

IRDAI Distribution Compliance

Banking, Finance & Fintech

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Explains IRDAI compliance for an insurance distributor — the distribution models (agent, POSP, corporate agent, broker, web aggregator), licensing and disclosure duties, no-mis-selling and needs-based selling, free-look rights, and prohibited practices (rebating, forced bundling, misrepresentation). Use this to distribute insurance within the rules for your channel.

Purpose of this tool & output

Distribute insurance within the rules

How the output is used

Use the checklist to distribute insurance within IRDAI rules on conduct, disclosure and suitability.

Who receives it

The IRDAI (via the sponsoring insurer/intermediary framework).

How to submit / file it

Follow the IRDAI intermediary code, disclosures and record-keeping; renew certifications on time.

Fees & charges

No separate fee; licence/renewal and training costs apply.

Who should vet it

An insurance-regulatory consultant.

Important cautions

AI-generated guide; follow current IRDAI regulations for your channel.

Companion documents

- Insurance Advisory Framework
- Policy Comparison Helper
- Claim Assistance Guide
- Policy Renewal Management
- POSP / Agent Setup Guide
- Insurance Proposal Writer

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.