



CIRCULAR

To

All Insurers excluding GIC Re, FRBs and Lloyd's (India)

Re: Issuance of digital insurance policies by insurance companies via Digilocker

Digilocker is an initiative under the Digital India program by the Government of India where citizens can get authentic documents/ certificate in digital format from original issuers of these certificates. It aims at eliminating or minimising the use of physical documents and will enhance effectiveness of service delivery, making these hassle free and friendly for the citizens.

2. In the insurance sector, Digilocker will drive reduction in costs, elimination of customer complaints relating to non-delivery of policy copy, improved turn around time of insurance services, faster claims processing and settlement, reduction in disputes, reduction in fraud and improvement in customer contactability. On the whole it is expected that it will lead to better customer experience.

3. In order to promote the adoption of Digilocker in the insurance sector, the Authority advises all insurers to enable their IT systems to interact with Digilocker facility to enable policyholders to use digilocker for preserving all their policy documents.

4. The insurers should inform their retail policyholders about Digilocker and how to use it. Insurers are also advised to enable the process by which the policyholders can place their policies in the digilocker.

5. Digilocker team in NeGD (National e-Governance Division) under Ministry of Electronics and Information Technology shall provide necessary technical guidance and logistic support to facilitate adoption of Digilocker. A brief for on-boarding documents and contact details of resource persons in NeGD is annexed.

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T.L. Alamelu

Member (Distribution)

Encl: a.a.

Annexure-I

Implementation of DigiLocker in Government Departments for Citizen Centric Services

This shall be applicable to all Ministries, Departments their attached and subordinate organizations / Autonomous/statutory bodies, Government agencies, educational institutions etc. which would use DigiLocker as an issuer, requester and verifier (known as subscriber).

Departments concerned shall register themselves as mentioned below and may refer the technical documents for the integration of their services with DigiLocker.

1. **Registration:** Authorized officials have to visit the 'Partner portal' of DigiLocker (url:<https://partners.digilocker.gov.in>) and register as an Issuer, requester or verifier.
2. **Technical resource for integration:** API specification documents are available at below link:

<https://digilocker.gov.in/resource-center.html>

3. **For any Technical support/ guidance please write to us:**

partners@digitallocker.gov.in

4. **You may contact below mentioned officials for escalation:**

Level-1

Sh. Durgaprasad Dash,
Addl. General Manager,
email: durga@digitalindia.gov.in

Level-2

Sh. Debabrata Nayak,
Project Director, NeGD
email: dnayak@digitalindia.gov.in