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Product Filing (UIN) Guide

Insurance

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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

Outlines IRDAI product filing — the Use-and-File vs File-and-Use route by line, documentation, UIN allotment and timeline — for a new insurance product. Use it to understand the filing route. Actuarial and legal input is required alongside.

Purpose of this tool & output

File an insurance product with IRDAI

How the output is used

Use the guide to file an insurance product with IRDAI and get the Unique Identification Number (UIN) before you sell it.

Who receives it

The IRDAI, which allots the UIN on approval.

How to submit / file it

File under the applicable product-filing framework (File & Use / Use & File) with the product, rates and actuarial documents.

Fees & charges

Fees as prescribed under the product-filing framework.

Who should vet it

An appointed actuary and the product/compliance team.

Important cautions

AI-generated guide; actuarial and legal input required; confirm current IRDAI norms.

Companion documents

- Insurance Regulatory Compliance Checklist
- IRDAI Agent / Broker Licensing Guide
- POSP Onboarding Compliance
- Policyholder Grievance Process
- AML / KYC for Insurance
- Web-Aggregator / Outsourcing Compliance

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.