illegible]

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7.2 Product Approval Process

I. File and Use Procedures

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[illegible]

[illegible]

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II. Timelines of filing under File and Use Procedures

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III. Use and File Procedures

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IV. Compliance Requirements common to both File and Use and Use and File Procedures

[illegible] **Schedule III**

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

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9. IRDAI`s right to question terms and /or issue directions

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[illegible]

[illegible]

[illegible]

10. Rejection of Filing

[illegible]

[illegible]

[illegible]

11. Unique Identification Number (UIN)

[illegible]

12. Validity of Product Approval

[illegible]

[illegible]

CHAPTER IV
PRODUCT MANAGEMENT

13. Product Withdrawal and Revisions

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[illegible]

[illegible]

[illegible]

[illegible]

14. Cancellation of Policies

[illegible]

[illegible]

15. Grievance Management Clause

[illegible]

16. Pricing Flexibility

[illegible]

17. Prohibition on alteration of terms and conditions and other features of the product

[illegible]

[illegible]

18. Product Performance Review

[illegible]

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19. Technical Audit

[illegible]

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

20. Maintenance of Records and Furnishing of Information

[illegible]

[illegible]

[illegible] **Schedule IV** [illegible]

[illegible]

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

[illegible]

[illegible]

[illegible]

22. Power of the Authority to issue clarifications etc.

[illegible]

(T S Vijayan)
Chairman

Schedule I

Glossary

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Schedule II

Role of Product Management Committee Members

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1. Appointed Actuary

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[illegible]

2. Chief Underwriting Officer

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[illegible]

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[illegible]

[illegible]

[illegible]

[illegible]

3. Chief Financial Officer

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

4. Chief Marketing Officer

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

5. Chief Risk Officer

[illegible]

[illegible]

- [illegible]
- [illegible]
- [illegible]

6. Head Reinsurance

[illegible]

[illegible]

[illegible]

7. Compliance Officer

[illegible]

[illegible]

[illegible]

Schedule III

Guidance for compliance with Line of Business wise requirements

1. Marine Hull Insurance

[illegible]

[illegible]

2. Motor Insurance

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] *non est factum'.*

[illegible] Fire and Property Insurance

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

4. Engineering Insurance

[illegible]

Large Risks Contracts

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Special Types Of Insurance

[illegible]

□□ Insurance Schemes sponsored by Governments

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[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] Prohibition on Tendering for other Insurance Covers

[illegible]

[illegible]

[illegible]

Trade Credit Insurance

[illegible]

Package Products

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

11. Pilot Products

[illegible]

12. Group Products

[illegible]

[illegible]

[illegible]

13. Add On Cover/s

[illegible]

Schedule IV

Reports to IRDAI			
S.No	**Return/Statement**	**Periodicity**	**Format**
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible] *new products* [illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
Reports to Insurer`s Board			
[illegible]	[illegible]	[illegible]	[illegible]

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]
[illegible]			

Form -A

	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	**Filing Procedure**	**File and Use**	
Whether the filing is under File and Use or Use and File		**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**
[illegible]		
[illegible]		
[illegible]		
[illegible]		
[illegible]		
[illegible]		
2. Product features		
[illegible]		
[illegible]		
[illegible]		
[illegible]		

[illegible]	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
3 Marketing	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
4 Underwriting and Claims	
[illegible]	
[illegible]	
[illegible]	

[illegible]	
[illegible]	
5 Actuarial support	
[illegible]	
[illegible]	[illegible]
	[illegible]
	[illegible]
[illegible]	[illegible]
	[illegible]
	[illegible]
[illegible]	
[illegible]	
[illegible]	
6 Rates and terms	
6.1 Where the rates and terms are in the form of an internal tariff:	
[illegible]	
[illegible]	

[illegible]	
[illegible]	
[illegible]	
[illegible]	
6.2 Where the product is a "package" product designed for a specific client or class of clients:	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
6.3 Where rates and terms are determined by reinsurers or other underwriters:	

[illegible]	
[illegible]	
[illegible]	
[illegible]	
[illegible]	
8 Documents	
[illegible]	
[illegible]	
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[illegible]		[illegible]	

Form Filing Instructions

[illegible]

1. Filing in BAP system

[illegible]

2. The Manual filings of general insurance products shall be addressed to

[illegible]

3. [illegible]

4. [illegible]

5. [illegible]

6. File by Each Product

[illegible]

7. Filing Description

[illegible]

8. Revision/Add on Cover

[illegible]

[illegible]

9. Incomplete filings

[illegible]

Form B

FILING OF GENERAL INSURANCE PRODUCT	
Filing under	**File and Use** **Use and File**
Name of Insurer	
Date of filing	
Name of Product	
Product Classification **Retail / Commercial**	

Certificate by CEO or Designated Officer

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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[illegible]

[illegible]

[illegible]

Name and Designation

Form C

FILING OF GENERAL INSURANCE PRODUCT	
Filing under	**File and Use** **Use and File**
Name of Insurer	
Date of filing	
Name of Product	
Product Classification **Retail / Commercial**	

Certificate by Appointed Actuary

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

Name and Designation

Form D

FILING OF GENERAL INSURANCE PRODUCT	
Filing under	**File and Use** **Use and File**
Name of Insurer	
Date of filing	
Name of Product	
Product Classification **Retail / Commercial**	

Certificate by Lawyer of the insurer

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[illegible]

[illegible]

[illegible]

[illegible]

Name and Designation

[illegible]

Form E

FILING OF GENERAL INSURANCE PRODUCT	
Filing under	**File and Use** **Use and File**
Name of Insurer	
Date of filing	
Name of Product	
Product Classification **Retail / Commercial**	

Certificate by Product Management Committee

This is to certify that:

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

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[illegible]

[illegible]

Name and Designation

Annexure I A

Name of Insurer:
List of existing Products classified as 'Retail Products'

S.No	**Name of the Product**	**Line of Business**	**UIN No. Allotted**	**Date of Noting**	**Remarks by Authority at the time of Noting**

[illegible]

Name

[illegible]

Name

[illegible]

[illegible]

Annexure I B

Name of Insurer:
List of existing Products classified as 'Commercial Products'

S.No	**Name of the Product**	**Line of Business**	**UIN No. Allotted**	**Date of Noting**	**Remarks by Authority at the time of Noting**

Name

Name

Annexure II

Name of Insurer:
List of existing Products of 'Product withdrawn'

S.No	**Name of the Product**	**Line of Business**	**UIN No. Allotted**	**Date of Noting**	**Date of Withdrawal**	**Remarks by Authority at the time of Noting**

Name

Name

Annexure III

Name of Insurer:
List of all Products scrutinised/reviewed/ recommended by PMC under File and Use and Use and file procedures

I. File and Use						
S.NO	**Class of Business**	**New Product/ Revision / Add-on**	**Name of the Product**	**Date of filing the Product with IRDAI**	**Status as on ----- (Under process/UIN allotted)**	**Remarks**

II. Use and File							
S.NO	**Class of Business**	**New Product/ Revision / Add-on**	**Name of the Product**	**Date of placing the Product in PMC**	**Status as on ----- Under process/ UIN received**	**Date of first Marketing the Product**	**Remarks**

Name and Designation

Annexure IV

Name of Insurer:
List of all New Products /Revision of existing products/Add on Cover introduced by the insurer during the quarter ------under File and Use and Use and File procedures

I. File and Use							
S.NO	**Class of Business**	**New Product/Revision/ Add-on**	**Name of the Product**	**Date of filing the Product with IRDAI**	**Date of UIN allotted**	**Date of Marketing the Product**	**Remarks**

II. Use and File							
S.NO	**Class of Business**	**New Product/Revision/ Add-on**	**Name of the Product**	**Date of placing the Product in PMC**	**Date of UIN allotted**	**Date of Marketing**	**Remarks**

Name and Designation

Annexure V

	GUIDELINES ON "PRODUCT FILING PROCEDURES FOR GENERAL INSURANCE PRODUCTS" **Reporting Form under Para 20(b)-Schedule IV(7)** **List of Large Risks Underwritten**			
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[illegible]	[illegible]		

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

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[illegible]	[illegible]									
[illegible]	[illegible]									

[illegible]

[illegible]

[illegible]

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

[illegible]

[illegible]

[illegible]	[illegible]	[illegible]		[illegible]		[illegible]		[illegible]		[illegible]	
		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]										
[illegible]	[illegible]										
[illegible]	[illegible]										
[illegible]	[illegible]										
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[illegible]	[illegible]										
[illegible]	[illegible]										
[illegible]	[illegible]										
[illegible]	[illegible]										

[illegible]

[illegible]

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

ANNEXURE VIII

REPORTING FORM UNDER PARA 20(b)-Schedule IV(10) OF GUIDELINES ON "PRODUCT FILING PROCEDURES FOR GENERAL INSURANCE PRODUCTS"
TO THE BOARD OF DIRECTORS

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

[illegible]

[illegible]

ANNEXURE IX

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

[illegible]

SOLVENCY POSITION

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]			
[illegible]	[illegible]			
[illegible]	[illegible]			
[illegible]	[illegible]			
[illegible]	[illegible]			

[illegible]

[illegible]

ANNEXURE X

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)

ANNEXURE XI

Logo of the company	Name & Address of the company Website:	ISSUING OFFICE

STANDARD PROPOSAL FORM FOR "LIABILITY ONLY" POLICY

(For Commercial Vehicles other than Motor Trade Internal Risks Policies)

A. Questions that are necessarily to be listed for granting the cover as per the Motor Vehicles Act- 1988.

A (I). Personal Details of Proposer/Owner:

Personal Details										

	10	[illegible]			
	11	[illegible]			
	12	[illegible]			
	13	[illegible]			
	14	[illegible]			
	15	[illegible]			
	16	[illegible]			
	17	[illegible]			
	18	[illegible]		[illegible]	[illegible]
	19	[illegible]		[illegible]	[illegible]
	20	[illegible]		[illegible]	[illegible]
	21	[illegible]	**(IMT-5)/(IMT-7)/(IMT-6)**		
		[illegible]			
		[illegible]		[illegible]	[illegible]
		[illegible]		[illegible]	[illegible]
		[illegible]		[illegible]	[illegible]
		[illegible]			
Third Party Risks: Death / Bodily Injury	**22**	[illegible]			
		[illegible]	[illegible]	[illegible]	
		[illegible]	[illegible]	[illegible]	
		[illegible]			
		[illegible]			
		[illegible]			

		[illegible]		
		[illegible]		
		[illegible]		
Third Party Risks: TPPD (IMT -20)	**23**	[illegible] **[For additional TPPD limits, please see Q.No. 25]**	[illegible]	[illegible]
Third Party Risks: Liability to 'Employee' under E.C. Act-1923 (Compulsorily to be covered by M.V. Act-1988)	**24**	[illegible]		
		[illegible]	[illegible] _____ [illegible]	
		[illegible]	[illegible] _____ [illegible]	
		(Note: [illegible]		
B. Questions that provide additional covers as per IMT Endorsements				
Addl. TPPD	**25** **GR 39**	[illegible]	[illegible]	[illegible]
Additional Liability	**26**	[illegible]		

	(IMT-28)	[illegible]	[illegible]	[illegible]
Liability to Employees who are not 'Employee'	27 (IMT-29)	[illegible]	[illegible]	[illegible]
Personal Accident Cover of Owner Driver	28	**Personal Accident Cover for Owner Driver is compulsory in the Liability Only Cover. Please give details of nomination** [illegible]		
		[illegible]		
		[illegible]		
		[illegible]		
		[illegible]		
		[illegible]		

PA Cover for Named Occupants	**29**	[illegible]			[illegible]	[illegible]
	(IMT -15)	[illegible]				
		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
		[illegible]				
		[illegible]				
		[illegible]				
		[illegible]				
		[illegible]				
		[illegible]				
		[illegible]				
PA Cover for Un-Named Occupants	**30**	[illegible]				
	(IMT -16)	[illegible]				
		[illegible] _____				
		[illegible]				
Geographical Extension	[illegible]	[illegible]				
	(IMT-1)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
		[illegible]				

C. Questions that are elicited for information and data collection purposes

	32				

			[illegible] [illegible]		
		[illegible]	[illegible] [illegible] [illegible] [illegible]	[illegible]	[illegible]
			[illegible]	[illegible]	
			[illegible]	[illegible]	
			[illegible]	[illegible]	
			[illegible]	[illegible]	

Declaration by the Insured

[illegible] _____

[illegible]

[illegible]

[illegible]: **Signature of the Proposer/s.**

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

[illegible]

Noted [illegible]

ANNEXURE XII

Logo of the company	Name & Address of the company **Website:**	ISSUING OFFICE

STANDARD PROPOSAL FORM FOR "LIABILITY ONLY" POLICY

(For Private Car/Two Wheelers)

A. Questions that are necessarily to be listed for granting the cover as per the Motor Vehicles Act-1988.

Personal Details										

A (I). Personal Details of Proposer/Owner:

A (II). Vehicle Details

Vehicle Specifications			

		[Note:		
Third Party Risks: TPPD (IMT -20)			**YES**	**NO**
Third Party Risks: Liability to 'Employee' under E.C . Act-1923 (Compulsorily to be covered by M.V. Act-1988)	**24**			
		(Note:		

B. Questions that provide additional covers as per IMT Endorsements

Addl. TPPD	**25** **GR 39**	**Q.No. 23**	**YES**	**NO.**
Additional Liability to Employee	**26** **(IMT-28)**	**Note:** **who are Employees** **Q.No. 24**	**YES**	**NO**
Liability to Employees who are not Employee	**27** **(IMT-29)**	**Note:** **who are not Employee**	**YES**	**NO**

Personal Accident Cover of Owner Driver	**28**	[illegible]	
		[illegible]	
		[illegible]	
		[illegible]	
		[illegible]	
		Note): 1. Personal Accident cover for Owner Driver is compulsory for Sum Insured of Rs.1,00,000/- for Two Wheelers and Rs.2,00,000/- for Private Cars. **2. Compulsory PA cover to owner driver cannot be granted where a vehicle is owned by a company, a partnership firm or a similar body corporate or where the owner-driver does not hold an effective driving license)**	

PA Cover for Named Occupants	**29**	[illegible]			[illegible]	[illegible]
	(IMT -15)	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
		[illegible]				
		[illegible]				
		[illegible]				
		[illegible]				
		[illegible]				
		(Note: The maximum CSI available per person is Rs.2 Lakhs in case of Private Cars and Rs.1 Lakh in the case of Motorized Two Wheelers)				

PA Cover for Un-Named Occupants	**30**	[illegible]	[illegible]	[illegible]
	(IMT -16)	[illegible]		
		[illegible] _____	[illegible] _____	
		Note: The maximum CSI available per person is Rs.2 Lacs in case of Private Cars and Rs.1 Lac in the case of Motorized Two Wheelers)		

Geographical Extension	[illegible]		[illegible]							
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
	[illegible]	**Note:** [illegible]								

C. Questions that are elicited for information and data collection purposes

[illegible]	[illegible]			
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]			
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]			
[illegible]	[illegible]			
[illegible]	[illegible]			
[illegible]	[illegible]	[illegible]	[illegible]	
[illegible]	[illegible]			
[illegible]	[illegible]			
[illegible]	[illegible]	

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

[illegible]

[illegible]

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