Version History

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INTRODUCTION TO PRODUCT FILING

The product filing process is a "File and use" process. Insurers need to submit details of products in FORM-A along with supporting documents to IRDA for approval. Post approval insurers need to update the product launch details to complete the process.

The process of filing the product application has many steps as detailed below however in brief will have 3 stages:

1. Filling of application form
2. Document upload
3. Digital Sign and Submit

Product filing home screen has three sections.

1. **Start new applicatoin** : users can file a new product, revise existing approved product, withdraw a product and refile an earlier declined product.
2. **Search applicatoin** : Users can search their products filed and launched through various parameters like UIN, URN and a date range between when the application were submitted.
3. **Your requests**: Users can find the draft application which are saved during filing, application which have come for resubmission, applications which need clarification from insurers as raised by IRDA during approval process and intimation link to provide product launch/closure details.
   These links will be disabled if there is no applicatoin in your bucket, when the counter turns (1) or more, the link is enabled and user can take appropriate actoin.

   A brief write up about each link is available on product filing home screen.

1. NEW PRODUCT FILING

Whenever any insurer wants to launch a new product in the insurance market, they need to fill and submit an application form to IRDAI along with the supporting documents.

The application will require an IRDAI approval and post approval insurer will have to intimate IRDAI with product launch details.

1. Login to BAP portal with valid user credentials, **User Profile** screen is displayed.

2. Click on **Product Filing** tab for Product filing home screen to be displayed.

Figure 1: Product Filing screen

3. Click on **New Product** on the **Product Filing** screen. An application form is displayed.

The new application process has 6 sections: **Product Parameters, Product Features, Product Rates, Documents, General Information** and **Digital Signature & Submit.**

Step 1: Product Parameters

The **Product Parameters** section gathers details like product type, line of business, product category, etc.

1. Click on **Product Filing** tab.
2. Click on **New Product** link. The **Product parameters** screen is displayed.

Figure 2.1: Product parameters screen

Figure 2.2: Product parameters screen

The fields in the **Product parameters** screen are explained in the following table.

Field	Description
Name of Insurer	This displays name of the insurer filing the new product application. This data is pre-populated by the system.
Product Parameter	
Date of Product Filing	This displays the date on which the insurer is filing the product. This is pre-populated by the system.
A) Filing Type	Since this is a new product filing application, so it is pre-populated by the system as "New Product".
B) UIN of product	This field displays UIN of the product, for new product this field will be blank.
Name of product	Enter the name of the product for which you are filing this application.
Date of approval of Original Product	This field displays date of the product post submission of the application. This is pre-populated by the system. For new product its not applicable.
C) Select Product Type	Select the product type from the drop down menu. Select either "Main Product" or "Add On".
Specify Add Ons/Specify Products	"Specify Add-Ons" table is enabled if you select product type as "Main Product". By clicking on the tab "+add-on", you can mention the add-on details. If you select product type as "Add On", "Specify Products" table is enabled. By clicking on "Link to Product" tab, you can link the add-on product to the main product.
Product/AddOn UIN	In this field, you can select the main product/ addon UIN from the drop down menu.
Name	Once you select the main product/add on UIN, the name of the product/add on will be pre-populated by the system.
Date of Introduction	Once you select the main product/add on UIN, the date of introduction of the product/add on will be pre-populated by the system.
Delete	Click on ✖ icon to delete the main product/add on linking.
Nature of Revision Made	This field is applicable only for re-filling of the earlier declined product.
E) Line of Business	Select the line of business from the list given. Tick mark the check box ☑ against the applicable line of business.
F) Product Category (As per Se.19 of F&U Guidelines):	Select the product category from the list given. Tick mark the check box ☑ against the applicable product category.

Field	Description
G) Is Product Erstwhile-Tariffed? YES/NO:	Select either Yes or No by clicking on the radio button ⊙.
Back	Click on this to go back to home page.
Reset	Click on this to restart the application, losing the current application form's unsaved progress.
Save as Draft	Click this to save the application in draft mode.
Save & Continue	Once details in one section of the form are complete, click on this to proceed while saving the data simultaneously.

Once you click on Save & Continue, you will be directed to "Product Features" section.

Step 2: Product Features

In **product features** section, other Product related details are entered.

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> On **Product parameters** screen, click **Save & Continue**. **Product Features** screen is displayed.

Figure 3: Product features screen

Figure 4: Section H

Click on to expand the section. Click on to contract the section.

Fields in **Product features** screen are explained in the following table.

Field	Description
H) Product Features	
What are the contingencies covered?	Enter the contingencies covered under the product. Maximum character length is 750.
Cover Provided on	Select the coverage basis from the list given. Tick mark the check box ☑ against the applicable coverage basis.
Does insurer have the right of recovery under subrogation?	Enter whether recovery of right under subrogation if there is any. Maximum allowable character length is 500.
What are the excluded perils?	Enter the names of excluded perils in this field. Maximum allowable character length is 500.
Does the product have any special features?	Enter special features of the product if any. If no special features are there, you can mention NA. Maximum character length is 500.

Figure 5: Section I

Click on to expand the section. Click on to contract the section.

Fields in **Product features** screen are explained in the following table.

Field	Description
I) Marketing	
Target market for the product	Enter the details for target market for the product. Maximum character length is 500.
Sales channel planned to sell products	Select the sales channels from the list given. Tick mark the check box against the chosen sales channel.
Plans and budgets for sales promotion (Expected for Minimum 3 FY):	Enter details for this field by clicking on "Add Row" tab.
Fiscal Year	Enter the fiscal year in the format YYYY-YY.
Expected Business	Enter the expected business value.
Expected expenses	Enter the expected expenses value.
Delete	Click on icon to delete the entry.
Acquisition cost to be incurred including commission or brokerage: (This can be lower than the maximum permitted by law or regulations):	Enter the details for this field in less than 500 characters.

Figure 6: Section J

Click on to ⊟ expand the section. Click on to ⊞ contract the section.

Fields in **Product features** screen are explained in the following table.

Field	Description
J) Underwriting and Claims	
What will be delegation of authority for underwriting and for quoting rates and terms?	Enter delegation authority details in this field in maximum 500 characters.
What will be delegation of authority for processing and settlement of claims?	Enter delegation authority details in this field in maximum 500 characters.
Are there any reinsurance arrangements specific to this product? Do they require consultation with reinsurers for underwriting or for settlement of claims?	Select either Yes or No by clicking on the radio button ⊙ .
The Underwriting Manual and Claims processing manual provided to staff in respect of this product is attached in section M	Tick mark the check box ☑ against this field if user manual is attached in section M.

Figure 7: Section K

Click on to 🟧 expand the section. Click on to ➕ contract the section.

Fields in **Product features** screen are explained in the following table.

Field	Description
K) Actuarial Support	
Name of Appointed Actuary	Select the name of the actuary from the drop down menu options. If the required name is not there in the list, Request raise a ticket to IRDAI to add entries.
Risk factors used for rating:	Enter details of all the risk factors in the given table. Click on tab "Add Row" to add the details.
SI No.	This is serial number automatically generated by the system.
Risk Factor	Enter the name of the risk.
Delete	Click on ✖ icon to delete the entry.

Field	Description
Margins built into the rates and terms for acquisition cost, expenses of management, catastrophe reserve, other contingencies and profit margin:	Enter details for margins set for acquisition cost, expenses of management, catastrophe reserves, other contingencies and profit margins in the given table.
Particulars	This displays the list of particulars for which margins are to be entered.
Margins(amount 12 digits)	Enter the margin values for all the particulars. Maximum character length allowed is 12.
IT system will provide data on each of the risk factors in respect of premiums and claims	Tick mark the check box ☑ against this field if IT system will provide data on each of the risk factors in respect of premiums and claims
Periodicity of compilation and analysis of data for review of the rates and terms:	Enter details for this field. Maximum allowable character length is 500.
Basis of reserving for unexpired risks in respect of long-term products:	Enter details for this field. Maximum allowable character length is 500.

Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.
Save & Continue	Once details in this section of the form are complete, click on this to proceed while saving the data simultaneously.

Click on Save & Continue. You will be directed to **Product Rates** section.

Step 3: Product Rates

On **Product features** screen, click **Save & Continue**. The **product rates** screen is displayed.

Figure 81: Product Rate screen

Click on to ▬ expand the section. Click on to ➕ contract the section.

Figure 92: Section L - I

Fields in **product rate** screen are explained in the following table:

Field	Description
L) Rates and terms:	
I) Where the rates and terms are in the form of an internal tariff	
Applicable	Select either Yes or No through radio button ⊙ If yes is selected, option to upload relevant docum will expand.
Where the rates and terms quoted to individual clients can vary from the tariff rates and terms, please provide details:	Enter details for variable rates and terms. Maximum allowed character length is 500.
Where the tariff is used only as a guide and the underwriter has authority to depart from the tariff, please state the level of management at which such departure can be made and the permitted extent of such variation and the	Enter the details in the given field. Maximum allowable character length is 500.

circumstances in which such variation is permitted	
Where the insurance is to be provided on first loss basis or with deletion of the condition of average, in a class that is normally insured on full sum insured basis and subject to condition of average, please state the basis of the first loss rating scale or the basis to dispense with the condition of average	Enter the details in the given field. Maximum allowable character length is 500.
Where the insurance is to be provided with a higher than normal deductible or franchise, please state the basis on which premium reduction will be allowed for the higher deductible or franchise	Enter the details in the given field. Maximum allowable character length is 500.

Figure 103: Section L - II

Fields in **Product Rate** screen are explained in the following table:

Field	Description
L) Rates and terms:	
II) Where the product is a "package" product designed for a specific	

client or class of clients	
What are the elements of insurance put together in a package?	Enter details in the given field. Maxim allowable character length is 500.
Is the package rate derived by adding together the rates for individual elements of insurance? If not, please state how it is rated	Enter details in the given field. Maximum allowable character length is 500.
In the former case, how is each element of insurance rated?	Enter details in the given field. Maximum allowable character length is 500.
Is there an internal guide tariff or is each risk rated individually?	Enter details in the given field. Maximum allowable character length is 500.
If each risk is rated individually, at what management level are rates and terms quoted and what is the basis for deriving the premium rates?	Enter details in the given field. Maximum allowable character length is 500.

Figure 114: Section L - III

Fields in **Product features** screen are explained in the following table.

Field	Description
L) Rates and terms:	

III)	Where the product is experience rated
What is the target claims ratio?	Enter details in the given field. Maximum allowable character length is 500.
At what management levels are rates and terms quoted?	Enter details in the given field. Maximum allowable character length is 500.
At what level of management can the insurer decide to ignore the experience in quoting for the insurance?	Enter details in the given field. Maximum allowable character length is 500.
How are the statistics used for experience collected and analysed?	Enter details in the given field. Maximum allowable character length is 500.

Figure 125: Section L - IV

Fields in **Product features** screen are explained in the following table.

Field	Description
L) Rates and terms:	
IV)	Where rates and terms are determined by reinsurers or other underwriters
At what level of management is a decision made regarding acceptance of the rates and terms quoted?	Enter details in the given field. Maxim allowable character length is 500.
Does the insurer have a clearly defined	Enter details in the given field.

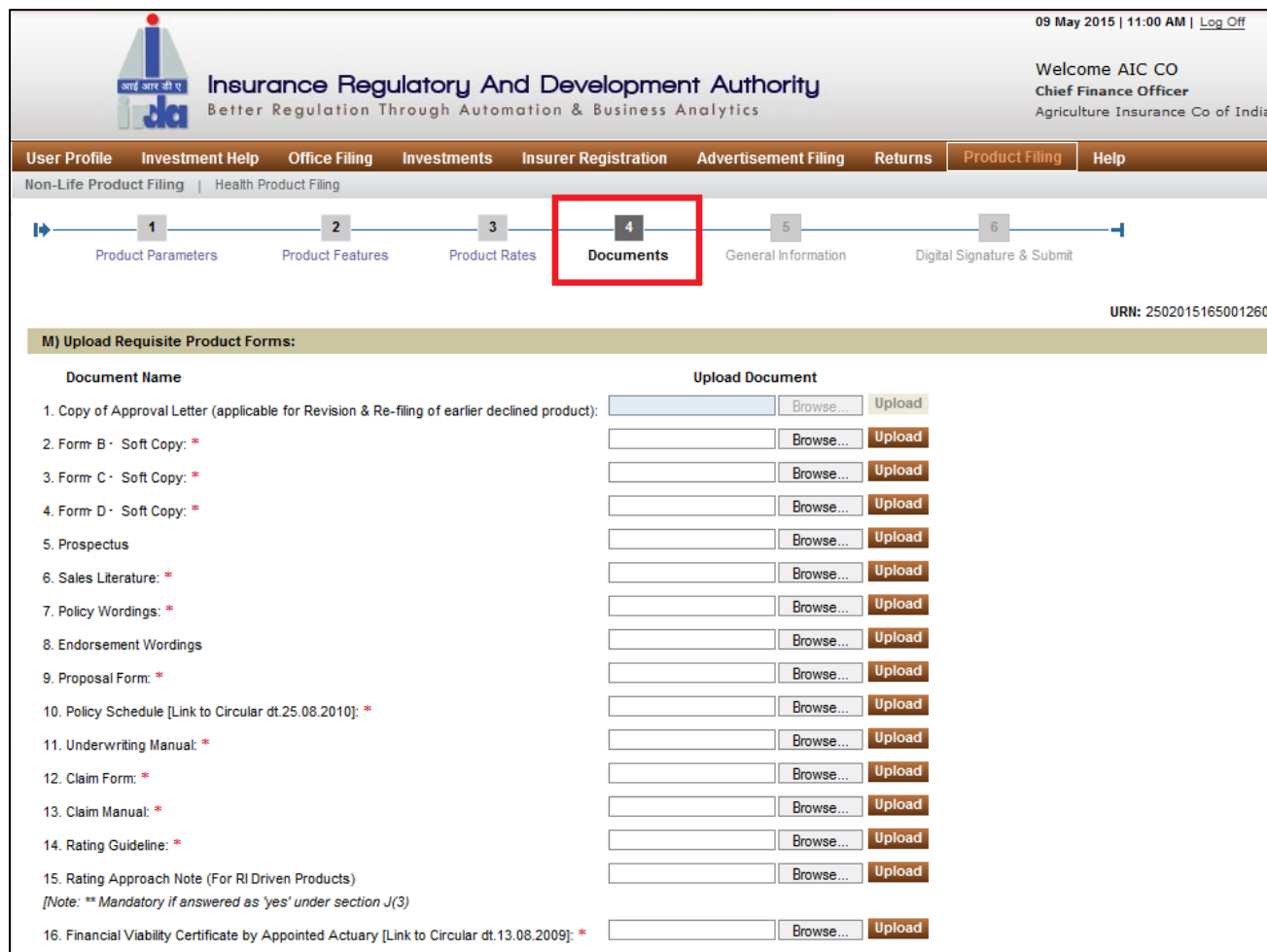| policy with regard to the acceptance of changed policy wordings and the minimum rates and terms required for acceptance?	Maximum allowable character length is 500.
Confirmation that the terms quoted to the client will be the same as those quoted by the reinsurer or the underwriter	Select either Yes or No through the radio button ⊙ If yes is selected, option to upload relevant document will expand.

Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.
Save & Continue	Once details in this section of the form are complete, click on this to proceed while saving the data simultaneously.

Click on **Save & Continue** to go to **Documents** section

Step 4: Documents

In **Documents** section all relevant documents which needs to be uploaded to support Form A of New Product Filing application can be uploaded here.

On **product rates** screen, click **Save & Continue**. The **Documents** screen is displayed.


Figure 136: Documents Section

Above mentioned is the list of documents that are required in this section (red starred (*) documents are to be mandatorily provided):

Copy of Approval Letter (applicable for Revision & Re-filing of earlier declined product):

Figure 147: Section M

Fields in **Documents** screen are explained in the following table:

Buttons	Description
M) Upload Requisite Product Forms	
Browse	Click on browse to select the document you want to upload. Click on upload. The document will be uploaded.
Upload	Click on upload. The document will be uploaded.
View Return	Once the document is uploaded, view document icon appears. Click on it to view the document that is uploaded.
Delete	Once the document is uploaded, delete document icon appears. Click on it to delete the uploaded document.

Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.

Save & Continue	Once details in this section of the form are complete, click on this to proceed while saving the data simultaneously.

Click on **Save & Continue** to go to **General Information** section.

Step 5: General Information

In **general information section**, other details pertaining to product are captured here.

On **Document** screen, click **Save & Continue**. The **general information** screen is displayed.

Figure 158: General Information Section - N

Figure 169: General Information Section - O

Fields in **General Information** screen are explained in the following table.

Field	Description
N) Actuarial Support	
Whether Company's Board approved U/W policy (as well as all changes) from time to time filed with and approved by IRDA?	Select either Yes or No through the radio button ⊙ If yes is selected, option to upload relevant document will expand.
Term of the Policy [Annual / Long-Term / Specific To Policy]	Select the term of policy from the drop down menu options. If you select "Long Term", a new field appears asking for duration of the term in years.
Retail / Commercial / Both	Select the applicable option by clicking the corresponding radio button ⊙ .
O) Supplementary Information	
If there is any information other than that provided in this form and its enclosures which should be taken into account in examining the filing of this product please provide it here	Enter any additional information (if any) in this text field. Maximum allowable character length is 500.
Fiscal Year	This value is generated by system.
Expected Business	This value is generated by system.
Expected Loss Ratio	Enter the expected loss ratio.
Expected Combined Ratio	Enter the expected combined ratio.

Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode. Saved applications can be later fetched from 'Your requests' sections.
Save & Continue	Once details in this section of the form are complete, click on this to proceed while saving the data simultaneously.

Click on **Save & Continue** to go to **General Information** section.

Step 6: Digital Signature & Submit

In **Digitally Sign**, authorised signatories need to attach digital signatures to complete New Product Filing application.

On **General Information** screen, click **Save & Continue**. The **Digital Signature & submit** screen is displayed.
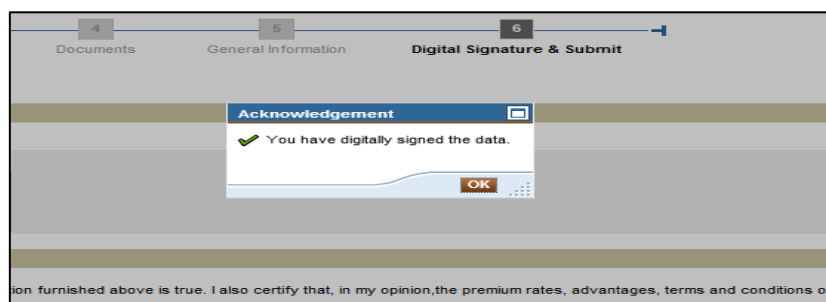

Figure 17: Digital Signature screen

Fields in **Digital Signature & Submit** screen are explained in the following table:

| Field	Description
Application Submission Details Continue	
View Form	Click on this to view the filled Product filing application.
Status	It displays whether application form has been signed by authorised designator(s) or not. If signature/s is attached, then digitally signed icon ✔ is displayed. Else, signature pending icon ⚠ is displayed.
Designation	It displays designations of the authorised officials whose digital signatures are mandatory for application submission.
User Name	This displays name of the user submitting the application.
Cancel	Click this to stop the application progress and go back to the home page. This will clear all the recent unsaved data in the application form.

Back	Click this to go back to the previous section.
Attach Digital Signature	Once the form is completed, digital signatures are attached using this button.
Submit	Once you have completed the application form and digitally signed, the Submit button will get enabled, on click of Submit, the application will be submitted to IRDAI for processing.

After the digital signatures are attached, an acknowledgement message is displayed. Also, digitally signed icon ✔ is displayed.
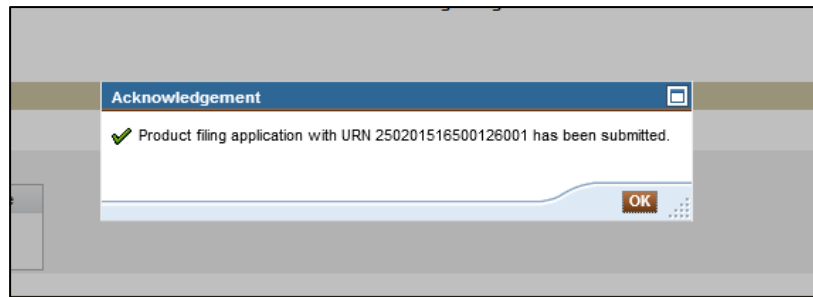

Figure 18: Digital Signatures - Acknowledgement screen

Now click on certificate declaration check box. The **Attach Digital Signature** button is disabled and **Submit** icon is enabled.
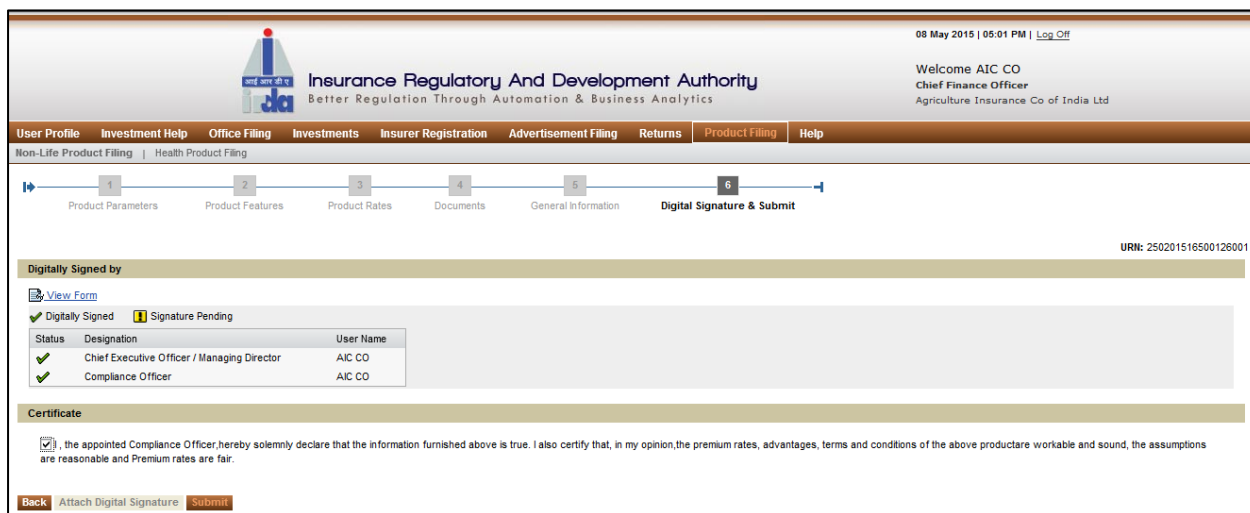
Figure 19: Digital Signature Screen

Click on **Submit**. The following confirmation message will be displayed. Click on **OK**.

Figure 20: Pop-up message

A new acknowledgement message will be displayed. Click **OK**.

After submission, an e-mail notification will be sent to Compliance officer and IRDAI.

2. REVISION

When any insurer opens a revision application, the previous application details is prepopulated, users need to edit/refill and submit the application form to IRDAI along with the supporting documents.

The application will require an IRDAI approval and post approval insurer will have to intimate with revised product launch details.

Product Revision Filing

1. Login to BAP portal with valid user credentials, **User Profile** screen is displayed.
2. Click on **Product Filing** tab for Product filing home screen to be displayed.

Figure 21: Product Revision screen

3. Click **Revision** on the **Product Filing** screen.

The buttons available on **Product Filing** screen are explained in the following table.

Button	Description
Product /Add-on UIN:	Enter UIN of the product for which you wish to revise.
Application URN:	Enter URN of the product for which you to revise.

Submission between: From Date & To date:	Enter submission date range (from date and to date) of the product for which you want to apply for revision.
Search	Click on Search tab to search for the launched product applications.
Clear	Click on clear. All the filter values will be cleared.
Cancel	Click on Cancel. It will direct you to product filing home page.

User can search products through any of these three search parameters to find the launched products.

By default, all the launched products applications are listed.

Fields in the search table are described as below:

Button	Description
View Application	Click on icon to view the launched product application.
Name of Product/ Add On	Name of the launched product based on the search filters parameters is displayed here.
Product UIN	UIN of the launched product based on the search filters parameters is displayed here.
UIN Version	Version number of the products is displayed here.
Application URN	URN of the launched products is displayed here.
Submission Date	Submission date of the launched product is displayed here.
Revise Product	Click on icon to revise product/add on.

Click on icon to revise product/add on.

The application revision page will open. This process has 6 sections: **Product parameters, Product features, Product rates, Documents, General information, Digital signature & submit.**

Step 1: Product Parameters

The **Product Parameters** section gathers details like product type, line of business, product category, etc.

1. Click on **Product Filing** tab.
2. Click on **New Product** link. The **Product parameters** screen is displayed.

Figure 22.1: Product parameters screen

Figure 22.2: Product parameters screen

The fields in the **Product parameters** screen are explained in the following table.

Field	Description
Name of Insurer	This displays name of the insurer filing the new product application. This data is pre-populated by the system.
Product Parameter	
Date of Product Filing	This displays the date on which the insurer is filing the product. This is pre-populated by the system.
A) Filing Type	Since this is a product revision filing application, so it is pre-populated by the system as "Revision".
B) UIN of product	This is UIN of the original product. This is pre-populated by the system.
Name of product	This is name of the original product and is pre-populated by the system. This field is editable.
Date of approval of Original Product	This field displays UIN of the product post submission of the application. This is pre-populated by the system.
C) Select Product Type	By default, product type of the original product is displayed by the system. You can edit this field. Select the product type from the drop down menu. Select either "Main Product" or "Add On".
Specify Add-ons/Specify Products	"Specify Add-Ons" table is enabled if you select product type as "Main Products". By clicking on the tab "+add-on", you can mention the add-on details. If you select product type as "Add On", "Specify Products" table is enabled. By clicking on "Link to Product" tab, you can link the add-on product to the main product.
Product/AddOn UIN	In this field, you can select the main product/ addon UIN from the drop down menu.
Name	Once you select the main product/add on UIN, the name of the product/add on will be pre-populated by the system.
Date of Introduction	Once you select the main product/add on UIN, the date of introduction of the product/add on will be pre-populated by the system.
Delete	Click on ✖ icon to delete the main product/add on linking.
Nature of Revision Made	This field is applicable only for re-filing of the earlier declined product.
E) Line of Business	Select the line of business from the list given. Tick mark the check box ☑ against the applicable line of business.
F) Product Category (As per Se.19 of F&U Guidelines):	Select the product category from the list given. Tick mark the check box ☑ against the applicable product category.

Field	Description
G) Is Product Erstwhile-Tariffed? YES/NO:	Select either Yes or No by clicking on the radio button ⊙.
Back	Click on this to go back to home page.
Reset	Click on this to restart the application, losing the current application form's unsaved progress.
Save as Draft	Click this to save the application in draft mode.
Save & Continue	Once details in one section of the form are complete, click on this to proceed while saving the data simultaneously.

Once you click on Save & Continue, you will be directed to "Product Features" section.

Step 2: Product features

In **product features** section, other Product related details are entered.

On **Product parameters** screen, click **Save & Continue**. **Product Features** screen is displayed.

Figure 23: Product features screen

Figure 24: Section H

Click on to ▬ expand the section. Click on to ➕ contract the section.

Fields in **Product features** screen are explained in the following table.

Field	Description
H) Product Features	
What are the contingencies covered?	Enter the contingencies covered under the product. Maximum character length is 750.
Cover Provided on	Select the coverage basis from the list given. Tick mark the check box ☑ against the applicable coverage basis.
Does insurer have the right of recovery under subrogation?	Enter whether recovery of right under subrogation is there or not. Maximum allowable character length is 500.
What are the excluded perils?	Enter the names of excluded perils in this field. Maximum allowable character length is 500.
Does the product have any special features?	Enter special features of the product if any. If no special features are there, you can mention NA. Maximum character length is 500.

Figure 25: Section I

Click on to ![minus] expand the section. Click on to ![plus] contract the section.

Fields in **Product features** screen are explained in the following table.

Field	Description
I) Marketing	
Target market for the product	Enter the details for target market for the product. Maximum character length is 500.
Sales channel planned to sell products	Select the sales channels from the list given. Tick mark the check box ☑ against the chosen sales channel.
Plans and budgets for sales promotion (Expected for Minimum 3 FY):	Enter details for this field by clicking on "Add Row" tab.
Fiscal Year	Enter the fiscal year in the format YYYY-YY.
Expected Business	Enter the expected business value.
Expected expenses	Enter the expected expenses value.
Delete	Click on ✖ icon to delete the entry.

Field	Description
Acquisition cost to be incurred including commission or brokerage: (This can be lower than the maximum permitted by law or regulations):	Enter the details for this field in less than 500 characters.

Figure 26: Section J

Click on to ▬ expand the section. Click on to ➕ contract the section.

Fields in **Product features** screen are explained in the following table.

Field	Description
J) Underwriting and Claims	
What will be delegation of authority for underwriting and for quoting rates and terms?	Enter delegation authority details in this field in maximum 500 characters.
What will be delegation of authority for processing and settlement of claims?	Enter delegation authority details in this field in maximum 500 characters.
Are there any reinsurance arrangements specific to this product? Do they require consultation with reinsurers for underwriting or for settlement of claims?	Select either Yes or No by clicking on the radio button ◉ .

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Field	Description
The Underwriting Manual and Claims processing manual provided to staff in respect of this product is attached in section M	Tick mark the check box ☑ against this field if user manual is attached in section M.

Figure 27: Section K

Click on to ▬ expand the section. Click on to ➕ contract the section.

Fields in **Product features** screen are explained in the following table.

Field	Description
K) Actuarial Support	
Name of Appointed Actuary	Select the name of the actuary from the drop down menu options.
Risk factors used for rating:	Enter details of all the risk factors in the given table. Click on tab "Add Row" to add the details.
SI No.	This is serial number automatically generated by the system.

Field	Description
Risk Factor	Enter the name of the risk factor.
Delete	Click on icon to delete the entry.
Margins built into the rates and terms for acquisition cost, expenses of management, catastrophe reserve, other contingencies and profit margin:	Enter details for margins set for acquisition cost, expenses of management, catastrophe reserves, other contingencies and profit margins in the given table.
Particulars	This displays the list of particulars for which margins are to be entered.
Margins(amount 12 digits)	Enter the margin values for all the particulars. Maximum character length allowed is 12.
IT system will provide data on each of the risk factors in respect of premiums and claims	Tick mark the check box against this field if IT system will provide data on each of the risk factors in respect of premiums and claims
Periodicity of compilation and analysis of data for review of the rates and terms:	Enter details for this field. Maximum allowable character length is 500.
Basis of reserving for unexpired risks in respect of long-term products:	Enter details for this field. Maximum allowable character length is 500.

Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.
Save & Continue	Once details in this section of the form are complete, click on this to proceed while saving the data simultaneously.

Click on Save & Continue. You will be directed to **Product Rates** section.

Step 3: Product Rates

On **Product features** screen, click **Save & Continue**. The **product rates** screen is displayed.

Figure 2810: Product Rate screen

Click on to expand the section. Click on to contract the section.

Figure 2911: Section L - I

Fields in **product rate** screen are explained in the following table:

Field	Description
L) Rates and terms:	
V) Where the rates and terms are in the form of an internal tariff	
Applicable	Select either Yes or No through radio button ⦿ If yes is selected, option to upload relevant docum will expand.
Where the rates and terms quoted to individual clients can vary from the tariff rates and terms, please provide details:	Enter details for variable rates and terms. Maximum allowed character length is 500.
Where the tariff is used only as a guide and the underwriter has authority to depart from the	Enter the details in the given field. Maximum allowable

tariff, please state the level of management at which such departure can be made and the permitted extent of such variation and the circumstances in which such variation is permitted	character length is 500.
Where the insurance is to be provided on first loss basis or with deletion of the condition of average, in a class that is normally insured on full sum insured basis and subject to condition of average, please state the basis of the first loss rating scale or the basis to dispense with the condition of average	Enter the details in the given field. Maximum allowable character length is 500.
Where the insurance is to be provided with a higher than normal deductible or franchise, please state the basis on which premium reduction will be allowed for the higher deductible or franchise	Enter the details in the given field. Maximum allowable character length is 500.

Figure 3012: Section L - II

Fields in **Product Rate** screen are explained in the following table:

Field	Description
L) Rates and terms:	
VI) Where the product is a "package" product designed for a specific client or class of clients	
What are the elements of insurance put together in a package?	Enter details in the given field. Maxim allowable character length is 500.
Is the package rate derived by adding together the rates for individual elements of insurance? If not, please state how it is rated	Enter details in the given field. Maximum allowable character length is 500.
In the former case, how is each element of insurance rated?	Enter details in the given field. Maximum allowable character length is 500.
Is there an internal guide tariff or is each risk rated individually?	Enter details in the given field. Maximum allowable character length is 500.
If each risk is rated individually, at what management level are rates and terms quoted and what is the basis for deriving the premium rates?	Enter details in the given field. Maximum allowable character length is 500.

Figure 31: Section L – III

Fields in **Product features** screen are explained in the following table.

Field	Description
L) Rates and terms:	
VII) Where the product is experience rated	
What is the target claims ratio?	Enter details in the given field. Maximum allowable character length is 500.
At what management levels are rates and terms quoted?	Enter details in the given field. Maximum allowable character length is 500.
At what level of management can the insurer decide to ignore the experience in quoting for the insurance?	Enter details in the given field. Maximum allowable character length is 500.
How are the statistics used for experience collected and analysed?	Enter details in the given field. Maximum allowable character length is 500.

Figure 3213: Section L - IV

Fields in **Product features** screen are explained in the following table.

Field	Description
L) Rates and terms:	

VIII) Where rates and terms are determined by reinsurers or other underwriters	
At what level of management is a decision made regarding acceptance of the rates and terms quoted?	Enter details in the given field. Maxim allowable character length is 500.
Does the insurer have a clearly defined policy with regard to the acceptance of changed policy wordings and the minimum rates and terms required for acceptance?	Enter details in the given field. Maximum allowable character length is 500.
Confirmation that the terms quoted to the client will be the same as those quoted by the reinsurer or the underwriter	Select either Yes or No through the radio button ⦿ If yes is selected, option to upload relevant document will expand.

Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.
Save & Continue	Once details in this section of the form are complete, click on this to proceed while saving the data simultaneously.

Click on **Save & Continue** to go to **Documents** section.

Step 4: Documents

In **Documents** section all relevant documents which needs to be uploaded to support Form A of New Product Filing application can be uploaded here.

On **product rates** screen, click **Save & Continue**. The **Documents** screen is displayed.

Figure 3314: Documents Section

Below mentioned is the list of documents that are required in this section(red starred (*) documents are to be mandatorily provided):

1. Copy of Approval Letter (applicable for Revision & Re-filing of earlier declined product):
2. Form-B - Soft Copy: *
3. Form-C - Soft Copy: *
4. Form-D - Soft Copy: *

5. Prospectus
6. Sales Literature: *
7. Policy Wordings: *
8. Endorsement Wordings
9. Proposal Form: *
10. Policy Schedule [Link to Circular dt.25.08.2010]: *
11. Underwriting Manual: *
12. Claim Form: *
13. Claim Manual: *
14. Rating Guideline: *
15. Rating Approach Note (For RI Driven Products) - [Note: ** Mandatory if answered as 'yes' under section J(3)[Note: ** Mandatory if answered as 'yes' under section J(3)
16. Financial Viability Certificate by Appointed Actuary [Link to Circular dt.13.08.2009]: *
17. Product Performance Report [Link to Circular dt.20.05.2009]
18. Technical Note By Appointed Actuary: *
19. Additional Information – Mention the name of the document you additionally want to include.

Figure 3415: Section M

Fields in **Documents** screen are explained in the following table:

Buttons	Description
M) Upload Requisite Product Forms	

Browse	Click on browse to select the document you want to upload. Click on upload. The document will be uploaded.
Upload	Click on upload. The document will be uploaded.
View Return	Once the document is uploaded, view document icon appears. Click on it to view the document that is uploaded.
Delete	Once the document is uploaded, delete document icon appears. Click on it to delete the uploaded document.

Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.
Save & Continue	Once details in this section of the form are complete, click on this to proceed while saving the data simultaneously.

Click on **Save & Continue** to go to **General Information** section.

Step 5: General information

In **general information section**, other details pertaining to product are captured here.

On **Document** screen, click **Save & Continue**. The **general information** screen is displayed.

Figure 3516: General Information Section - N

Figure 3617: General Information Section - O

Fields in **General Information** screen are explained in the following table.

Field	Description
N) Actuarial Support	
Whether Company's Board approved U/W policy (as well as all changes) from time to time filed with and approved by IRDA?	Select either Yes or No through the radio button ⊙ If yes is selected, option to upload relevant document will expand.
Term of the Policy [Annual / Long-Term / Specific To Policy]	Select the term of policy from the drop down menu options. If you select "Long Term", a new field appears asking for duration of the term in years.
Retail / Commercial / Both	Select the applicable option by clicking the corresponding radio button ⊙ .
O) Supplementary Information	
If there is any information other than that provided in this form and its enclosures which should be taken into account in examining the filing of this product please provide it here	Enter any additional information (if any) in this text field. Maximum allowable character length is 500.
Fiscal Year	This value is generated by system.
Expected Business	This value is generated by system.
Expected Loss Ratio	This value is generated by system.
Expected Combined Ratio	This value is generated by system.

Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.
Save & Continue	Once details in this section of the form are complete, click on this to proceed while saving the data simultaneously.

Click on **Save & Continue** to go to **General Information** section.

Step 6: Digital signature & submit

In **Digitally Sign**, authorised signatories need to attach digital signatures to complete New Product Filing application.

On **General Information** screen, click **Save & Continue**. The **Digital Signature & submit** screen is displayed.

Figure 37: Digital Signature screen

Fields in **Digital Signature & Submit** screen are explained in the following table:

Field	Description
Application Submission Details Continue	
View Form	Click on this to view the filled Product filing application.
Status	It displays whether application form has been signed by authorised designator(s) or not. If signature/s is attached, then digitally signed icon ✔ is displayed. Else, signature pending icon 🔲 is displayed.
Designation	It displays designations of the authorised officials whose digital signatures are mandatory for application submission.
User Name	This displays name of the user submitting the application.

Cancel	Click this to stop the application progress and go back to the home page. This will clear all the recent unsaved data in the application form.
Back	Click this to go back to the previous section.
Attach Digital Signature	Once the form is completed, digital signatures are attached using this button.
Submit	Once you have completed the application form and digitally signed, the Submit button will be enabled, on click of Submit, the submission process will end.

After the digital signatures are attached, an acknowledgement message is displayed. Also, digitally signed icon ✔ is displayed.
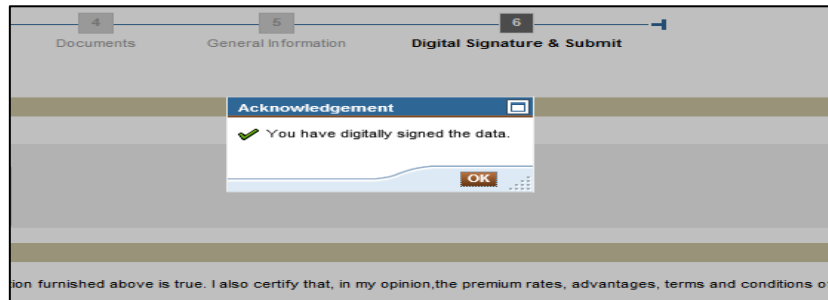
Figure 38: Digital Signatures - Acknowledgement screen

Now click on certificate declaration check box. The **Back** and **Attach Digital Signature** icons are disabled and **Submit** icon is enabled.

Click on **Submit**. The following confirmation message will be displayed. Click on **OK**.
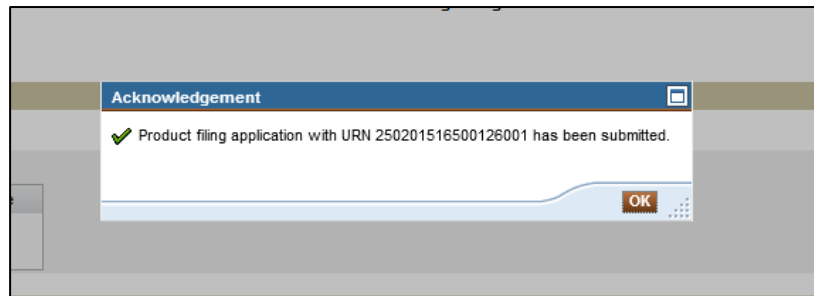
Figure 39: Pop-up message

A new acknowledgement message will be displayed. Click **OK**.

After submission, an e-mail notification will be sent to Compliance officer and IRDA.

3. WITHDRAW PRODUCT

This option is used for withdrawing an existing Product. An application form along with digital signatures of authorised designators will have to be submitted to IRDA.

1. Login to BAP portal with valid user credentials, **User Profile** screen is displayed.
2. Click on **Product Filing** tab for the Product filing screen to be displayed.

Figure 40: Product filing home screen

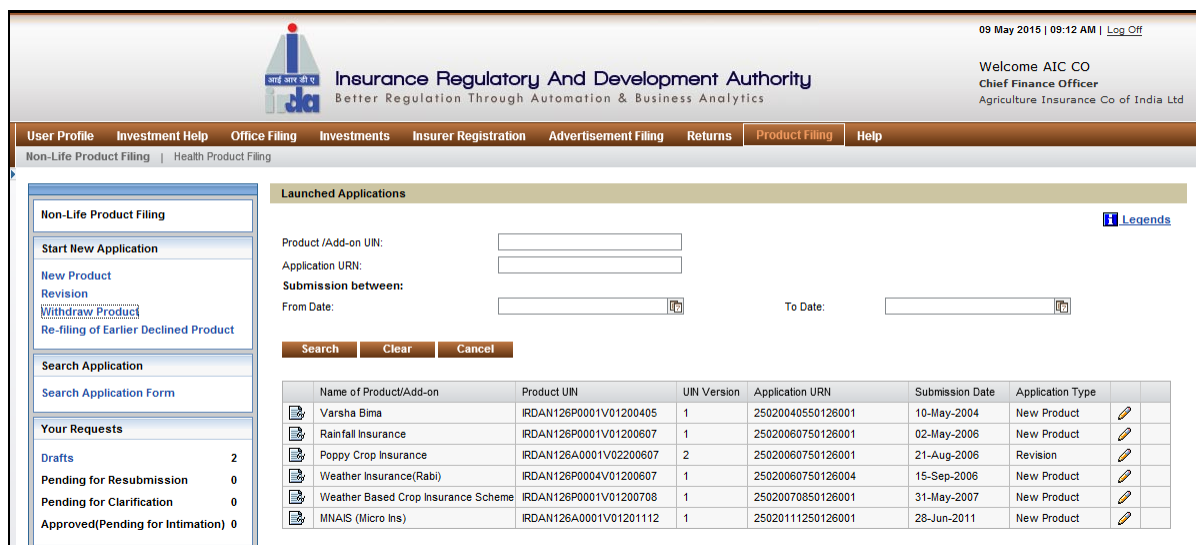3. Click on **Withdraw** link. The following screen will be displayed.

Figure 41: Withdraw Product – Search List screen

The fields in **Withdraw Product** screen are described in the following table.

Field	Description
Product/Add-on UIN	Enter the Product or Add-on UIN which you intend to search.
Application URN	Enter the Application URN which you intend to search.
Submission between From & To date	This option allows you to select a date range to filter products based on their submission date.
Search	Once any of the above search parameter is entered, user has to click on this button to get the search result.
Clear	Click this to clear the filter parameters entered.
Cancel	Click this to go back to the home page. This will clear all the recent data in the search parameters.
Apply for Closure	Click on the icon 🖉 to open the **withdrawal** application form.

Withdraw application has 2 sections: **Withdrawal details, Digital Signature.**

Step 1: Withdraw Details

Click on **Withdraw Product** link. Search application form. Click on pencil icon . The **withdraw Details** screen is displayed.
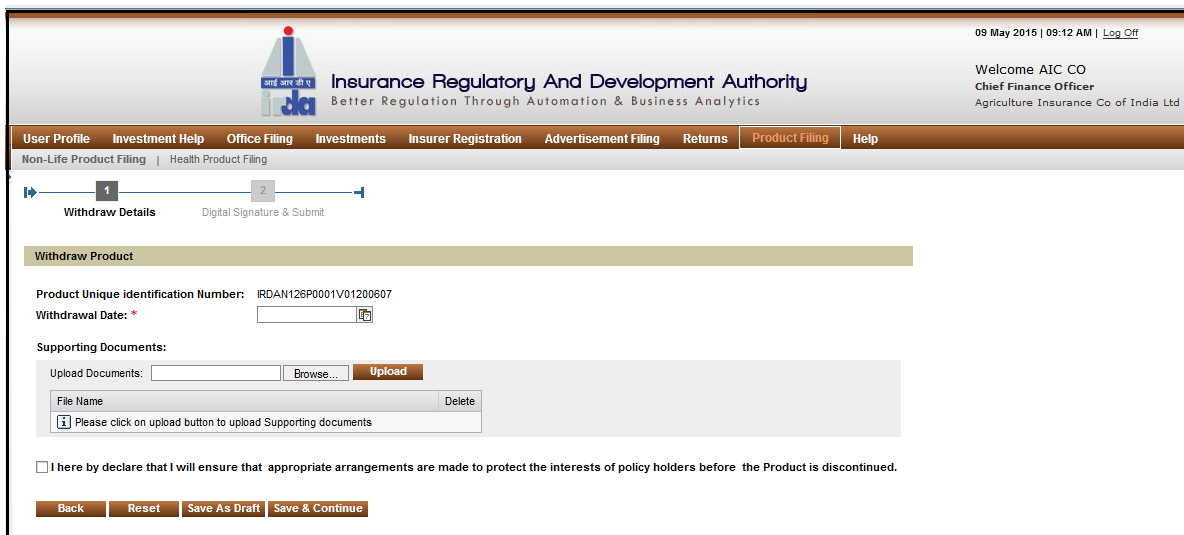

Figure 42 : withdraw details screen

The fields in the **Withdraw Details** screen are explained in the following table.

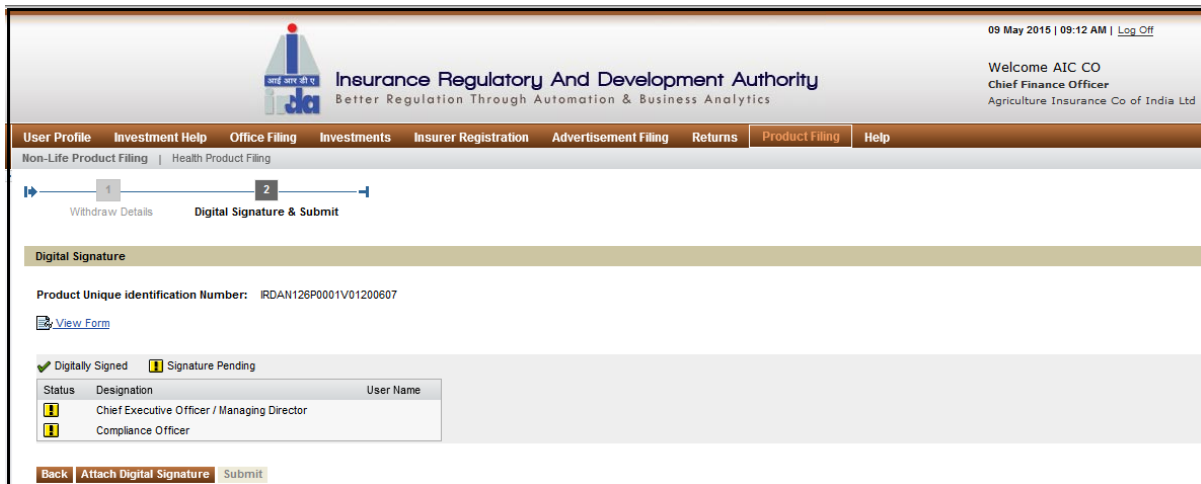| Field	Description
Withdraw product	
Product Unique identification Number	This is a derived non-editable field and displays the unique identification number of the product/add-on which user intend to withdraw.
Withdraw date	Select the date from the calendar on which you propose to withdraw the product.
Supporting documents upload	Click on the 'browse' button to upload file. File can be of max 3MB in size and any of these file type .PDF,.XLS,.XLSX,.TXT,.JPG,.DOC,.DOCX extension
Upload	Click on this button to upload the file.
Delete	Click on this ✖ icon to remove the uploaded document.
Declaration check box	Click on this ☑ icon to check and accept the declaration.

Field	Description
Back	Click on this button to return back to product filing home page.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save as draft	Click this to save the application in draft mode. Saved applications can be accessed from 'Drafts' link on product filing home page.
Save and continue	Once details in one section of the form are complete, click on this to proceed while saving the data simultaneously.

Step 2: Digital Signatures

In **Digitally Signatures**, you need to attach digital signatures of the authorised signatories for successful submission of Withdrawal application.

On **Withdraw Details** screen, click **Save & Continue**. **Digital Signature** screen is displayed.

Figure 43: Digital Signature screen

The fields in **Digital Signature** screen are described in the following table.

| Field	Description
Application Submission Details Continue	
View Form	Click on view form icon 📄 to view filled withdraw application.
Status	It displays whether application form has been signed by the authorised designator(s) or not. If the signature is attached, then digitally signed icon ✔ is displayed. If not, then signature pending icon ⚠ is displayed.
Designation	It displays the designations of the authorised officials whose digital signatures are mandatory for application submission.
User Name	This displays name of the user signing the application.
Back	Click this to go back to the previous section.
Attach Digital Signature	Once the form is completed, digital signatures are attached. The application form will be sent further to IRDA after this.

Submit	Submit button will be enabled after the digital signatures are successfully attached. Click this to submit the withdraw application.

After the digital signatures are attached, an acknowledgement is displayed. Click on **OK** button. Now **Attach Digital Signature** button are disabled and **Submit** button gets enabled.
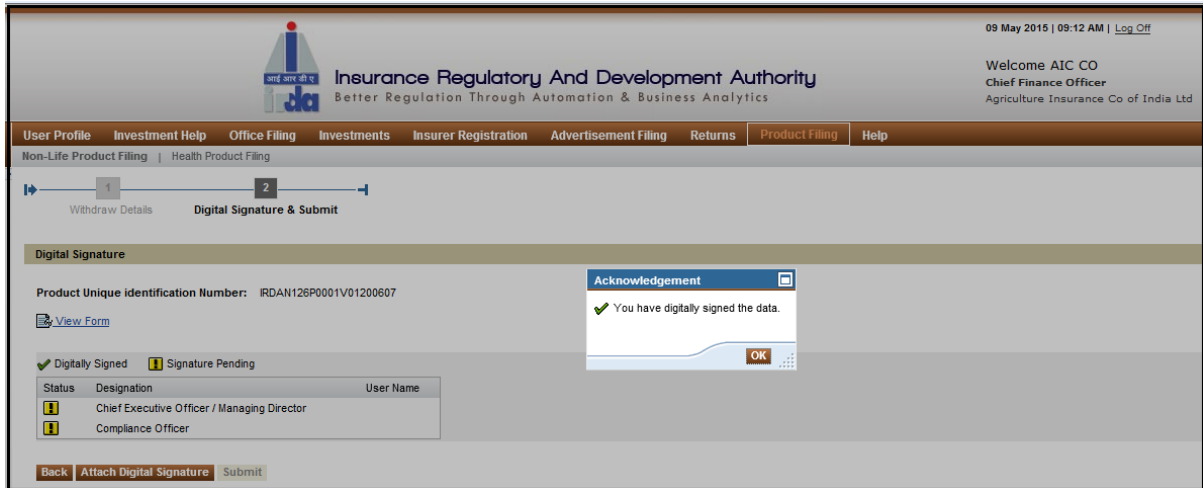
Figure 44: Digital Signatures - Acknowledgement screen

Click **Submit**. A new acknowledgement message will be displayed. Click **OK**.
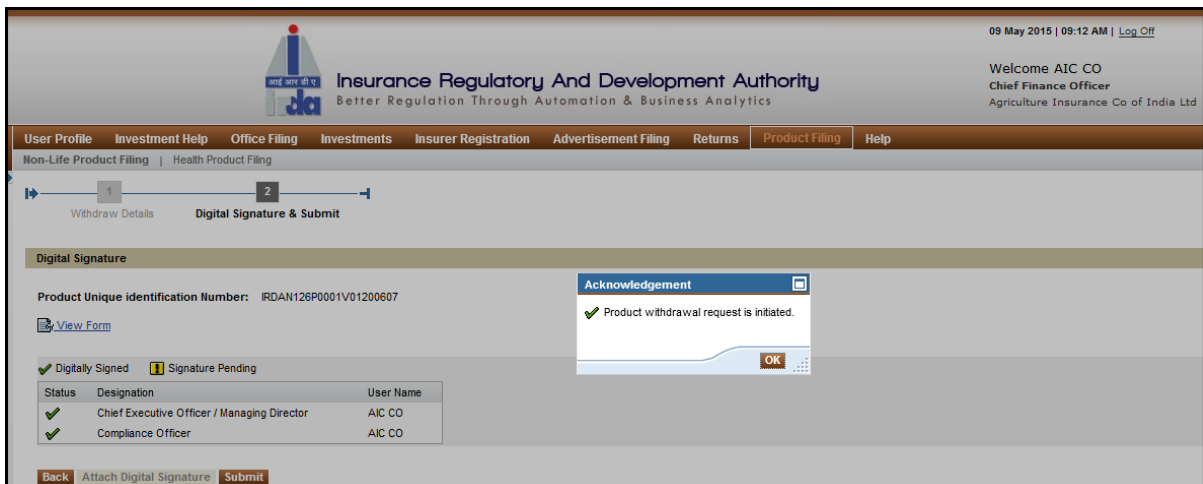
Figure 45: Submission - Acknowledgement screen

After submission, an e-mail notification will be sent to the Compliance officer and IRDA.

4. SEARCH APPLICATION

i. Search Application Form

When any product filing application needs to be tracked, we need to search the application with different parameters required.

1. Login to BAP portal with valid user credentials, **User Profile** screen is displayed.
2. Click on **Product Filing** tab for the product filing screen to be displayed.

Figure 46 : Search Application Form screen

Click on **Search Application Form** tab. The following screen will be displayed.

Figure 47 : Search Application Form screen

The fields in **Search Application Form** screen are explained in the following table.

Field	Description
Product / Add on UIN	Enter the UIN of the application form. The form will be displayed below.
Application URN	Enter the application URN of the application form. The form will be displayed below.
Submission between : From Date: To Date:	Enter the dates between which the application form was submitted. All the forms between the dates entered will be displayed.
Status	Select any status from the drop-down list. All the applications with the same status will be displayed below.
Search	After you select the parameter values, click on **Search** tab. The list of all the products as per the parameters chosen will be displayed.
Clear	Click this to clear the filtered parameters and enter new parameter values.
Cancel	Click this to cancel the Search Application Form and go back to Home Screen of Product Filing.

After entering the relevant parameter, Click on **Search** tab. The following screen will be displayed.
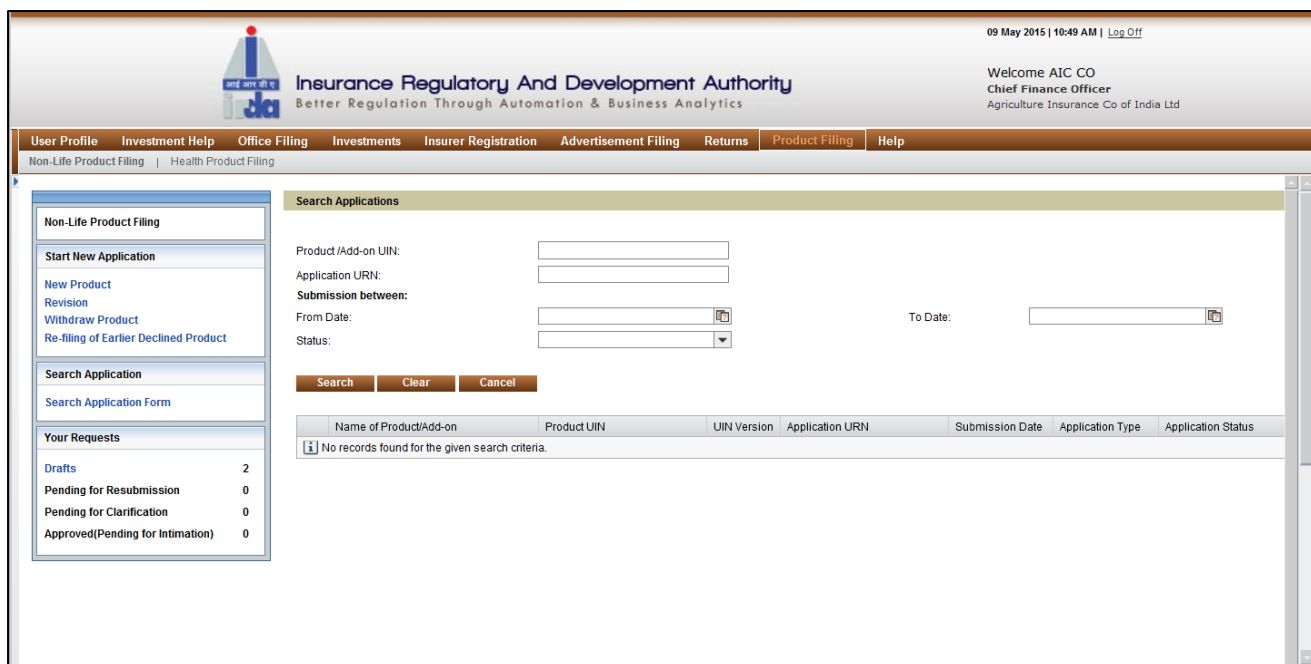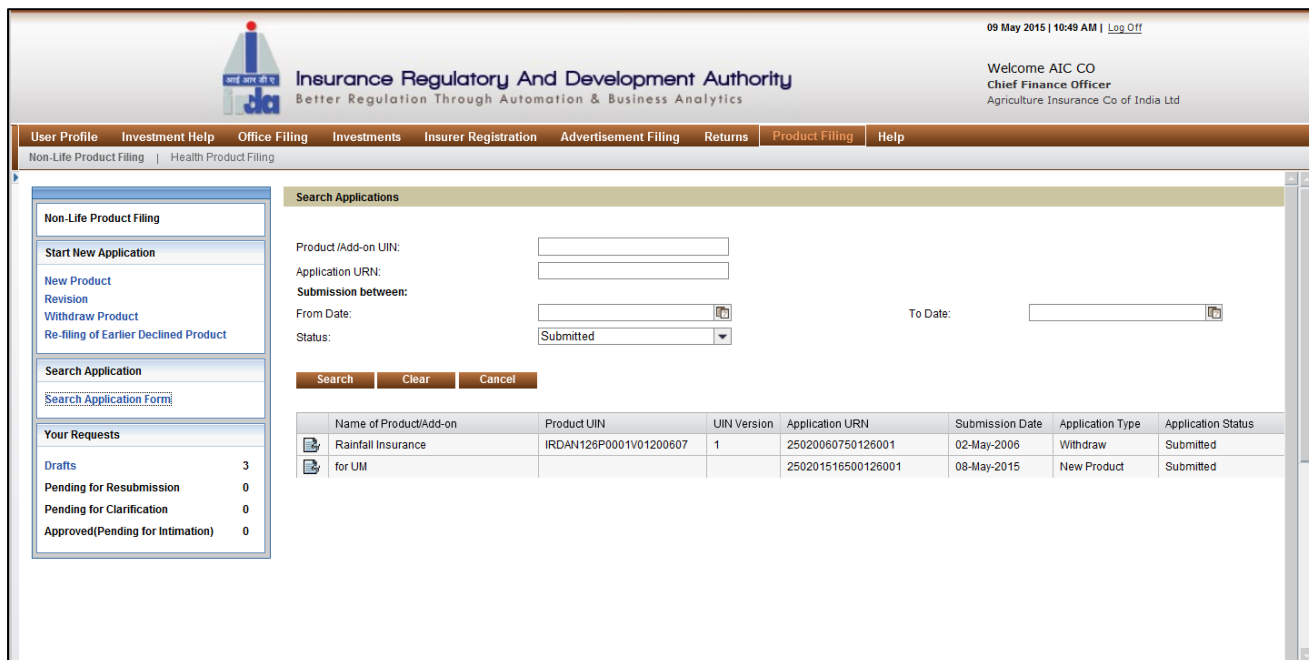

Figure 48: Search Application Form screen

The fields in **Search Application Form** screen are explained in the following table.

Field	Description
View Form	Click on the icon [icon] to view the filled office filing application.
Name of Product/Add on	This displays the Name of the Product/Add on.
Product UIN	This displays the UIN of the Product/Add on.
UIN Version	This displays the Version number of the Product/Add on.
Application URN	This displays the URN of the Product/Add on.
Submission date	This displays the date on which the Product/Add on was submitted.
Application Type	This displays the type of application – whether it is a new product application or a revised product application or a withdraw product application.
Application Status	This displays the status of application as per the parameter chosen to search the Product/Add on application form.

5. YOUR REQUESTS

i. Drafts

Any Product filing application in progress is saved here in drafts. You can further select any application and proceed with submission to IRDA.

1. Login to BAP portal with valid user credentials, **User Profile** screen is displayed.
2. Click on **Product Filing** tab for the product filing screen to be displayed.

Figure 49: Drafts screen

Click on **Drafts** tab. The following screen will be displayed.

Figure 50: Drafts screen

Fields in **Drafts** screen are explained in the following table:

Field	Description
Name of Product/Add on	This displays the Name of the Product/Add on..
Application URN	This displays the URN of the Product/Add on.
Submission Date	This displays the date on which the Product/Add on was submitted.
Application Type	This displays the type of application – whether it is a new product application or a revised product application or a withdraw product application.
Edit Draft Application	Click on the icon 🖉 to edit the draft application.
Delete Draft Application	Click on the icon 🗑 to delete any application.

Click on **Delete** icon. The following screen will be displayed. Click **Yes** if you want to delete the application. Else click **No.**
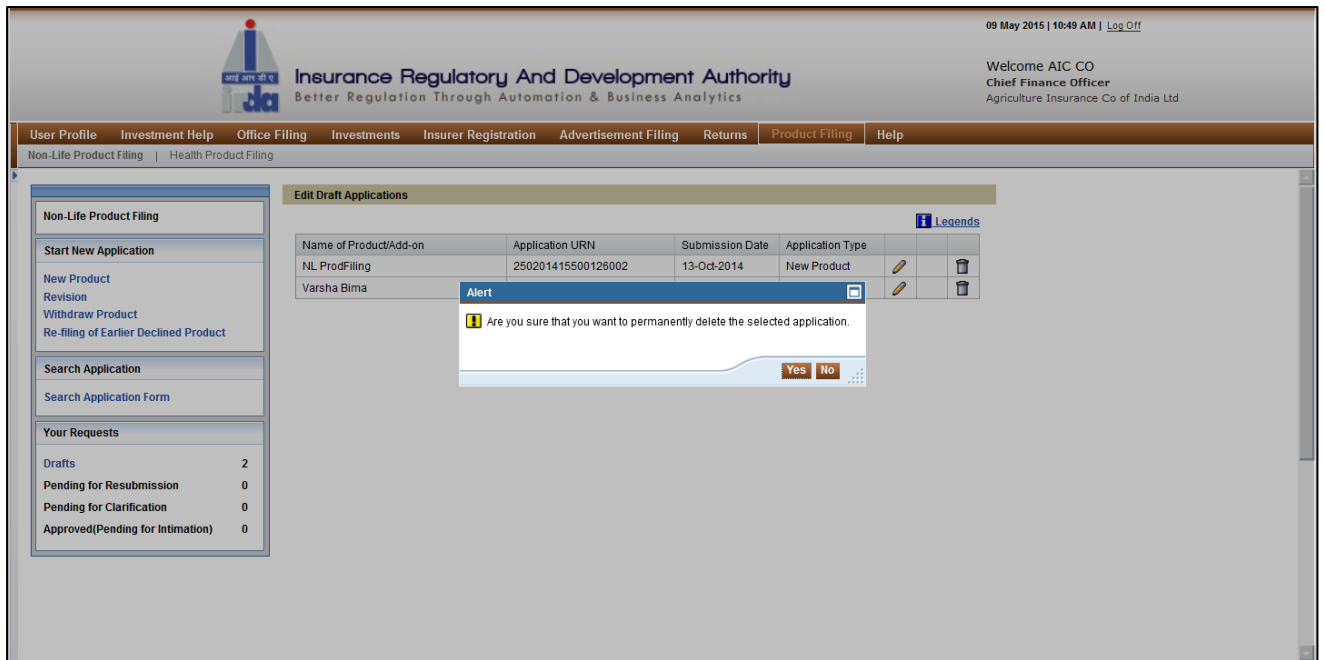
Figure 51: Delete application notification screen

Click on **Edit Draft Application** icon. This will proceed on basis of application type: **New Product, Revision and Withdraw product**.

ii. Pending for Clarification

When any Product filing application is pending for clarification, then the insurer needs to submit clarification to IRDA for further processing and successful submission.

1. Login to BAP portal with valid user credentials, **User Profile** screen is displayed.
2. Click on **Product Filing** tab for the product filing screen to be displayed.

Figure 52 : Pending for Clarification screen

Click on **Pending for Clarification** tab. The following screen will be displayed

Figure 53: Pending for Clarification screen

Fields in **Pending for Clarification** screen are explained in the following table:

Field	Description
Name of Product/Add on	This displays the Name of the Product/Add on..
Application URN	This displays the URN of the Product/Add on.
Submission Date	This displays the date on which the Product/Add on was submitted.
Application Type	This displays the type of application – whether it is a new product application or a revised product application or a withdraw product application.
Provide Clarification	Click on the icon ✎ to provide clarification for the application.

Click on **Provide clarification** icon. The following screen will be displayed.
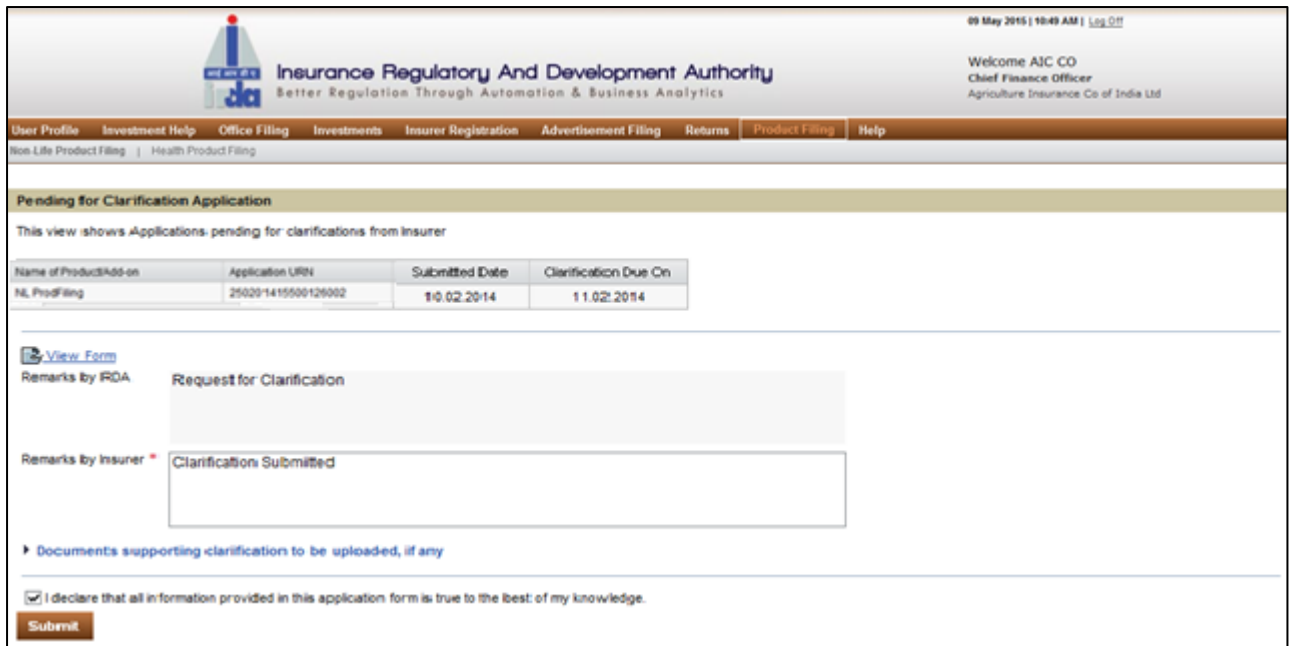
Figure 54: Pending for Clarification screen

Enter **remarks**. Select check box. Click **Submit**. The following screen will be displayed.
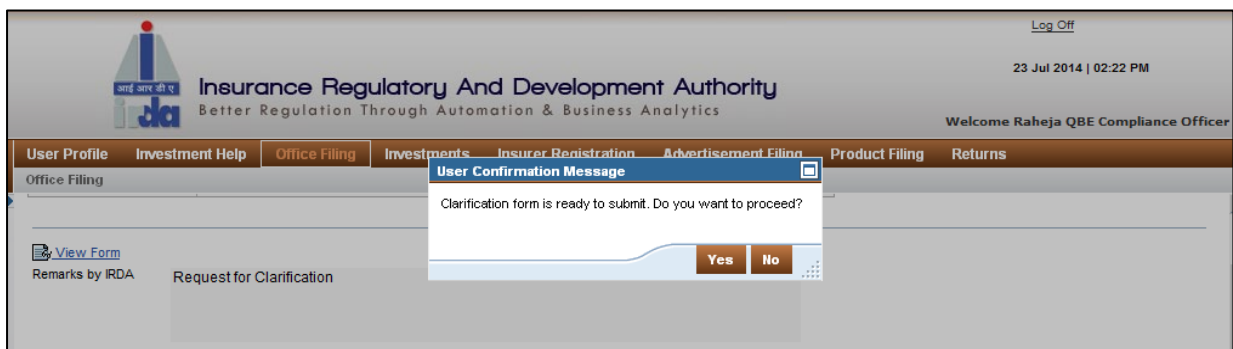
Figure 55: Confirmation Message screen

Click **Yes**. The following screen will be displayed. Click **Ok**.
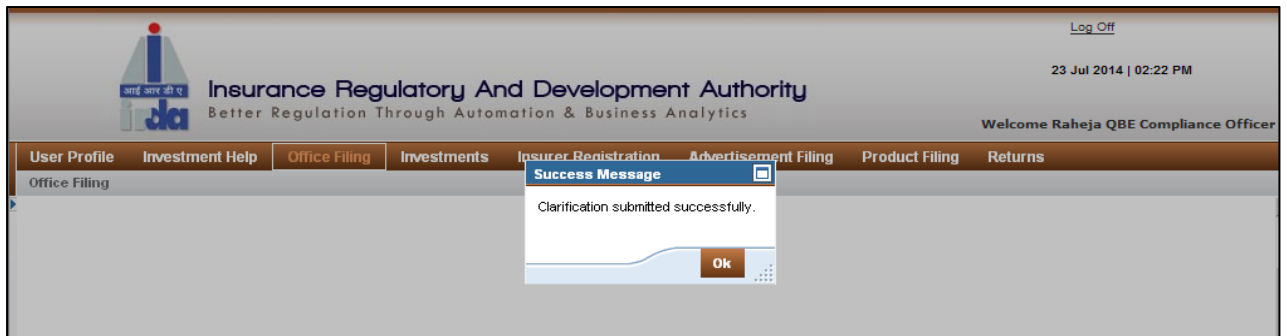
Figure 56: Submission - Confirmation screen

iii. Pending for Resubmission

When any product filing application is pending for resubmission, then you need to submit the application again following the whole procedure again.

1. Login to BAP portal with valid user credentials, **User Profile** screen is displayed.
2. Click on **Product Filing** tab for the product filing screen to be displayed.
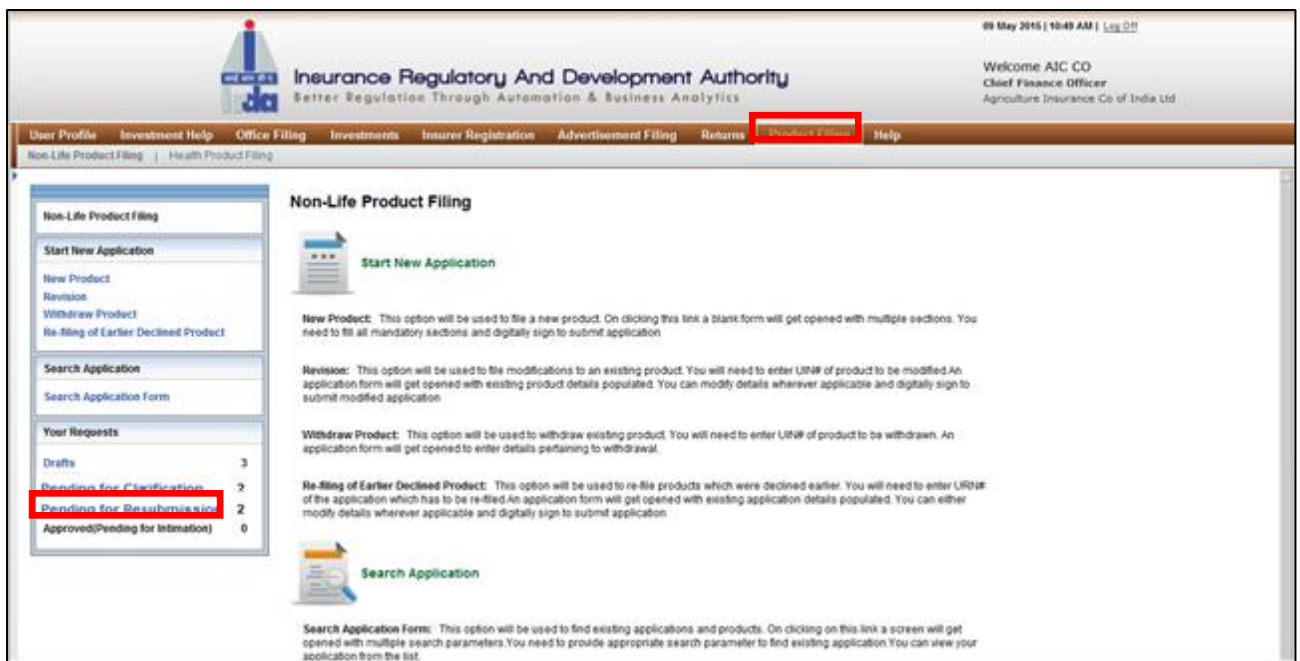
Figure 57: Pending for Resubmission screen

Click on **Pending for Resubmission** tab. The following screen will be displayed.

Figure 58: Pending for Resubmission screen

Fields in **Pending for Resubmission** screen are explained in the following table:

Field	Description
Name of Product/Add on	This displays the Name of the Product/Add on..
Application URN	This displays the URN of the Product/Add on.
Submission Date	This displays the date on which the Product/Add on was submitted.
Application Type	This displays the type of application – whether it is a new product application or a revised product application or a withdraw product application.
Resubmit Form	Click on the icon 🖉 to resubmit the application.

iv. Approved (Pending for Intimation)

When any insurer files a product, post approval they need to intimate IRDA about the product launch details.

1. Login to BAP portal with valid user credentials, **User Profile** screen is displayed.
2. Click on **Product Filing** tab for the Product filing home screen to be displayed.


Figure 59: product filing home screen

Click on **Approved(Pending for intimation)** link. The following screen will be displayed.
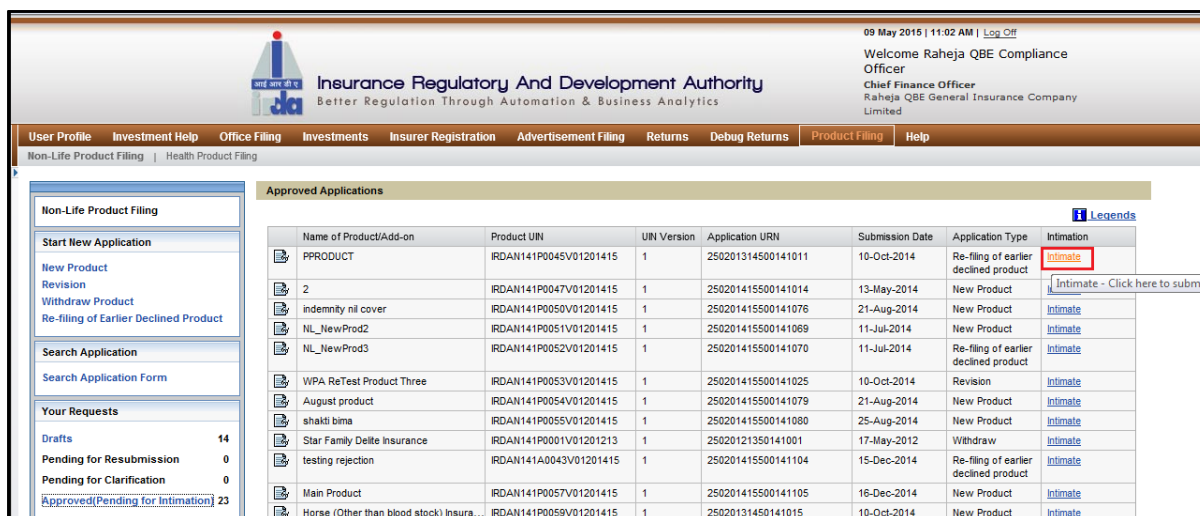
Figure 60: Intimate New Product screen

All the various intimations are available in the same table, user is expected to select the intimation link appropriately. Product/Add-on name, UIN, URN and application type are listed in the table.

Only the products which are approved by IRDA will be listed in this table, once the required details are intimated the action on the application is complete and entry gets removed from the table

The fields in **Intimate** screen are explained in the following table.

Field	Description
Name of product/add-on	This displays name of the Product/add-on as entered in the application form.
UIN of product/add-on	This displays Unique identification number allocated to Product/add-on.
UIN version	This displays the version number of the product.
Application URN	This displays the URN of the application form.
Submission date	This displays the date on which the application was submitted.
Application Type	This displays the type of application – whether it is a new Product application or revision application or withdrawal application.
Intimation	This is a hyperlink, Click here to intimate product launch/closure details.

Click on **Intimate** link. The following screen will be displayed.

Screen for application type New product, Revision and Re-filing of earlier declined product remains the same as in **Figure XX(I)**

Figure 61.1: Intimate New Product launch screen

Figure 61.2: Intimate product/add-on withdrawal screen

The fields in **Intimate** screen are explained in the following table.

Field	Description
Name of Product/Add-on	This displays the name of product/add-on.
Product/add-on URN	This displays the Unique reference number (URN) of the application.
Product/add-on	This displays the Unique identification number allocated to each

UIN	product.
Product/add-on launch date	Select the date when the product is/about to launch from the calendar.
Product/add-on withdraw date	Select the actual date of product withdrawal from the calendar.
Withdrawal reason	In brief state the reason for product withdrawal.
Submit intimation	Click on this button to intimation.
Cancel	Click on this button to clear the data and close the pop-up window.

Click on **Submit intimation** the pop-up window will get closed and IRDA user will receive a notification about intimation.