

Circular

To,  
All Insurers and Insurance Intermediaries

Circular ref. no. IRDAI/PP&GR/CIR/MISC/164/8/2023

15<sup>th</sup> September, 2023

**Re: Directions from TRAI for Curbing the menace of Unsolicited Commercial Communication**

IRDAI has received a letter dated 8<sup>th</sup> August, 2023 from the Chairman, TRAI (The Telecom Regulatory Authority of India) against the backdrop of actions to be taken to curb the menace of Unsolicited Commercial Communication (UCC).

TRAI has issued directions with regard to the verification of Headers and Message Templates by Principal Entities to prevent misuse by fraudsters who've gained access to such elements. Additionally, in order to strengthen the process so that only genuine communication go to the consumers, TRAI has issued the following directions which need to be implemented by the Principal Entities (Senders of Commercial Communication) in coordination with their Telemarketers/Service Providers:

- a) Whitelisting of URLs/Apks/OTT links/call back numbers by PEs- Directions have been issued to ensure that only whitelisted URLs/Apks/OTT links/Call back numbers are allowed in the content template. Messages containing other URLs/Apks/OTT links/Call back numbers shall be stopped from further transmission. Variables if any, being used in the message content templates, need to be pre-tagged for the purpose they are to be used so as to avoid misuse
- b) Digital Consent acquisition (DCA) – All Access Providers to develop and employ the Digital Consent Acquisition (DCA) facility for creating a unified platform to register customers consent digitally across all Service Providers and Principal Entities. No other mechanism of consumer content shall be accepted for ease of confirmation and prevention of misuse. Accordingly, PEs need to acquire digital consent of their consumers in co-ordination with their service providers
- c) Copies of the Directions issued by TRAI dated 12.5.2023, 16.2.2023 & 2.6.2023 which were issued to all Access Providers, have been enclosed.

All the Insurers and Insurance Intermediaries, are requested to take note of the issued directions and ensure strict compliance.

  
General Manager