



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

Ref: IRDA/IT/CIR/MISC/063/03/2021

24th March, 2021

To,

All Insurers

Sub: Fraudulent messages / unsolicited commercial messages - Reg.

Please be aware that spam calls / messages have become a menace and a matter of concern to the policyholders /consumers.

1. In July 2018, Telecom Regulatory Authority of India (TRAI) notified the regulatory framework for unsolicited commercial calls and messages which requires Principal entities (PE) including Insurers to register with their respective telecom service providers, to be allotted a header along with their identity for proper identification of all messages and voice calls.
2. All Insurers are hereby directed to register their templates of the messages with their respective telecom service providers in controlling unsolicited calls including fraudulent calls and messages from Insurers to the Policyholders.
3. The new framework of TRAI is to enable policyholder protection and in the interest of public from fraudsters using fake identities as Insurers. Also, TRAI has indicated that the non-adoption of its new procedures would result in disruption of delivery of messages to the policyholders.

Insurers are directed to complete the template registrations with their respective telecom service providers as per the framework implemented by TRAI and confirm compliance of this direction to the Authority by email to infosec@irdai.gov.in on or before **5th April, 2021**.

Sd/-

A.R.Nithiyantham

Chief General Manager (IT)