

Annexure – V
Certificate on Cyber Security Controls

Date: 28-04-2025.

To

The Audit Committee / Board of Directors / Principal Officer
M/s Medi Assist Insurance TPA Private Limited
Bangalore

We have been engaged by M/s Medi Assist Insurance TPA Private Limited to report on the status of Cyber Security Controls in place as on 28 April 2025.

M/s Medi Assist Insurance TPA Private Limited is responsible for the design and implementation of Cyber Security Controls as required vide Guidelines Dt. April 2023 and the Audit checklist issued by IRDAI.

We have conducted the assignment with due professional care and as per generally accepted standards. Cyber Security Controls covering the minimum standards mentioned in the Guidelines Dt. April 2023 and the Audit checklist issued by IRDAI are in place and are operating effectively.

The detailed results of the review are in Annexure A.

The above review is based on Systems, Process and Controls that are in place as on 28 April 2025. As Cyber Security Scenario is volatile and subject to new Cyber Attacks on an ongoing basis, these review findings reflect the status of Cyber Security Controls and their compliance as on the date of review.

The compliance with these Cyber Security Controls is dependent on the individuals who are working under the physical control environment of M/s Medi Assist Insurance TPA Private Limited and their compliances to the Standard Operating Procedures as prescribed by the Board of M/s Medi Assist Insurance TPA Private Limited. This Certificate and the description of tests of Cyber Security Controls are issued only to M/s Medi Assist Insurance TPA Private Limited, their Internal / Concurrent / Statutory Auditor(s), and Regulator(s). Prior confirmation is necessary from the undersigned Auditor to share the content of this certificate in full or part with any other party.

This certificate is issued as required in the Guidelines Dt. April 2023 covering the Audit checklist issued by IRDAI

For Digital Age Strategies Pvt Ltd

ANNEXURE - A**Cyber Security Control of M/s Medi Assist Insurance TPA Private Limited****Part A – Summary**

Total Controls	Compliant	Not Compliant	Not Applicable
348	331	0	17

Part B – List of Non-Compliances - NIL**Part C - Circular requirement with description of tests and results of test**

Sl. No	Letter Ref	Description of Controls at (in case control is Not applicable, please describe reasons for the same)	Description of test Performed	Audit Comments [Compliant / Not Compliant / Not Applicable]
89	Security Continuous Monitoring & Detection (DE.CM):	Does the organization implement a process to communicate vulnerabilities to vendors? They don't involve any third-party vendors for their applications.	Verification of Third party access	NA
251	Response Planning (RS.RP):	Are the incidents responded to and analyzed? No incidents so far.	Verification of incident log	NA
252	Response Planning (RS.RP):	Are the security incidents analyzed and corrective actions implemented for continual improvement? No incidents so far.	Verification of incident log	NA
269	Work From Remote Location (WFRL)	Does the policy spell out controls and procedures related to secure access of organizational data assets and applications from user-owned devices like mobile phones, tablets, or other Bring Your Own Device (BYOD) of the Insurer? - ISP – 08 BYOD policy. - Medi Assist Company provided assets (Laptops) are used to access the organizational data. - Medi Assist do not allow personal	Medi Assist data availability in Personal Mobile devices	NA

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		devices to use access organization data.		
313	Work From Remote Location - Investment (WFRL.IN)	Are Dealers provided with a dedicated and secured recording line during WFH for placing the calls to the brokers? Because they don't use any calls from brokers.	Verify Broker usage	NA
316	Work From Remote Location - Investment (WFRL.IN)	Does the SOP define the process to handle disruption in communication links between the dealers and brokers? - ISP - 23 dealing room operation policy noted. It covers handling disruption in communication links between brokers and dealers. - However, Medi Assist do not perform investment function	Verify investment function	NA
319	Work From Remote Location - Investment (WFRL.IN)	Are appropriate prior approvals/authorizations taken to process such transactions? Transaction is between the insurance company and the client	Transaction log verification	NA
320	Work From Remote Location - Investment (WFRL.IN)	Do Dealers execute ALL transactions only through recorded telephone lines? Transaction is between the insurance company and the client	Nil	NA
323	Work From Remote Location - Investment (WFRL.IN)	In the event of a disruption of the communication link, are there defined policies/processes to guide the officials of the Investments Function to process transactions with appropriate approvals? - ISP - 23 dealing room operation policy noted. - However, Medi Assist do not perform investment function	Investment function	NA

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324	Work From Remote Location - Investment (WFRL.IN)	Confirm specifically that investment transactions are executed with all mandates defined as a part of the Dealing room Workflow/SOP with requisite approvals. - ISP - 23 dealing room operation policy noted. - However, Medi Assist do not perform investment function	Dealing function	NA
325	Work From Remote Location - Investment (WFRL.IN)	Do Dealers execute all transactions via recorded telephone lines or authorized Bloomberg terminals/Bloomberg anywhere IDs/NDS terminals/TREPS terminals/Emails only? Because dealers are not available.	Dealing function	NA
326	Work From Remote Location - Investment (WFRL.IN)	Confirm specifically that in addition to the recorded lines, the dealers place the orders only through empaneled brokers ONLY through authorized communication modes as per SOP/Dealing room policy? No dealing function	Dealing function	NA
330	Work From Remote Location - Investment (WFRL.IN)	Is IT support accessed by Investment application users by way of portal, helpdesk, or visit to office? No help desk for investment	Help desk for investment	NA
332	Work From Remote Location - Investment (WFRL.IN)	Is the Email facility enabled with empaneled brokers, counterparties, custodians, etc.? No Broking function	Verify broking function	NA
333	Work From Remote Location - Investment (WFRL.IN)	Are Emails shared ONLY through authorized company email addresses registered with concerned counterparties? - ISP - 23 dealing room operation policy noted. - However, Medi Assist do not perform investment function	Verify investment function	NA

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334	Work From Remote Location - Investment (WFRL.IN)	Is Voice recording analysis and rate scan done on a regular basis to supervise trades and transaction price as defined in the dealing room policy? • No dealing room function	Verify dealing function	NA
335	Work From Remote Location - Investment (WFRL.IN)	Is there a supervisory monitoring process checklist which includes transaction price monitoring and trade monitoring, etc.? • No trade function	Verify trade function	NA