

## Version History

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1.0	11.05.15	Deepshikha Gosain, Akansha Jain	Babulal Shiradana	Jayanti U	IRDA

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## INTRODUCTION TO PRODUCT FILING

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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.

The screenshot displays the IRDAI Product Filing interface. The top navigation bar is highlighted with a red box around the 'Product Filing' tab. The main content area is titled 'Non-Life Product Filing' and features a sidebar on the left with a 'New Product' link highlighted in red. The main content area contains four sections: 'Start New Application' with a 'New Product' link, 'Search Application' with a 'Search Application Form' link, and 'Your Requests' showing counts for Drafts (2), Pending for Resubmission (0), Pending for Clarification (0), and Approved (0). Each section has a brief description of its function.

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.

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1 Product Parameters 2 Product Features 3 Product Rates 4 Documents 5 General Information 6 Digital Signature & Submit

**Product Parameter**

Please click on Add Row button to add a new row; click on cross button to delete.  
Only .pdf, .xls, .xlsx, .txt, .jpg, .doc, .docx document types are allowed. File size limit is 3 MB.  
Fields marked with \* are mandatory.

Name Of Insurer: Agriculture Insurance Co of India Ltd  
Date Of Product Filing: 09 May 2015  
A) Filing Type: \* New Product  
B) UIN of Product:  
Name of the Product: \*  
Date of Approval of Original Product:  
C) Select Product Type: \*  
Product/Addon UIN Name Date of Introduction Delete  
Table is empty  
D) Nature of Revision made:  
(Applicable only for Re-filing of earlier declined product)  
Browse... Upload  
File Name Delete  
Table is empty  
E) Line of Business:  
 Fire  Personal Accident - Individual  Personal Accident - Group  
 Health Insurance - Individual  Health Insurance - Group - Government Schemes  Health Insurance - Group - Other Schemes  
 Overseas medical Insurance  Marine Cargo  Marine Hull

Figure 2.1: Product parameters screen

Motor TP - Private Vehicle (Other than Pool)  Motor TP - Commercial Vehicle (Pool)  Motor TP - Commercial Vehicle (O  
 Other Liability Covers  Product Liability


F) Product Category (As per Se.19 of F&U Guidelines):  
 19(i) - Internal Tariff Rated  
 19(ii) - Package or Customized Product  
 19(iii) - Individual Experience Rated Product  
 19(iv) - Exposure rated products

G) Is Product Erstwhile-Tariffed? YES/NO: \*  
 Yes  No

Back Reset Save As Draft Save & Continue

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.
<b>Product Parameter</b>	
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-filing of the earlier declined product.
E) Line of Business	Select the line of business from the list given. Tick mark the check box <input checked="" type="checkbox"/> 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 <input checked="" type="checkbox"/> against the applicable product category.

Field	Description
<b>G) Is Product Erstwhile-Tariffed? YES/NO:</b>	Select either Yes or No by clicking on the radio button <input checked="" type="radio"/> .
<b>Back</b>	Click on this to go back to home page.
<b>Reset</b>	Click on this to restart the application, losing the current application form's unsaved progress.
<b>Save as Draft</b>	Click this to save the application in draft mode.
<b>Save &amp; Continue</b>	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.

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**Product features**

**i** Please click on Add Row button to add a new row; click on cross button to delete.  
Only .pdf, .xls, .xlsx, .txt, .jpg, .doc, .docx document types are allowed. File size limit is 3 MB.  
Fields marked with \* are mandatory.

**+ H) Product Features**

**+ I) Marketing**

**+ J) Underwriting and Claims**

**- K) Actuarial Support**

1. Name of Appointed Actuary:

2. Risk factors used for rating:

SI No.	Risk Factor	Delete

**Add Row**

Figure 3: Product features screen



The screenshot displays the IRDAI Product Filing interface. At the top, there is a header with the IRDAI logo and name, the tagline 'Better Regulation Through Automation & Business Analytics', and the user's login information: '09 May 2015 | 11:00 AM | Log Off' and 'Welcome AIC CO Chief Finance Officer Agriculture Insurance Co of India'. Below the header is a navigation menu with options like 'User Profile', 'Investment Help', 'Office Filing', 'Investments', 'Insurer Registration', 'Advertisement Filing', 'Returns', 'Product Filing', and 'Help'. The main content area is titled 'H) Product Features' and contains six numbered questions with corresponding input fields:

1. What are the contingencies covered?: \*
2. Cover provided on: \*
  - Benefit payment basis
  - "New for Old" basis
  - First loss basis
  - Indemnity basis without deduction for depreciation
  - Indemnity basis with deduction for depreciation
  - Reinstatement value basis
  - Agreed value basis
  - Others
3. Does Insurer have right of recovery under subrogation?: \*
4. What are the excluded perils?: \*
5. What are the declined risks?: \*
6. Does the product have any special features?: \*

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
<b>H) Product Features</b>	
<b>What are the contingencies covered?</b>	Enter the contingencies covered under the product. Maximum character length is 750.
<b>Cover Provided on</b>	Select the coverage basis from the list given. Tick mark the check box <input checked="" type="checkbox"/> against the applicable coverage basis.
<b>Does insurer have the right of recovery under subrogation?</b>	Enter whether recovery of right under subrogation if there is any. Maximum allowable character length is 500.
<b>What are the excluded perils?</b>	Enter the names of excluded perils in this field. Maximum allowable character length is 500.
<b>Does the product have any special features?</b>	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
<b>I) Marketing</b>	
<b>Target market for the product</b>	Enter the details for target market for the product. Maximum character length is 500.
<b>Sales channel planned to sell products</b>	Select the sales channels from the list given. Tick mark the check box <input checked="" type="checkbox"/> against the chosen sales channel.
<b>Plans and budgets for sales promotion (Expected for Minimum 3 FY):</b>	Enter details for this field by clicking on “Add Row” tab.
<b>Fiscal Year</b>	Enter the fiscal year in the format YYYY-YY.
<b>Expected Business</b>	Enter the expected business value.
<b>Expected expenses</b>	Enter the expected expenses value.
<b>Delete</b>	Click on  icon to delete the entry.
<b>Acquisition cost to be incurred including commission or brokerage: (This can be lower than the maximum permitted by law or regulations):</b>	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
<b>J) Underwriting and Claims</b>	
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 <input checked="" type="checkbox"/> against this field if user manual is attached in section M.

The screenshot shows the IRDAI web portal interface. At the top, there is a header with the IRDAI logo, the text 'Insurance Regulatory And Development Authority', and the tagline 'Better Regulation Through Automation & Business Analytics'. The date and time are '09 May 2015 | 11:00 AM | Log Off'. The user is identified as 'Welcome AIC CO Chief Finance Officer Agriculture Insurance Co of India'. The navigation menu includes 'User Profile', 'Investment Help', 'Office Filing', 'Investments', 'Insurer Registration', 'Advertisement Filing', 'Returns', 'Product Filing', and 'Help'. The 'Product Filing' menu is active, showing 'Non-Life Product Filing' and 'Health Product Filing'. The main section is titled 'K) Actuarial Support' and contains the following fields and tables:

1. Name of Appointed Actuary: [Dropdown menu]
2. Risk factors used for rating:
 

Sl No.	Risk Factor	Delete

 [Add Row]
3. Margins built into the rates and terms for acquisition cost, expenses of management, catastrophe reserve, other contingencies and profit margin:
 

* Particulars	* Margins(amount 12 digits)
Acquisition cost	
Expenses of management	
Catastrophe reserve	
Other contingencies	
Profit margin	
4.  IT system will provide data on each of the risk factors in respect of premiums and claims
5. Periodicity of compilation and analysis of data for review of the rates and terms: \*  
[Text input field]
6. Basis of reserving for unexpired risks in respect of long-term products: \*  
[Text input field]

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
<b>K) Actuarial Support</b>	
<b>Name of Appointed Actuary</b>	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.
<b>Risk factors used for rating:</b>	Enter details of all the risk factors in the given table. Click on tab “Add Row” to add the details.
<b>SI No.</b>	This is serial number automatically generated by the system.
<b>Risk Factor</b>	Enter the name of the risk.
<b>Delete</b>	Click on  icon to delete the entry.

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

Button	Description
<b>Back</b>	Click this to go back to the previous section.
<b>Reset</b>	Click this to restart the application, losing the current application form's unsaved progress.
<b>Save As Draft</b>	Click this to save the application in draft mode.
<b>Save &amp; Continue</b>	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.



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**L) Rates and terms:**

Please click on **+** to fill data for respective section. You need to fill all sections before continuing to next screen.

**+** I) Where the rates and terms are in the form of an internal tariff

**+** II) Where the product is a "package" product designed for a specific client or class of clients

**+** III) Where the product is experience rated

**-** IV) Where rates and terms are determined by reinsurers or other underwriters

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
<b>L) Rates and terms:</b>	
<b>I) Where the rates and terms are in the form of an internal tariff</b>	
<b>Applicable</b>	Select either Yes or No through radio button <input checked="" type="radio"/> . If yes is selected, option to upload relevant document will expand.
<b>Where the rates and terms quoted to individual clients can vary from the tariff rates and terms, please provide details:</b>	Enter details for variable rates and terms. Maximum allowed character length is 500.
<b>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</b>	Enter the details in the given field. Maximum allowable character length is 500.

<p>circumstances in which such variation is permitted</p>	
<p>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</p>	<p>Enter the details in the given field. Maximum allowable character length is 500.</p>
<p>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</p>	<p>Enter the details in the given field. Maximum allowable character length is 500.</p>

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. Maximum 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.

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III) Where the product is experience rated

1. What is the target claims ratio? \*
2. At what management level are rates and terms quoted? \*
3. At what level of management can the insurer decide to ignore the experience in quoting for the insurance? \*
4. How are the statistics used for experience collected and analysed? \*

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
<b>L) Rates and terms:</b>	
<b>IV) Where rates and terms are determined by reinsurers or other underwriters</b>	
At what level of management is a decision made regarding acceptance of the rates and terms quoted?	Enter details in the given field. Maximum 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 <input checked="" type="radio"/> . If yes is selected, option to upload relevant document will expand.

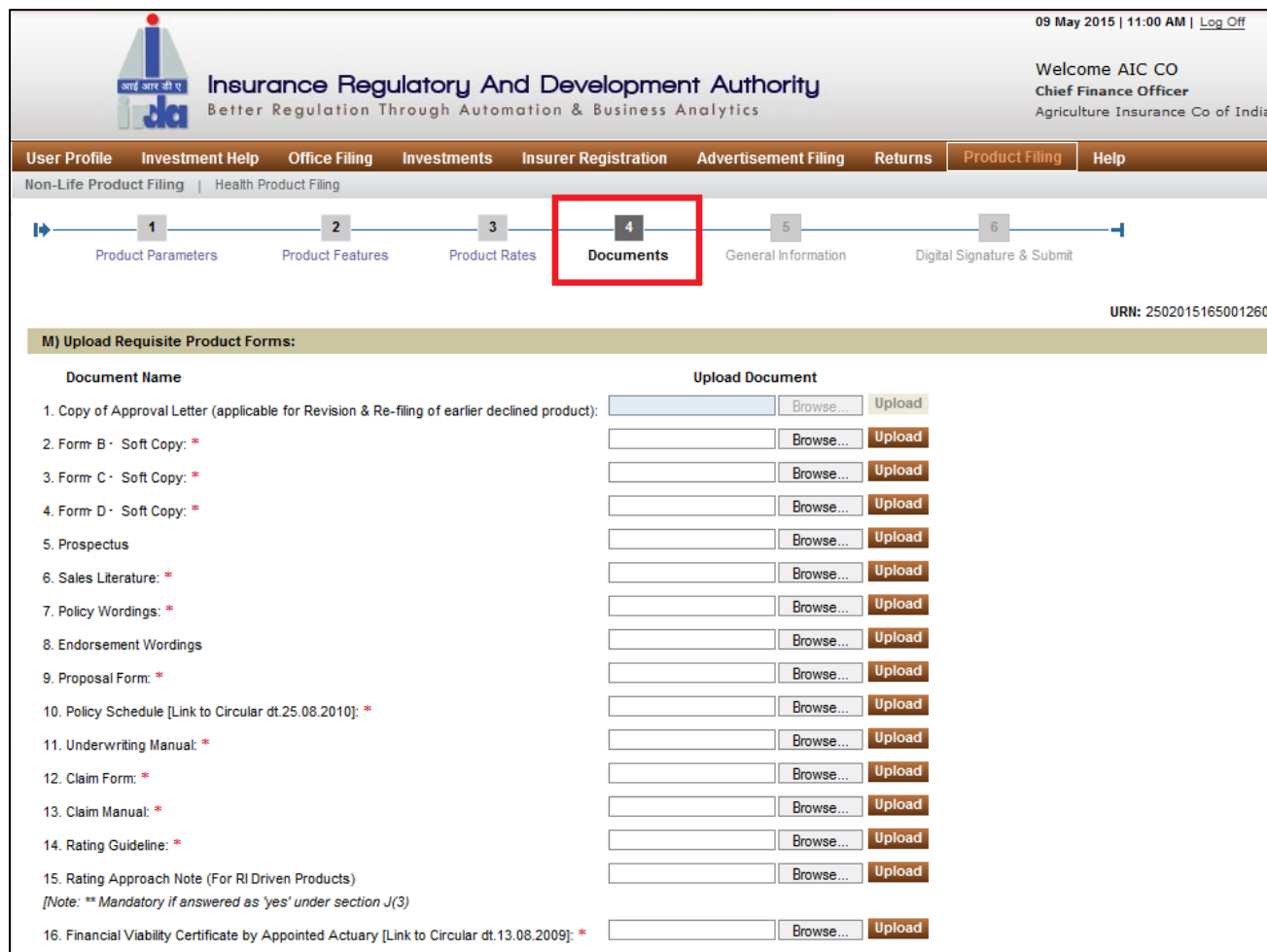
Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.
Save & Continue	Once details in this section of the form are complete,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



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1 Product Parameters | 2 Product Features | 3 Product Rates | **4 Documents** | 5 General Information | 6 Digital Signature & Submit

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**M) Upload Requisite Product Forms:**

Document Name	Upload Document
1. Copy of Approval Letter (applicable for Revision & Re-filing of earlier declined product):	<input type="text"/> Browse... Upload
2. Form B - Soft Copy: *	<input type="text"/> Browse... Upload
3. Form C - Soft Copy: *	<input type="text"/> Browse... Upload
4. Form D - Soft Copy: *	<input type="text"/> Browse... Upload
5. Prospectus	<input type="text"/> Browse... Upload
6. Sales Literature: *	<input type="text"/> Browse... Upload
7. Policy Wordings: *	<input type="text"/> Browse... Upload
8. Endorsement Wordings	<input type="text"/> Browse... Upload
9. Proposal Form: *	<input type="text"/> Browse... Upload
10. Policy Schedule [Link to Circular dt.25.08.2010]: *	<input type="text"/> Browse... Upload
11. Underwriting Manual: *	<input type="text"/> Browse... Upload
12. Claim Form: *	<input type="text"/> Browse... Upload
13. Claim Manual: *	<input type="text"/> Browse... Upload
14. Rating Guideline: *	<input type="text"/> Browse... Upload
15. Rating Approach Note (For RI Driven Products)	<input type="text"/> Browse... Upload
[Note: **Mandatory if answered as 'yes' under section J(3)]	
16. Financial Viability Certificate by Appointed Actuary [Link to Circular dt.13.08.2009]: *	<input type="text"/> Browse... Upload

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

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

<b>Save &amp; Continue</b>	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.

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**N) General Information**

1. Whether Company's Board approved U/W policy (as well as all changes) from time to time filed with and approved by IRDA? \*  Yes  No

2. Term of the Policy [Annual / Long Term / Specific To Policy] \*

3. Retail / Commercial / Both  Retail  Commercial  Both

**O) Supplementary information**

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Figure 158: General Information Section - N

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**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

Fiscal Year	Expected Business	Expected Loss ratio	Expected Combined Ratio
2012-13	154,154	0	0

Back | Reset | Save as Draft | Save & Continue

Figure 169: General Information Section - O

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

Field	Description
<b>N) Actuarial Support</b>	
<b>Whether Company's Board approved U/W policy (as well as all changes) from time to time filed with and approved by IRDA?</b>	Select either Yes or No through the radio button <input type="radio"/> . If yes is selected, option to upload relevant document will expand.
<b>Term of the Policy [Annual / Long-Term / Specific To Policy]</b>	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.
<b>Retail / Commercial / Both</b>	Select the applicable option by clicking the corresponding radio button <input type="radio"/> .
<b>O) Supplementary Information</b>	
<b>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</b>	Enter any additional information (if any) in this text field. Maximum allowable character length is 500.
<b>Fiscal Year</b>	This value is generated by system.
<b>Expected Business</b>	This value is generated by system.
<b>Expected Loss Ratio</b>	Enter the expected loss ratio.
<b>Expected Combined Ratio</b>	Enter the expected combined ratio.

Button	Description
<b>Back</b>	Click this to go back to the previous section.
<b>Reset</b>	Click this to restart the application, losing the current application form's unsaved progress.
<b>Save As Draft</b>	Click this to save the application in draft mode. Saved applications can be later fetched from 'Your requests' sections.
<b>Save &amp; Continue</b>	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.

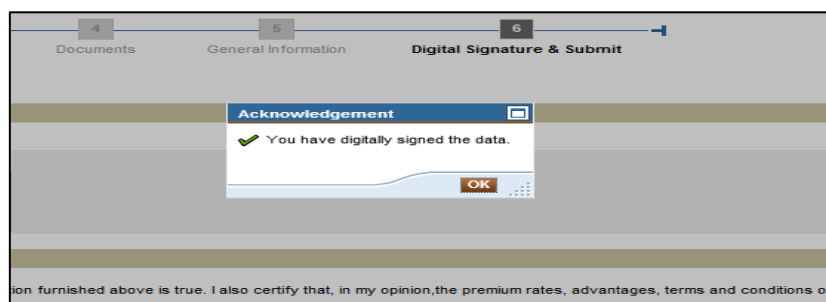
Figure 17: Digital Signature screen

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

Field	Description
<b>Application Submission Details Continue</b>	
<b>View Form</b>	Click on this to view the filled Product filing application.
<b>Status</b>	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.
<b>Designation</b>	It displays designations of the authorised officials whose digital signatures are mandatory for application submission.
<b>User Name</b>	This displays name of the user submitting the application.
<b>Cancel</b>	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.

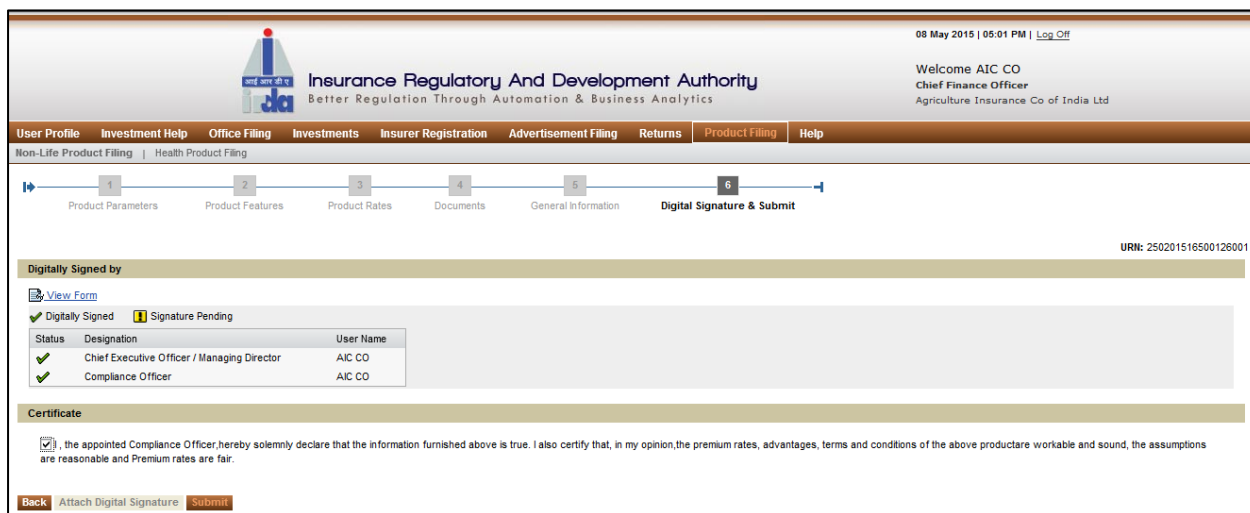
<b>Back</b>	Click this to go back to the previous section.
<b>Attach Digital Signature</b>	Once the form is completed, digital signatures are attached using this button.
<b>Submit</b>	Once you have completed the application form and digitally signed, the Submit button will get enabled, on click of Submit,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



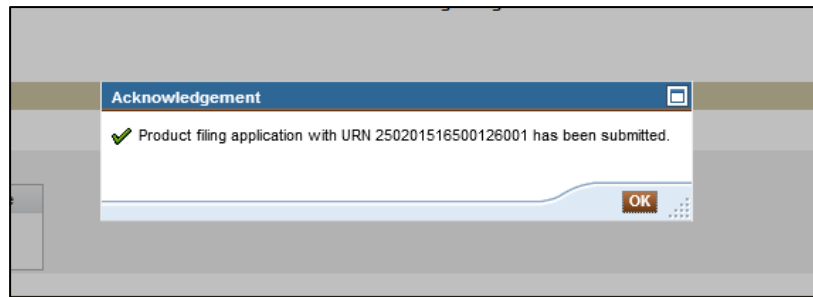
**Figure 18: Digital Signatures - Acknowledgement screen**

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.

Name of Product/Add-on	Product UIN	UIN Version	Application URN	Submission Date
Vareha Bima	IRDAN126P0001V01200405	1	25020040550126001	10-May-2004
Rainfall Insurance	IRDAN126P0001V01200607	1	25020060750126001	02-May-2006
Poppy Crop Insurance	IRDAN126A0001V02200607	2	25020060750126001	21-Aug-2006
Weather Insurance(Rabi)	IRDAN126P0004V01200607	1	25020060750126004	15-Sep-2006
Weather Based Crop Insurance Scheme	IRDAN126P0001V01200708	1	25020070850126001	31-May-2007
MNAIS (Moro Ins)	IRDAN126A0001V01201112	1	25020111250126001	28-Jun-2011

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

<b>Submission between: From Date &amp; To date:</b>	Enter submission date range (from date and to date) of the product for which you want to apply for revision.
<b>Search</b>	Click on Search tab to search for the launched product applications.
<b>Clear</b>	Click on clear. All the filter values will be cleared.
<b>Cancel</b>	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
<b>View Application</b>	Click on icon  to view the launched product application.
<b>Name of Product/ Add On</b>	Name of the launched product based on the search filters parameters is displayed here.
<b>Product UIN</b>	UIN of the launched product based on the search filters parameters is displayed here.
<b>UIN Version</b>	Version number of the products is displayed here.
<b>Application URN</b>	URN of the launched products is displayed here.
<b>Submission Date</b>	Submission date of the launched product is displayed here.
<b>Revise Product</b>	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.
<b>Product Parameter</b>	
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 <input checked="" type="checkbox"/> 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 <input checked="" type="checkbox"/> against the applicable product category.

Field	Description
<b>G) Is Product Erstwhile-Tariffed? YES/NO:</b>	Select either Yes or No by clicking on the radio button <input checked="" type="radio"/> .
<b>Back</b>	Click on this to go back to home page.
<b>Reset</b>	Click on this to restart the application, losing the current application form's unsaved progress.
<b>Save as Draft</b>	Click this to save the application in draft mode.
<b>Save &amp; Continue</b>	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.

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1 Product Parameters | **2 Product Features** | 3 Product Rates | 4 Documents | 5 General Information | 6 Digital Signature & Submit

URN: 250201516500126002

**Product features**

**i** Please click on Add Row button to add a new row; click on cross button to delete.  
Only .pdf, .xls, .xlsx, .txt, .jpg, .doc, .docx document types are allowed. File size limit is 3 MB.  
Fields marked with \* are mandatory.

+ H) Product Features

+ I) Marketing

+ J) Underwriting and Claims

- K) Actuarial Support

1. Name of Appointed Actuary:

2. Risk factors used for rating:

SI No.	Risk Factor	Delete

Add Row

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
<b>H) Product Features</b>	
<b>What are the contingencies covered?</b>	Enter the contingencies covered under the product. Maximum character length is 750.
<b>Cover Provided on</b>	Select the coverage basis from the list given. Tick mark the check box <input checked="" type="checkbox"/> against the applicable coverage basis.
<b>Does insurer have the right of recovery under subrogation?</b>	Enter whether recovery of right under subrogation is there or not. Maximum allowable character length is 500.
<b>What are the excluded perils?</b>	Enter the names of excluded perils in this field. Maximum allowable character length is 500.
<b>Does the product have any special features?</b>	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 expand the section. Click on to contract the section.

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

Field	Description
<b>I) Marketing</b>	
<b>Target market for the product</b>	Enter the details for target market for the product. Maximum character length is 500.
<b>Sales channel planned to sell products</b>	Select the sales channels from the list given. Tick mark the check box <input checked="" type="checkbox"/> against the chosen sales channel.
<b>Plans and budgets for sales promotion (Expected for Minimum 3 FY):</b>	Enter details for this field by clicking on “Add Row” tab.
<b>Fiscal Year</b>	Enter the fiscal year in the format YYYY-YY.
<b>Expected Business</b>	Enter the expected business value.
<b>Expected expenses</b>	Enter the expected expenses value.
<b>Delete</b>	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
<b>J) Underwriting and Claims</b>	
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  .

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 <input checked="" type="checkbox"/> against this field if user manual is attached in section M.


The screenshot shows the IRDA web portal interface. At the top, there is a header with the IRDA logo and name, the tagline 'Better Regulation Through Automation & Business Analytics', and user information: '09 May 2015 | 11:00 AM | Log Off', 'Welcome AIC CO', 'Chief Finance Officer', and 'Agriculture Insurance Co of India'. Below the header is a navigation menu with options: 'User Profile', 'Investment Help', 'Office Filing', 'Investments', 'Insurer Registration', 'Advertisement Filing', 'Returns', 'Product Filing' (highlighted), and 'Help'. The main content area is titled 'K) Actuarial Support' and contains several sections:
 

- 1. Name of Appointed Actuary: A dropdown menu.
- 2. Risk factors used for rating: A table with columns 'Sl No.', 'Risk Factor', and 'Delete'. Below the table is an 'Add Row' button.
- 3. Margins built into the rates and terms for acquisition cost, expenses of management, catastrophe reserve, other contingencies and profit margin: A table with columns '\* Particulars' and '\* Margins(amount 12 digits)'. The rows include 'Acquisition cost', 'Expenses of management', 'Catastrophe reserve', 'Other contingencies', and 'Profit margin'.
- 4. IT system will provide data on each of the risk factors in respect of premiums and claims: A checkbox.
- 5. Periodicity of compilation and analysis of data for review of the rates and terms: A text input field.
- 6. Basis of reserving for unexpired risks in respect of long-term products: A text input field.

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
<b>K) Actuarial Support</b>	
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.
Sl No.	This is serial number automatically generated by the system.

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

Button	Description
<b>Back</b>	Click this to go back to the previous section.
<b>Reset</b>	Click this to restart the application, losing the current application form's unsaved progress.
<b>Save As Draft</b>	Click this to save the application in draft mode.
<b>Save &amp; Continue</b>	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.

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1 Product Parameters 2 Product Features **3 Product Rates** 4 Documents 5 General Information 6 Digital Signature & Submit

URN: 250201516500126002

**L) Rates and terms:**

Please click on **+** to fill data for respective section. You need to fill all sections before continuing to next screen.

**+** I) Where the rates and terms are in the form of an internal tariff

**+** II) Where the product is a "package" product designed for a specific client or class of clients


**+** III) Where the product is experience rated

**-** IV) Where rates and terms are determined by reinsurers or other underwriters

Figure 2810: Product Rate screen

Click on to **-** expand the section. Click on to **+** contract the section.

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**L) Where the rates and terms are in the form of an internal tariff**

1. Applicable \*  Yes  No

Attach Related Document  [Browse...](#) [Upload](#)

Document Name	Action
Please upload a copy	

2. Where the rates and terms quoted to individual clients can vary from the tariff rates and terms, please provide details \*

3. 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 circumstances in which such variation is permitted \*

4. 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 \*

5. 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 \*

Figure 2911: Section L - I

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

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



<p>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</p>	<p>character length is 500.</p>
<p>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</p>	<p>Enter the details in the given field. Maximum allowable character length is 500.</p>
<p>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</p>	<p>Enter the details in the given field. Maximum allowable character length is 500.</p>

The screenshot shows the IRDA web portal interface. At the top, there is a header with the IRDA logo and the text 'Insurance Regulatory And Development Authority - Better Regulation Through Automation & Business Analytics'. The date and time are '09 May 2015 | 11:00 AM | Log Off'. The user is identified as 'Welcome AIC CO Chief Finance Officer Agriculture Insurance Co of India Ltd'. The navigation menu includes 'User Profile', 'Investment Help', 'Office Filing', 'Investments', 'Insurer Registration', 'Advertisement Filing', 'Returns', 'Product Filing', and 'Help'. The current page is 'Non-Life Product Filing' with a sub-link for 'Health Product Filing'. The main content area is titled 'II) Where the product is a "package" product designed for a specific client or class of clients'. It contains five numbered questions, each followed by a text input field:

1. What are the elements of insurance put together in the package? \*
2. Is the package rate derived by adding together the rates for individual elements of insurance? If not, please state how it is rated? \*
3. In the former case, how is each element of insurance rated? \*
4. Is there an internal guide tariff or is each risk rated individually? \*
5. 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? \*

Figure 3012: Section L - II

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

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

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**III) Where the product is experience rated**

1. What is the target claims ratio? \*
2. At what management level are rates and terms quoted? \*
3. At what level of management can the insurer decide to ignore the experience in quoting for the insurance? \*
4. How are the statistics used for experience collected and analysed? \*

Figure 31: Section L - III

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

Field	Description
<b>L) Rates and terms:</b>	
<b>VII) Where the product is experience rated</b>	
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
<b>L) Rates and terms:</b>	

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. Maximum 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 <input type="radio"/> . If yes is selected, option to upload relevant document will expand.

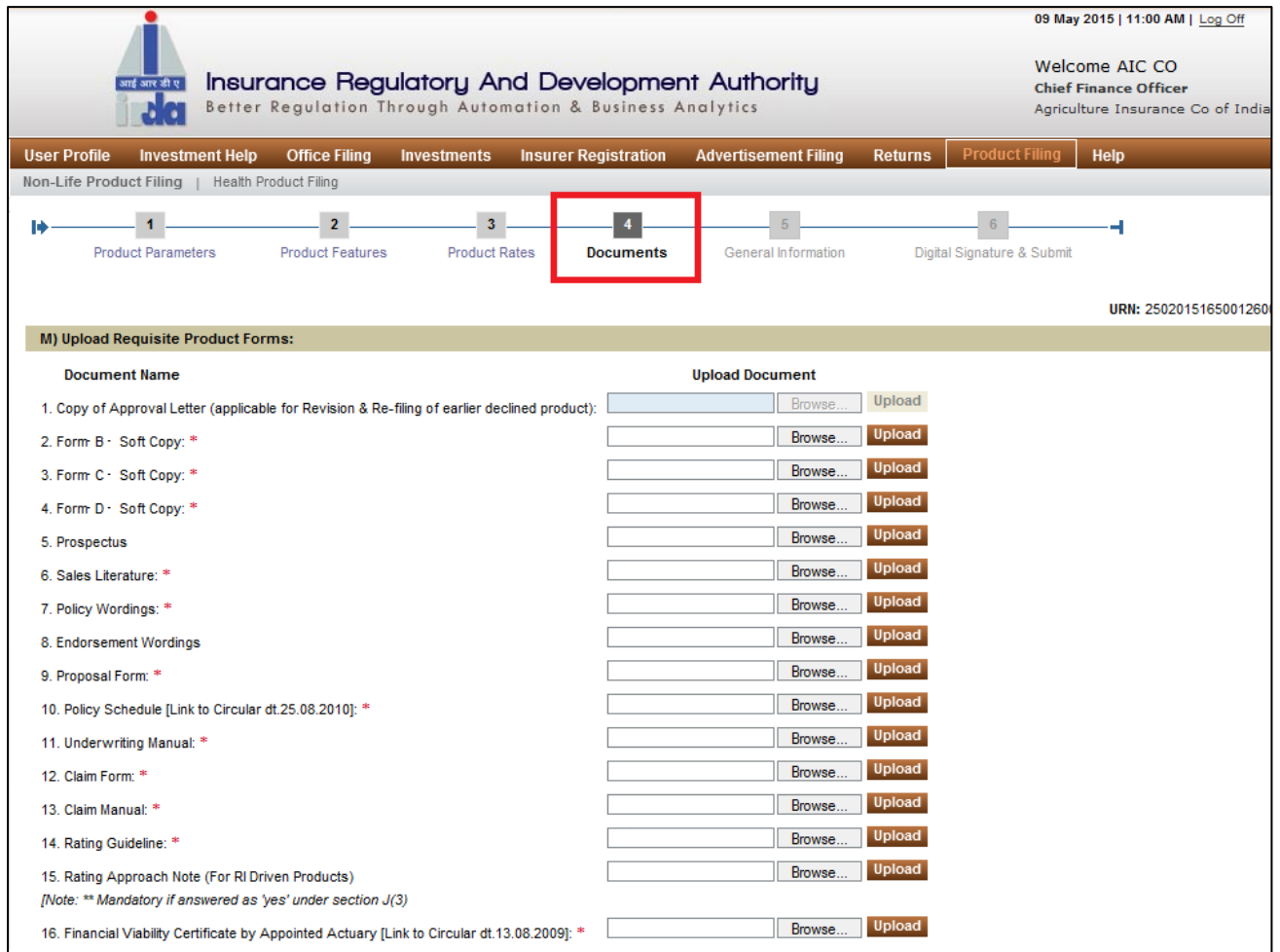
Button	Description
Back	Click this to go back to the previous section.
Reset	Click this to restart the application, losing the current application form's unsaved progress.
Save As Draft	Click this to save the application in draft mode.
Save & Continue	Once details in this section of the form are complete,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



The screenshot shows the IRDA web portal interface. At the top, there is a navigation menu with options like 'User Profile', 'Investment Help', 'Office Filing', 'Investments', 'Insurer Registration', 'Advertisement Filing', 'Returns', 'Product Filing', and 'Help'. The 'Product Filing' section is active, showing a progress bar with six steps: 1. Product Parameters, 2. Product Features, 3. Product Rates, 4. Documents (highlighted in red), 5. General Information, and 6. Digital Signature & Submit. Below the progress bar, there is a section titled 'M) Upload Requisite Product Forms:' containing a table of document requirements.

Document Name	Upload Document
1. Copy of Approval Letter (applicable for Revision & Re-filing of earlier declined product):	<input type="text"/> Browse... Upload
2. Form B - Soft Copy: *	<input type="text"/> Browse... Upload
3. Form C - Soft Copy: *	<input type="text"/> Browse... Upload
4. Form D - Soft Copy: *	<input type="text"/> Browse... Upload
5. Prospectus	<input type="text"/> Browse... Upload
6. Sales Literature: *	<input type="text"/> Browse... Upload
7. Policy Wordings: *	<input type="text"/> Browse... Upload
8. Endorsement Wordings	<input type="text"/> Browse... Upload
9. Proposal Form: *	<input type="text"/> Browse... Upload
10. Policy Schedule [Link to Circular dt.25.08.2010]: *	<input type="text"/> Browse... Upload
11. Underwriting Manual: *	<input type="text"/> Browse... Upload
12. Claim Form: *	<input type="text"/> Browse... Upload
13. Claim Manual: *	<input type="text"/> Browse... Upload
14. Rating Guideline: *	<input type="text"/> Browse... Upload
15. Rating Approach Note (For RI Driven Products)	<input type="text"/> Browse... Upload
<i>[Note: **Mandatory if answered as 'yes' under section J(3)]</i>	
16. Financial Viability Certificate by Appointed Actuary [Link to Circular dt.13.08.2009]: *	<input type="text"/> Browse... Upload

**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.



The screenshot shows the IRDA portal interface. At the top, there is a header with the IRDA logo and name, the date and time (09 May 2015 | 11:00 AM), and a 'Log Off' link. Below the header is a navigation menu with options like 'User Profile', 'Investment Help', 'Office Filing', 'Investments', 'Insurer Registration', 'Advertisement Filing', 'Returns', 'Product Filing', and 'Help'. The 'Product Filing' section is active, showing 'Non-Life Product Filing' and 'Health Product Filing' options. A progress bar indicates the current step is '4 Documents', with other steps being '1 Product Parameters', '2 Product Features', '3 Product Rates', '5 General Information', and '6 Digital Signature & Submit'. Below the progress bar, there is a section titled 'M) Upload Requisite Product Forms:' with a table for uploading documents.

Document Name	Upload Document
1. Copy of Approval Letter (applicable for Revision & Re-filing of earlier declined product):	<input type="text"/> Browse... Upload
2. Form B - Soft Copy: *	<input type="text"/> Browse... Upload
3. Form C - Soft Copy: *	<input type="text"/> Browse... Upload
4. Form D - Soft Copy: *	<input type="text"/> Browse... Upload
5. Prospectus	<input type="text"/> Browse... Upload

Figure 3415: Section M

Fields in Documents screen are explained in the following table:

Buttons	Description
M) Upload Requisite Product Forms	

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

<b>Button</b>	<b>Description</b>
<b>Back</b>	Click this to go back to the previous section.
<b>Reset</b>	Click this to restart the application, losing the current application form's unsaved progress.
<b>Save As Draft</b>	Click this to save the application in draft mode.
<b>Save &amp; Continue</b>	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.

09 May 2015 | 11:00 AM | [Log Off](#)

Welcome AIC CO  
Chief Finance Officer  
Agriculture Insurance Co of India Ltd

User Profile | Investment Help | Office Filing | Investments | Insurer Registration | Advertisement Filing | Returns | **Product Filing** | Help

Non-Life Product Filing | Health Product Filing

1 Product Parameters | 2 Product Features | 3 Product Rates | 4 Documents | **5 General Information** | 6 Digital Signature & Submit

URN: 250201516500126002

**N) General Information**

1. Whether Company's Board approved U/W policy (as well as all changes) from time to time filed with and approved by IRDA? \*  Yes  No

2. Term of the Policy [Annual / Long-Term / Specific To Policy] \*

3. Retail / Commercial / Both  Retail  Commercial  Both

**O) Supplementary information**

[Back](#) [Reset](#) [Save as Draft](#) [Save & Continue](#)

Figure 3516: General Information Section - N

09 May 2015 | 11:00 AM | [Log Off](#)

Welcome AIC CO  
Chief Finance Officer  
Agriculture Insurance Co of India Ltd

User Profile | Investment Help | Office Filing | Investments | Insurer Registration | Advertisement Filing | Returns | **Product Filing** | Help

Non-Life Product Filing | Health Product Filing

1 Product Parameters | 2 Product Features | 3 Product Rates | 4 Documents | **5 General Information** | 6 Digital Signature & Submit

URN: 250201516500126002

**N) General Information**

**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

Fiscal Year	Expected Business	Expected Loss ratio	Expected Combined Ratio
2012-13	154,154	0	0

[Back](#) [Reset](#) [Save as Draft](#) [Save & Continue](#)

Figure 3617: General Information Section - O



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

Field	Description
<b>N) Actuarial Support</b>	
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 <input type="radio"/> . 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 <input type="radio"/> .
<b>O) Supplementary Information</b>	
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.





The screenshot displays the IRDAI portal interface. At the top, it shows the date and time (09 May 2015 | 11:00 AM) and a user profile (Welcome AIC CO, Chief Finance Officer, Agriculture Insurance Co of India Ltd). The main navigation bar includes options like User Profile, Investment Help, Office Filing, etc. The current page is 'Non-Life Product Filing' with a sub-section 'Health Product Filing'. A progress bar indicates the current step is '6. Digital Signature & Submit'. Below this, there is a 'Digitally Signed by' section with a table:

Status	Designation	User Name
	Chief Executive Officer / Managing Director	AIC CO
	Compliance Officer	AIC CO


Below the table is a 'Certificate' section with a checkbox and a declaration text: 'I, the appointed Compliance Officer, hereby solemnly declare that the information furnished above is true. I also certify that, in my opinion, the premium rates, advantages, terms and conditions of the above product are workable and sound, the assumptions are reasonable and Premium rates are fair.'

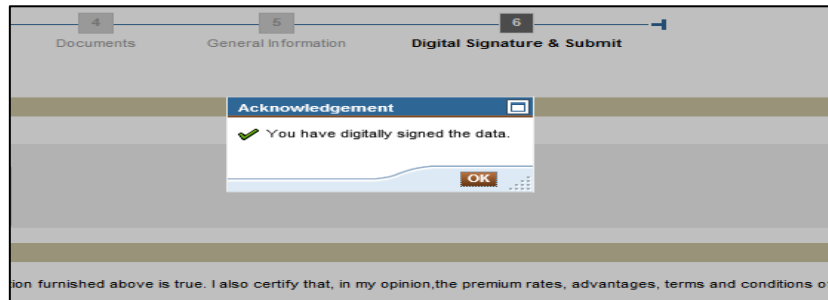
Figure 37: Digital Signature screen

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

Field	Description
<b>Application Submission Details Continue</b>	
<b>View Form</b>	Click on this to view the filled Product filing application.
<b>Status</b>	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.
<b>Designation</b>	It displays designations of the authorised officials whose digital signatures are mandatory for application submission.
<b>User Name</b>	This displays name of the user submitting the application.

<b>Cancel</b>	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.
<b>Back</b>	Click this to go back to the previous section.
<b>Attach Digital Signature</b>	Once the form is completed, digital signatures are attached using this button.
<b>Submit</b>	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.

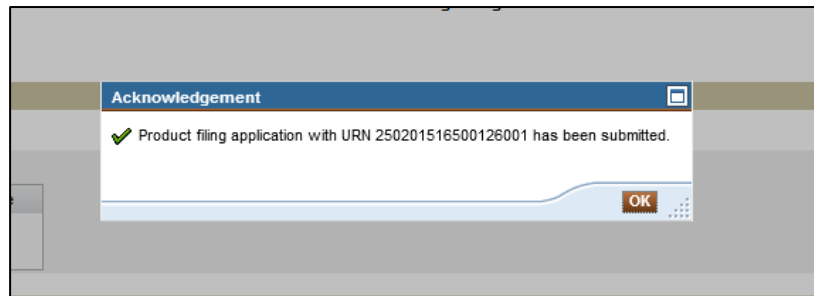


**Figure 38: Digital Signatures - Acknowledgement screen**

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.

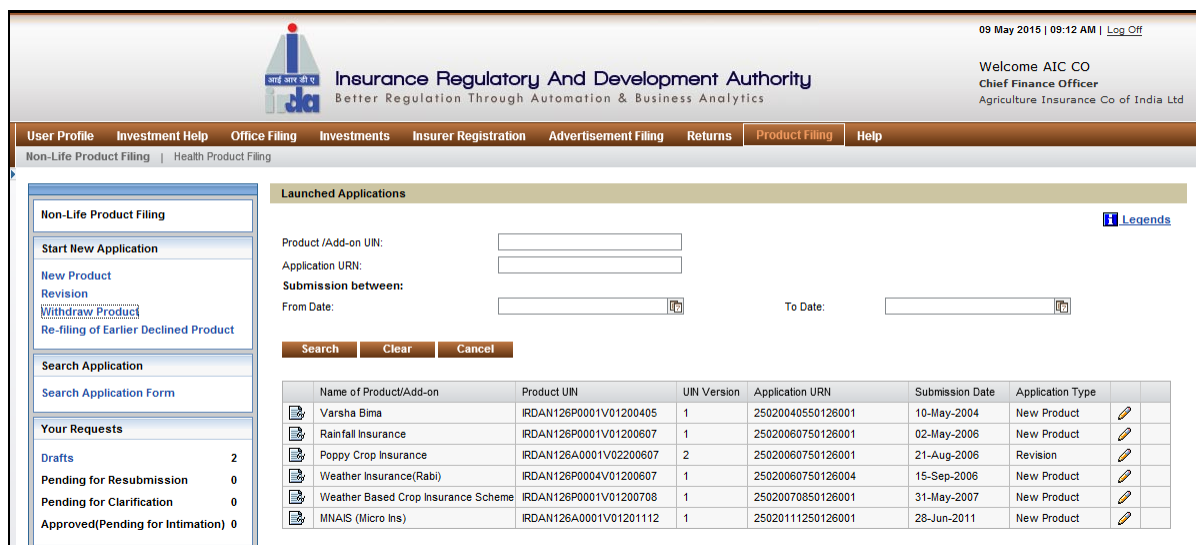




Figure 41: Withdraw Product - Search List screen

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.

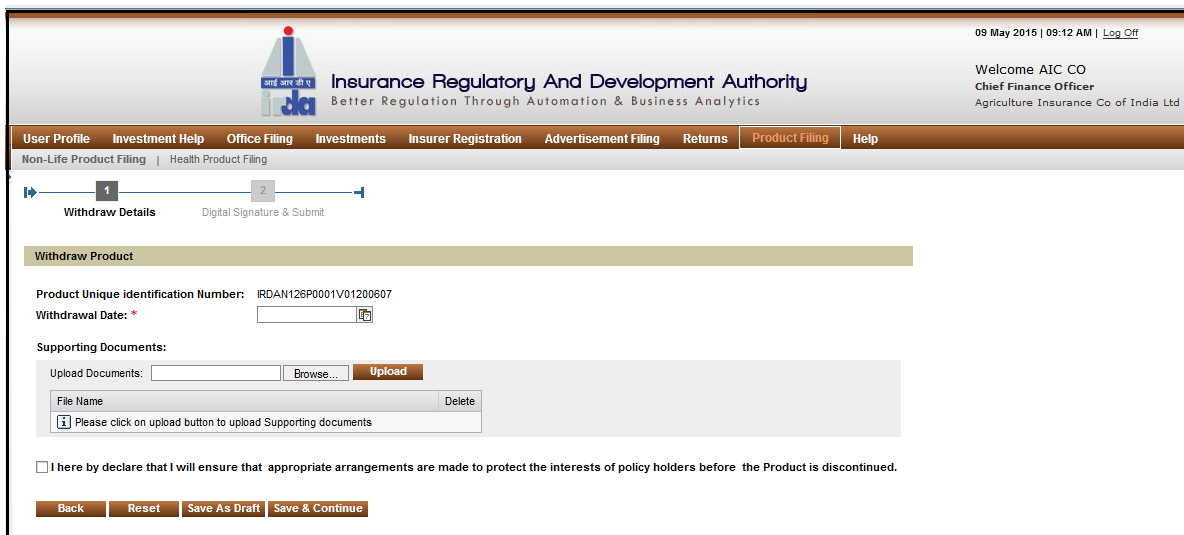




Figure 42 : withdraw details screen

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

Field	Description
<b>Withdraw product</b>	
<b>Product Unique identification Number</b>	This is a derived non-editable field and displays the unique identification number of the product/add-on which user intend to withdraw.
<b>Withdraw date</b>	Select the date from the calendar on which you propose to withdraw the product.
<b>Supporting documents upload</b>	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
<b>Upload</b>	Click on this button to upload the file.
<b>Delete</b>	Click on this  icon to remove the uploaded document.
<b>Declaration check box</b>	Click on this  icon to check and accept the declaration.

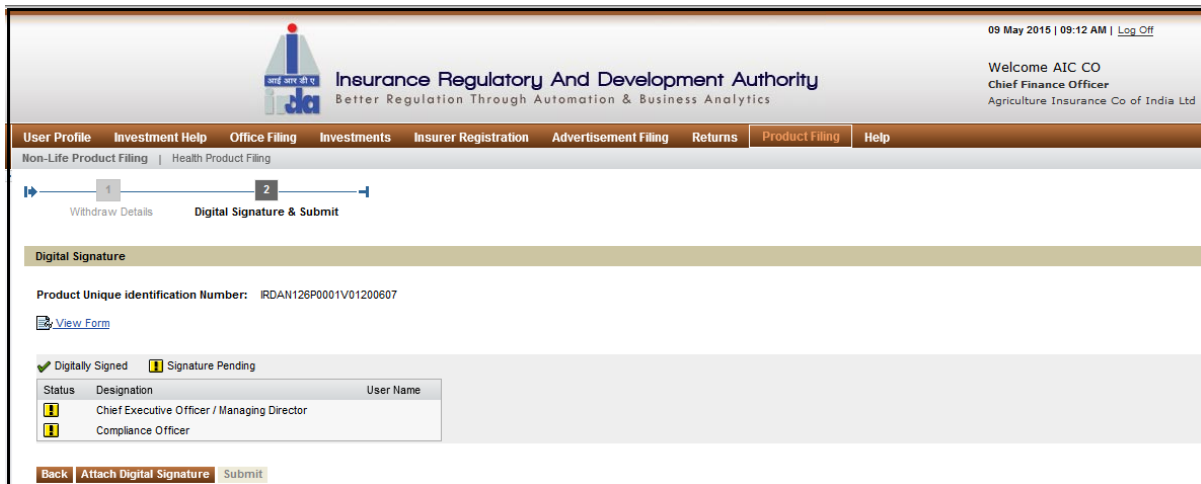


Field	Description
<b>Back</b>	Click on this button to return back to product filing home page.
<b>Reset</b>	Click this to restart the application, losing the current application form's unsaved progress.
<b>Save as draft</b>	Click this to save the application in draft mode. Saved applications can be accessed from 'Drafts' link on product filing home page.
<b>Save and continue</b>	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.



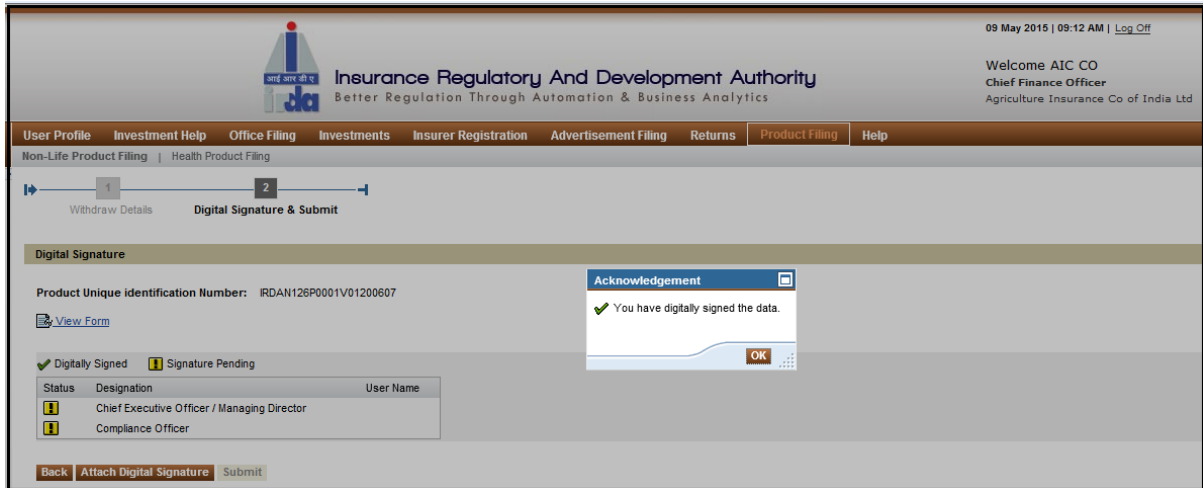
**Figure 43: Digital Signature screen**

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

Field	Description
<b>Application Submission Details Continue</b>	
<b>View Form</b>	Click on view form icon  to view filled withdraw application.
<b>Status</b>	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.
<b>Designation</b>	It displays the designations of the authorised officials whose digital signatures are mandatory for application submission.
<b>User Name</b>	This displays name of the user signing the application.
<b>Back</b>	Click this to go back to the previous section.
<b>Attach Digital Signature</b>	Once the form is completed, digital signatures are attached. The application form will be sent further to IRDA after this.

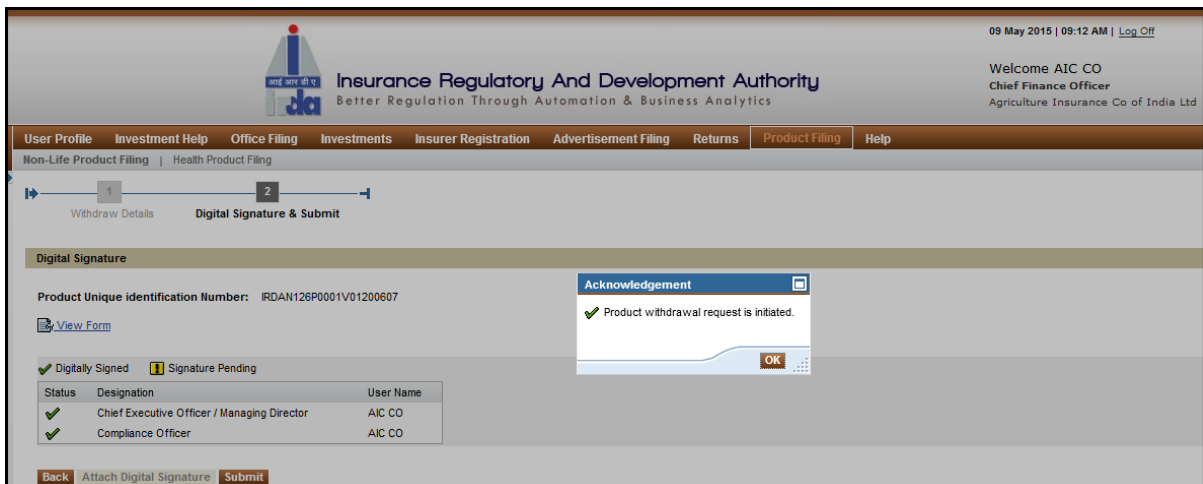
<b>Submit</b>	Submit button will be enabled after the digital signatures are successfully attached. Click this to submit the withdraw application.
---------------	--

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.

08 May 2015 | 05:01 PM | [Log Off](#)

Welcome AIC CO  
Chief Finance Officer  
Agriculture Insurance Co of India Ltd

User Profile Investment Help Office Filing Investments Insurer Registration Advertisement Filing Returns **Product Filing** Help

Non-Life Product Filing | Health Product Filing

### Non-Life Product Filing

**Start New Application**

New Product  
Revision  
Withdraw Product  
Re-filing of Earlier Declined Product

**Search Application**

**Search Application Form**

**Your Requests**

Drafts	1
Pending for Resubmission	0
Pending for Clarification	0
Approved(Pending for Intimation)	0

**Start New Application**

**New Product:** This option will be used to file a new product. On clicking this link a blank form will get opened with multiple sections. You need to fill all mandatory sections and digitally sign to submit application

**Revision:** This option will be used to file modifications to an existing product. You will need to enter UN# of product to be modified. An application form will get opened with existing product details populated. You can modify details wherever applicable and digitally sign to submit modified application

**Withdraw Product:** This option will be used to withdraw existing product. You will need to enter UN# of product to be withdrawn. An application form will get opened to enter details pertaining to withdrawal.

**Re-filing of Earlier Declined Product:** This option will be used to re-file products which were declined earlier. You will need to enter URN# of the application which has to be re-filed. An application form will get opened with existing application details populated. You can either modify details wherever applicable and digitally sign to submit application

**Search Application**

**Search Application Form:** This option will be used to find existing applications and products. On clicking on this link a screen will get

Figure 46 : Search Application Form screen

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

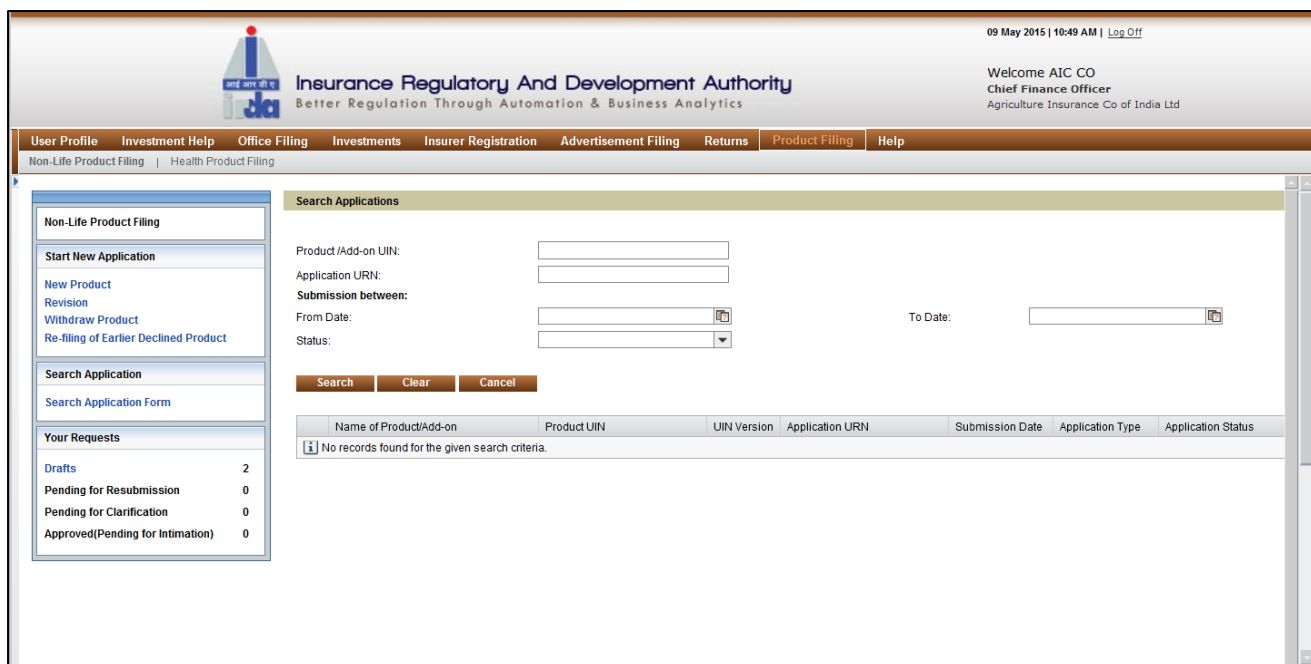
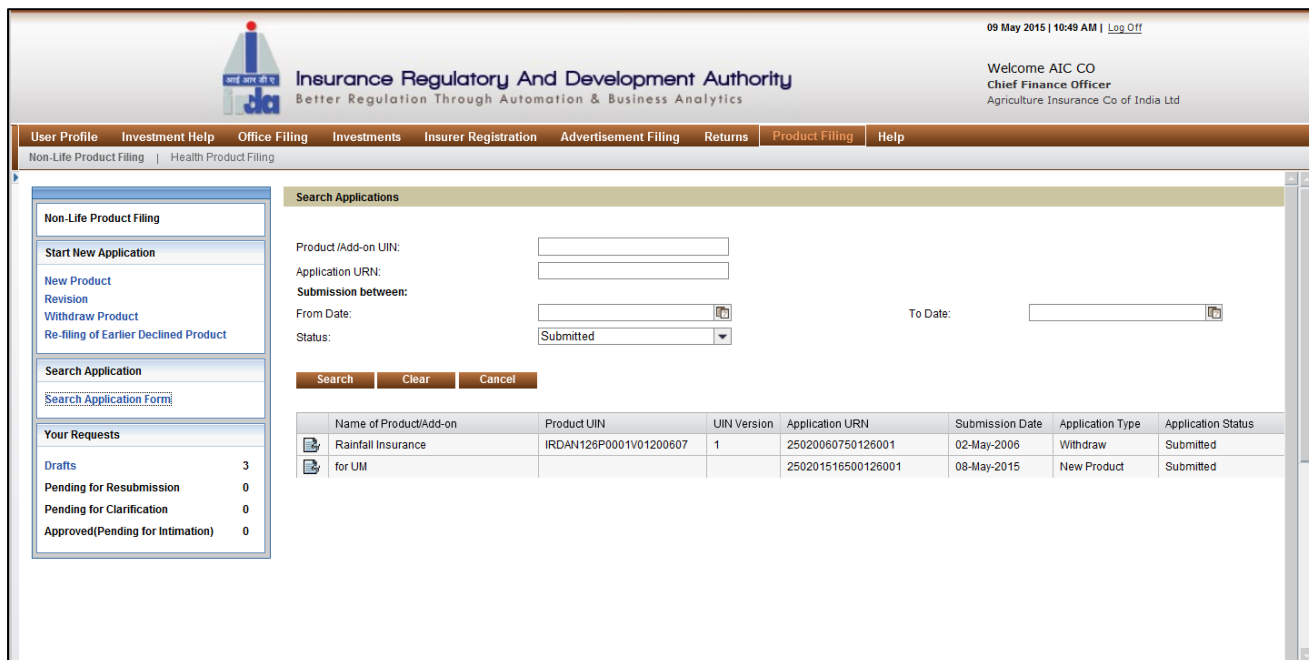


Figure 47 : Search Application Form screen

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

Field	Description
<b>Product / Add on UIN</b>	Enter the UIN of the application form. The form will be displayed below.
<b>Application URN</b>	Enter the application URN of the application form. The form will be displayed below.
<b>Submission between : From Date: To Date:</b>	Enter the dates between which the application form was submitted. All the forms between the dates entered will be displayed.
<b>Status</b>	Select any status from the drop-down list. All the applications with the same status will be displayed below.
<b>Search</b>	After you select the parameter values, click on <b>Search</b> tab. The list of all the products as per the parameters chosen will be displayed.
<b>Clear</b>	Click this to clear the filtered parameters and enter new parameter values.
<b>Cancel</b>	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
<b>View Form</b>	Click on the icon  to view the filled office filing application.
<b>Name of Product/Add on</b>	This displays the Name of the Product/Add on.
<b>Product UIN</b>	This displays the UIN of the Product/Add on.
<b>UIN Version</b>	This displays the Version number of the Product/Add on.
<b>Application URN</b>	This displays the URN of the Product/Add on.
<b>Submission date</b>	This displays the date on which the Product/Add on was submitted.
<b>Application Type</b>	This displays the type of application - whether it is a new product application or a revised product application or a withdraw product application.
<b>Application Status</b>	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.

The screenshot shows the IRDA portal interface. At the top, the logo and name of the Insurance Regulatory and Development Authority are visible, along with the tagline 'Better Regulation Through Automation & Business Analytics'. The user is logged in as 'AIC CO Chief Finance Officer' from 'Agriculture Insurance Co of India Ltd'. The navigation bar includes 'User Profile', 'Investment Help', 'Office Filing', 'Investments', 'Insurer Registration', 'Advertisement Filing', 'Returns', 'Product Filing' (highlighted), and 'Help'. The main content area is titled 'Non-Life Product Filing' and contains several sections: 'Start New Application' with a 'Start New Application' button and description; 'Search Application' with a 'Search Application' button and description; and 'Your Requests' which includes a table of pending items. The 'Drafts' item in the 'Your Requests' table is highlighted with a red box.

Your Requests	
Drafts	2
Pending for Resubmission	0
Pending for Clarification	0
Approved(Pending for Intimation)	0



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
<b>Name of Product/Add on</b>	This displays the Name of the Product/Add on..
<b>Application URN</b>	This displays the URN of the Product/Add on.
<b>Submission Date</b>	This displays the date on which the Product/Add on was submitted.
<b>Application Type</b>	This displays the type of application - whether it is a new product application or a revised product application or a withdraw product application.
<b>Edit Draft Application</b>	Click on the icon  to edit the draft application.
<b>Delete Draft Application</b>	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**.



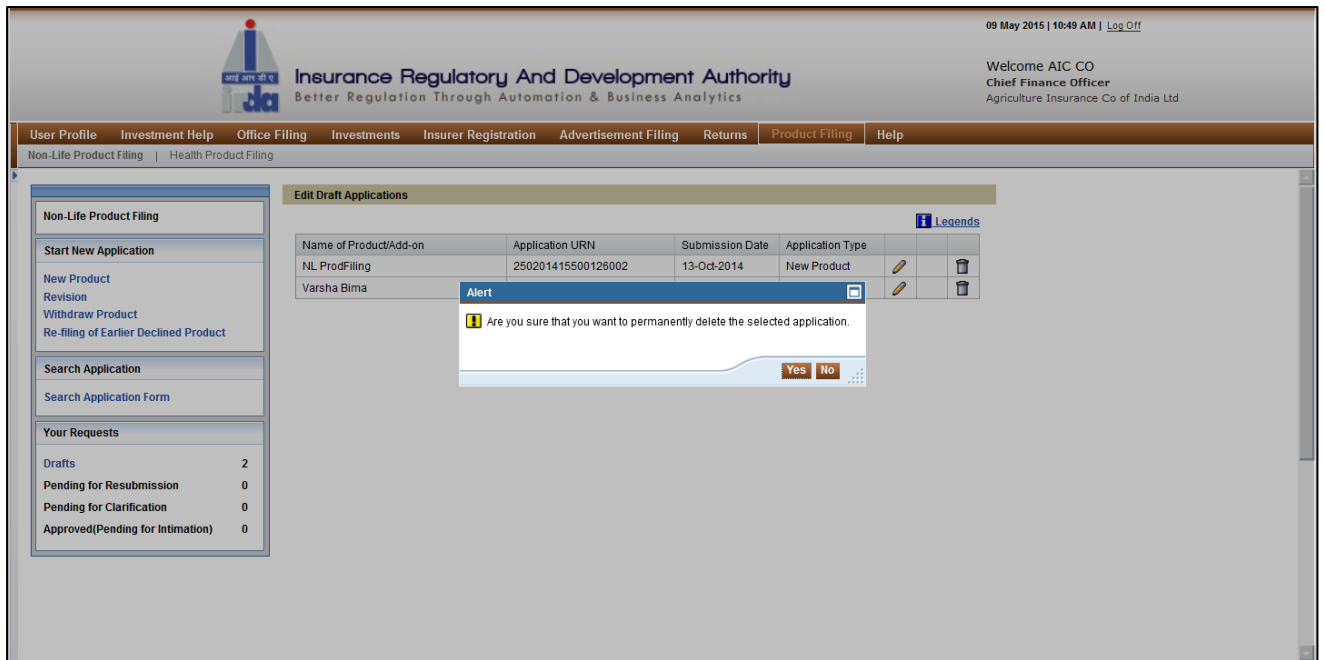


Figure 51: Delete application notification screen

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.

The screenshot shows the IRDA Non-Life Product Filing interface. The top navigation bar includes 'User Profile', 'Investment Help', 'Office Filing', 'Investments', 'Insurer Registration', 'Advertisement Filing', 'Returns', 'Product Filing' (highlighted), and 'Help'. The main content area is titled 'Non-Life Product Filing' and contains several sections: 'Start New Application' (with sub-links for New Product, Revision, Withdraw Product, and Re-filing of Earlier Declined Product), 'Search Application' (with a link for Search Application Form), and 'Your Requests' (with a table of request counts). The 'Your Requests' table is as follows:

Request Type	Count
Drafts	3
Pending for Clarification	2
Pending for Resubmission	2
Approved(Pending for Intimation)	0

The 'Pending for Clarification' row is highlighted with a red box. Below the table, there are sections for 'Start New Application', 'Search Application', and 'Search Application Form', each with a brief description of their function.


Figure 52 : Pending for Clarification screen

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



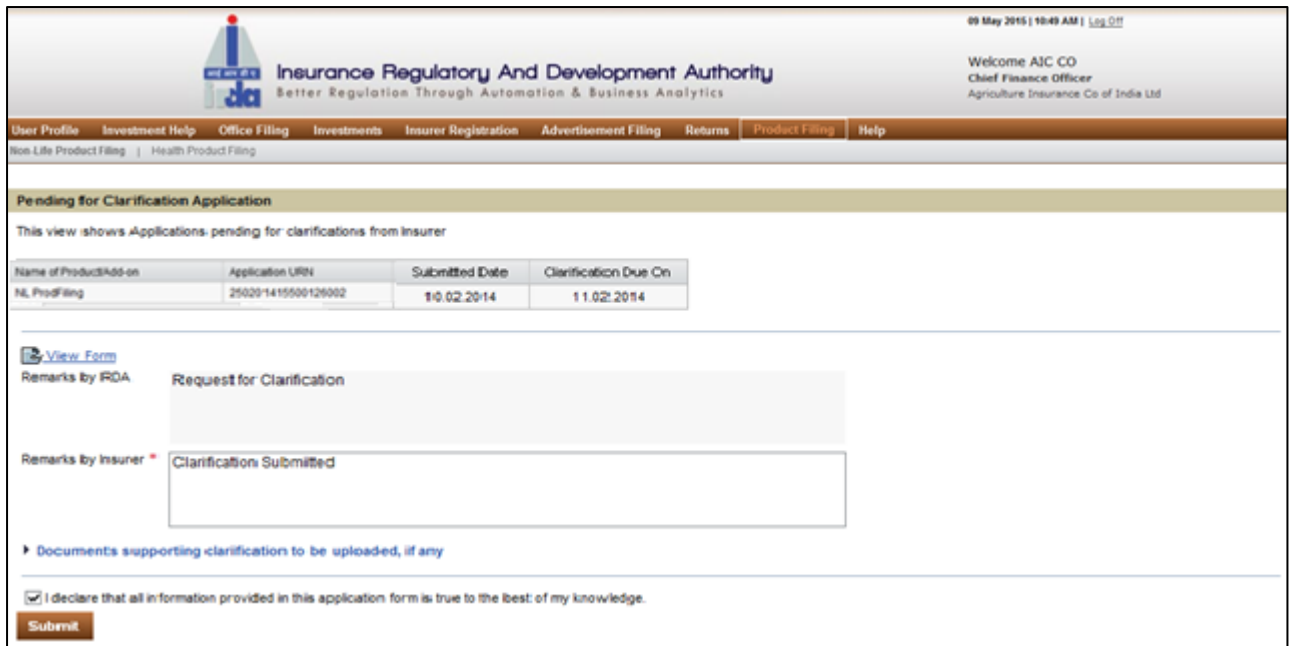
Figure 53: Pending for Clarification screen

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.

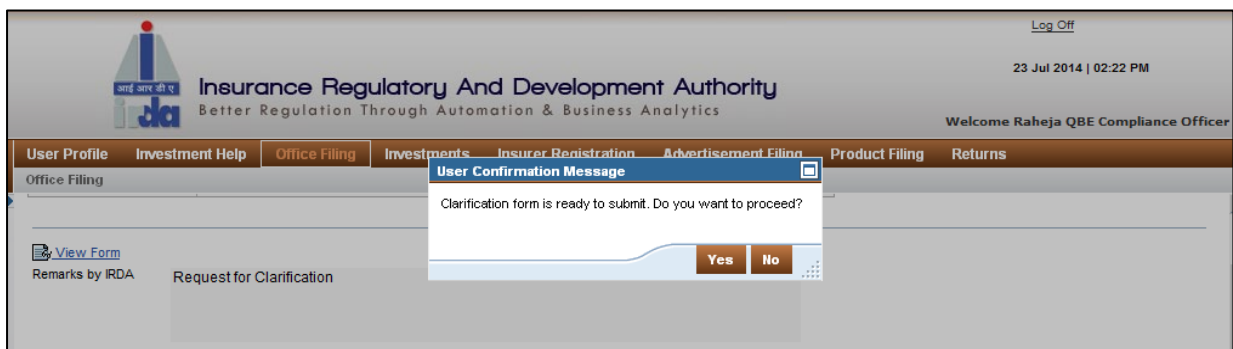
Click on Provide clarification icon. The following screen will be displayed.

# Non-Life User Manual



**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**.

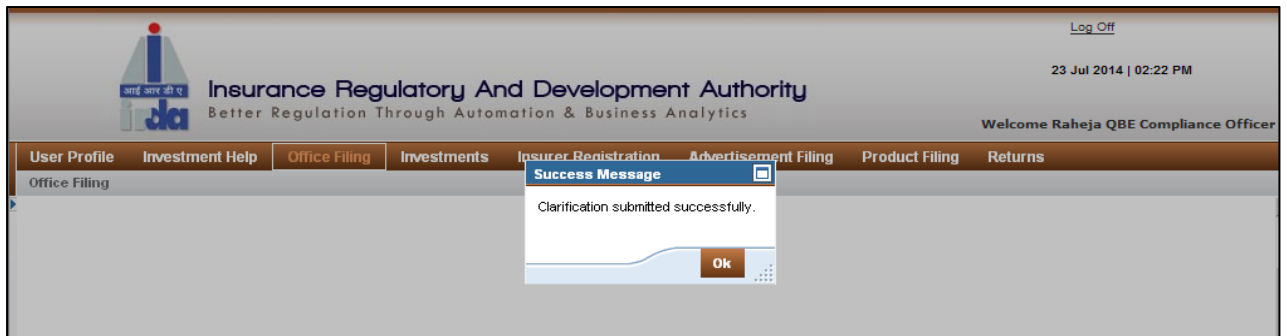


Figure 56: Submission - Confirmation screen

### 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.

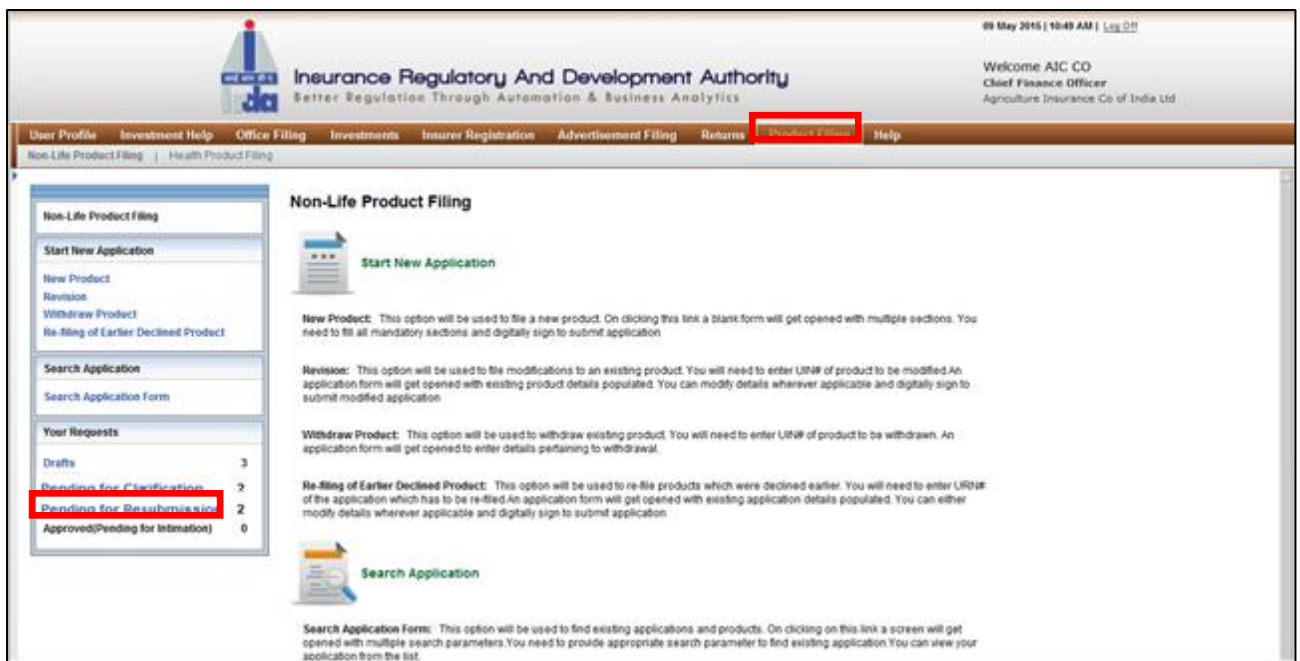



Figure 57: Pending for Resubmission screen

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.

Your Requests	
Drafts	14
Pending for Resubmission	0
Pending for Clarification	0
Approved(Pending for Intimation)	23

Figure 59: product filing home screen

Click on **Approved(Pending for intimation)** link. The following screen will be displayed.



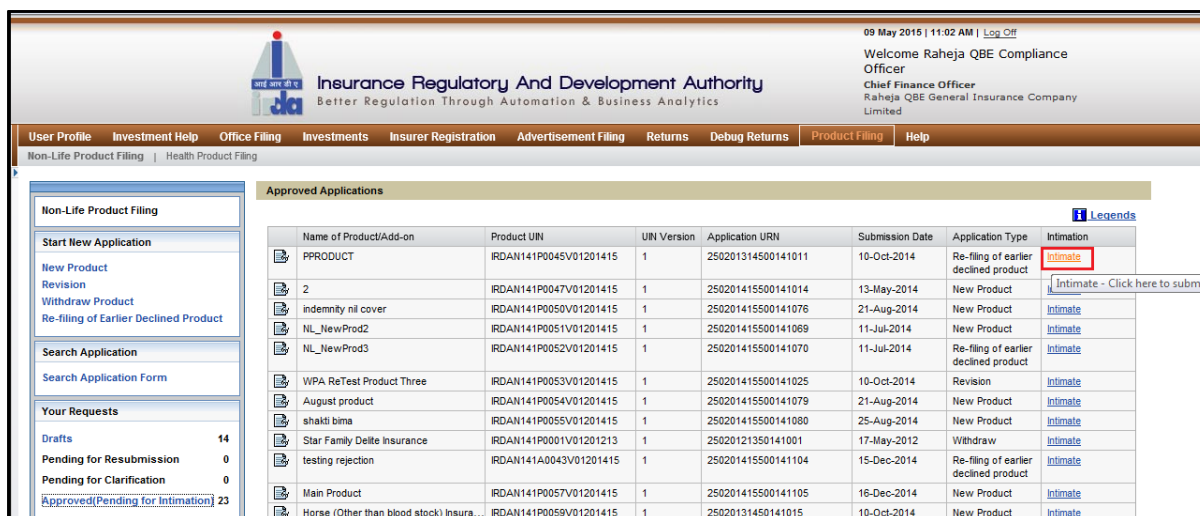


Figure 60: Intimate New Product screen

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

<b>UIN</b>	product.
<b>Product/add-on launch date</b>	Select the date when the product is/about to launch from the calendar.
<b>Product/add-on withdraw date</b>	Select the actual date of product withdrawal from the calendar.
<b>Withdrawal reason</b>	In brief state the reason for product withdrawal.
<b>Submit intimation</b>	Click on this button to intimation.
<b>Cancel</b>	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.