



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

Ref: ISNP-IRDAI/ISNP/DB/0952

3rd December, 2024

Principal Officer
M/s Karmik Insurance Brokers Private Limited
S-95, Transport Nagar Near RTO Office
Kanpur Road, LDA Colony
Lucknow - 226012

Dear Sir / Madam,

Sub: Permission for undertaking Insurance E-commerce Activities in India through Insurance Self Networking Platform (ISNP)

This has reference to your application seeking the Authority's permission for e-Commerce Activity (i.e. Online Sale and service of Insurance Policies).

We wish to inform you that the Authority hereby grants permission for undertaking Insurance e-commerce activities (i.e. Online sale and service of insurance policies) with domain (<https://www.askpolicy.in>) through Insurance Self Networking Platform (ISNP) in India.

In this regard, you are advised to follow the IRDAI's Guidelines on Insurance e-commerce vide Circular No. IRDA/INT/GDL/ECM/055/03/2017) on 09th March, 2017 along with the provisions of Insurance Act, Regulations, Guidelines, Circulars etc. issued by the Authority.

Also, as per IRDAI's Guidelines on Information and Cyber Security vide Circular No. IRDAI/GA&HR/GDL/MISC/88/04/2023 dated 24th April, 2023, you are advised to submit annual compliances and audit reports via email at isnp@irdai.gov.in.

The Permission granted for undertaking Insurance e-commerce activities shall be valid till the expiry of the Certificate of Registration (CoR) issued by the Authority.

Yours sincerely,


उप महाप्रबंधक/ DGM (Intermediaries-Brokers)