



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

CIRCULAR

IRDA/NL/CIR/MISC/149/06/2017

Dt: 28th June, 2017

To

CEOs/CMDs of All General Insurance Companies, Life Insurance Companies and Health Insurance Companies

Re: Delay in Claim Intimation/Documents Submission.

The Authority, vide circular no. IRDA/HLTH/MISC/CIR/216/09/2011 dated 20.09.2011, issued guidelines as to how to deal with delayed intimation of claims and delayed submission of documents by the claimants.

Since, some insurance companies were not adhering to the provisions of the circular, the Authority further issued directions under section 34(1) of the Insurance Act, 1938, vide no. IRDA/NL/MISC/CIR/214/10/2016 dated 28.10.2016 clarifying that the circular dated 20.09.2011 is binding on the insurers.

Recently, in a legal case the Hon'ble High Court, while passing the order made several adverse comments against the Insurance Companies' non-compliance of the Authority's direction and ordered the Authority to take appropriate remedial measures.

In view of the above, you are hereby advised to ensure compliance with the said circulars scrupulously.

(P.J. Joseph)
Member (Non-Life)

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