

4. **Insurance Web Aggregators** are one of the newest types of service providers to be governed by IRDAI regulations. Through their web site and/or telemarketing, they can solicit insurance business through distance marketing without coming face to face with the prospect and generate leads of interested prospects to insurers with whom they have an agreement. They also display products of such insurance companies for comparison. They may also seek IRDAI authorization to perform telemarketing and outsourcing functions for the insurers such as premium collection through online portal, sending premium reminders and also various types of policy related services. They are remunerated by insurance companies based on the leads converted to business, display of insurance products as well as the outsourcing services performed by them.
5. **Insurance Marketing Firms** are the latest types of intermediaries to be governed by IRDAI. They can perform the following activities by employing individuals licensed to market, distribute and service such products  
**OTHERS IMPORTANT ORGANIZATIONS**

There are a few more entities which form part of the health insurance market and these include:

1. **Insurance Regulatory and Development Authority of India (IRDAI)** which is the Insurance regulator formed by an Act of Parliament which regulates all business and players in the insurance market. It came into being in 2000 and is entrusted with the task of not only regulating but also developing insurance business.
2. **General Insurance and Life Insurance Councils**, who also make recommendations to IRDAI for governing their respective life or general insurance business.
3. **Insurance Information Bureau of India** was promoted in year 2009 by IRDA and is a registered society with a governing council of 20 members mostly from the insurance sector. It collects analyses and creates various sector-level reports for the insurance sector to enable data-based and scientific decision making including pricing and framing of business strategies. It also provides key inputs to the Regulator and the Government to assist them in policymaking. The Bureau has generated many reports, both periodic and one-time, for the benefit of the industry. IIB handles the Central Index Server which acts as a nodal point between different Insurance Repositories and helps in de-duplication of demat accounts at the stage of creation of a new account. The Central Index Server also acts as an exchange for transmission/routing of information pertaining to transactions on each policy between an insurer and the insurance repository.
4. **Educational institutions** such as Insurance Institute of India and National Insurance Academy which provide a wide variety of insurance and management related training and a host of private training institutes which provide training to would-be agents
5. **Medical Practitioners** also assist insurance companies and TPAs in assessing health insurance risks of prospective clients during acceptance of risks and also advise insurance companies in case of difficult claims.