

IRDAI REGULATORY GUIDANCE

Regional Language Compliance for Insurance in India

What insurers must communicate — and in which languages

Overview

Insurance companies in India operate under strict regulatory oversight by the Insurance Regulatory and Development Authority of India (IRDAI). A key compliance requirement is ensuring that customers clearly understand the products they purchase. To support transparency, prevent mis-selling, and strengthen consumer protection, **insurers must provide critical documents in regional and vernacular languages** wherever products are distributed.

Regulatory Framework

IRDAI mandates that all customer-facing communication must be clear, transparent, and presented in a language understood by the policyholder. Insurers bear full responsibility for the accuracy and consistency of all translated documents. In the event of a dispute, the English version generally prevails unless explicitly stated otherwise.

- 1 Customer communication must be clear, transparent, and in a language the prospect understands.
- 2 Policy documents must be made available in vernacular languages wherever insurance products are sold.
- 3 Insurers are fully responsible for ensuring accuracy of all translated content.
- 4 In the event of a dispute, the English version typically prevails — unless the insurer explicitly states otherwise.

Insurers operating nationally are expected to provide documents in Hindi and the official state language(s) of each region at a minimum.

Key Documents Requiring Translation

The following are mandatory or effectively mandatory for regulatory compliance, customer fairness, and mis-selling risk mitigation:

#	Document	Compliance Relevance
01	Proposal Form	<i>Customer application — mis-selling risk if not understood</i>
02	Benefit Illustration	<i>Mandatory IRDAI disclosure before policy issuance</i>
03	Key Feature Document (KFD)	<i>Summary of product — must be comprehensible to buyer</i>
04	Policy Document & Policy Schedule	<i>Core contract — legally binding terms and specific coverage details</i>
05	Terms & Conditions	<i>Customer rights and obligations</i>
06	Premium Receipt & Renewal Notice	<i>Proof of payment and renewal obligation</i>
07	Welcome Letter / Issuance Letter	<i>First post-sale touchpoint — regulatory requirement</i>
08	Free-Look Cancellation Notice	<i>15-day free-look period is a statutory right</i>
09	Endorsement Documents	<i>Changes to policy terms must be communicated clearly</i>
10	Claims Form & Procedure Guide	<i>Access to claims is a fundamental policyholder right</i>
11	Nomination / Assignment Forms	<i>Legal designation of beneficiaries</i>
12	Grievance Redressal Procedure	<i>IRDAI mandates accessible grievance mechanisms</i>
13	Privacy Policy & Consent Forms	<i>Data protection and consent under IRDAI & DPDP Act</i>
14	Rider Documents	<i>Supplementary covers — separate disclosure required</i>
15	Product Brochures	<i>Primary sales tool — main source of customer understanding</i>
16	SMS / Email Regulatory Disclosures	<i>IRDAI mandates specific regulated communications</i>

Additional Requirements — Health & Motor Insurance

For health and motor insurance products, the following additional documents must also be localized:

- Cashless Hospital Network List — customers must identify empanelled hospitals in their region
- Pre-Authorization Form — required for cashless hospitalization claims
- Claim Settlement Summary — post-claim communication that must be clearly understood

Why Multilingual Compliance Matters

Accurate multilingual documentation reduces regulatory exposure, strengthens consumer trust, and minimises litigation risk. In a linguistically diverse market like India, language compliance is not optional — it is a core operational and governance requirement.

If a customer signs a proposal form they do not understand, that constitutes a mis-selling risk. IRDAI is extremely serious about mis-selling and unfair trade practices — insurers expanding across states must treat translation as a compliance infrastructure function, not a marketing activity.

Regulatory Risk	Grievance Escalation	Mis-Selling Liability
IRDAI may impose fines, penalties, or product bans for non-compliance with fair communication standards.	Poorly understood policy terms are the primary driver of customer complaints and Insurance Ombudsman cases.	Insurers bear full liability when a language barrier contributed to a customer's misunderstanding of a product.

Ready to Achieve IRDAI Compliance?

Lyric® helps insurers localize all mandatory documents into regional Indian languages — accurately, efficiently, and at scale.

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