



बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen



**ANNUAL REPORT**  
**2021-2022**

## **MEMBERS OF THE COUNCIL FOR INSURANCE OMBUDSMEN**

<b>Sl. No.</b>	<b>Name of Member</b>	<b>Designation and Tenure</b>
1	Mr. Atul Sahai	CMD, The New India Assurance Co. Ltd. & Chairperson, GIPSA, Chairperson ( CIO )
2	Mr. M.R. Kumar	Chairperson, LIC of India - Member (CIO)
3	Mr. Saurabh Mishra	Joint Secretary, DFS, Ministry of Finance, GOI, Member (CIO)
4	Ms. S.N. Rajeswari	Member (Distribution), IRDAI - Member (CIO)
5	Mr. Mahesh Kumar Sharma	MD & CEO, SBI Life Insurance Co. Ltd. Member (CIO)
6	Mr. Ritesh Kumar	MD & CEO, HDFC Ergo General Insurance Co. Ltd. Member (CIO)
7	Shri Anuj Gulati	MD & CEO, Care Health Insurance Co. Ltd., Member (CIO)
8	Shri Anjan Dey	CMD, The Oriental Insurance Co. Ltd. Member (CIO)
9	Shri N.S. Kannan	MD & CEO, ICICI Prudential Life Insurance Co. Ltd. Member (CIO)



## MEMBERS OF THE COUNCIL FOR INSURANCE OMBUDSMEN



**Mr. Atul Sahai, CMD, The New India Assurance Co Ltd,  
Chairperson, GIPSA, Chairperson, CIO**



**Mr. M. R. Kumar, Chairperson,  
LIC Of India, Member (CIO)**



**Mr. Saurabh Mishra, Joint Secretary, DFS  
Ministry of Finance, GOI, Member (CIO)**



**Ms. S.N. Rajeswari, Member (Distribution)  
IRDAI, Member (CIO)**



**Shri. Mahesh Kumar Sharma, MD & CEO  
SBI Life Insurance Co. Ltd., Member (CIO)**



**Mr. Ritesh Kumar, MD & CEO  
HDFC Ergo General Insurance Co. Ltd., Member (CIO)**



**Mr. Anuj Gulati, MD & CEO,  
Care Health Insurance Co. Ltd., Member (CIO)**



**Anjan Dey, Chairman Cum MD  
The Oriental Insurance Co. Ltd., Member (CIO)**



**Shri. N. S. Kannan, MD & CEO,  
ICICI Prudential Life Insurance Co. Ltd., Member (CIO)**



## ANNUAL REPORT FOR THE YEAR 2021-22

### **PREFACE**

We are delighted to place before you the consolidated Annual Report and Audited Accounts of the Office of the Council for Insurance Ombudsmen for the financial year ended as on 31<sup>st</sup> March, 2022. The report has been prepared as per provisions of Insurance Ombudsman Rules 2017 as amended till date.

A glance at the complaint statistics reveals a few trends. During the financial year 2021-22, the Offices of Insurance Ombudsman had received 45370 complaints (as against 35019 received last year) under life, general and health Insurance sector out of which 40526 complaints were disposed as against 30596 complaints disposed last year. There is an increase of 29.56% in no. of complaints received over last year.

In spite of challenging circumstances during the pandemic and also an increase in the number of complaints, the OIOs have disposed 89.33% of the complaints. It is noteworthy that five centers namely Delhi, Guwahati, Hyderabad, Jaipur and Patna centers had a sterling performance with 'NIL' outstanding complaints as on 31.03.2022. Kudos to them! We also congratulate 7 centers namely Ahmedabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Kolkata and Lucknow who disposed more than 90% of the complaints. Congratulations to them.

Bhubaneswar, Bhopal, Kolkata, Jaipur, Kochi and Patna OIOs also disposed off more than 80% of the complaints within 90 days. A great achievement indeed!! Out of the total complaints received, 42% of the complaints pertain to Life Insurance, 10% General Insurance and 48% health insurance.

All 17 offices have been conducting almost all hearings online which have been a great relief to customers as well as insurers in the pandemic situation. Online registration of complaints, upload of documents by complainants have made things easier for the aggrieved insured making it possible to register his grievance "Anywhere Anytime". Our website [www.cioins.co.in](http://www.cioins.co.in) was revamped, to make it more informative and enabling ease of navigation for the user making it more user friendly.

We also published the 'Synopsis of Notable Awards' to help all centers in ensuring the quality and uniformity of awards. In the year 2021-22, all 17 centers have celebrated 'Bima Lokpal Day' to create awareness about Insurance Ombudsman through Insurers' Meet, press releases, press conferences, radio jingles, posters etc.

We truly appreciate the contribution of all Insurance Ombudsmen, staff of all OIOs and CIO for their earnest efforts to resolve complaints of the aggrieved customers. We are also thankful to the regulator IRDAI, Ministry of Finance, Department of Financial Services, and also the Council Members for their support and valuable guidance. We also extend our gratitude towards all life, general and health insurance companies for all their cooperation in redressal of complaints. I also thank Shri B C Patnaik, the then Secretary General, now Managing Director, Life Insurance Corporation of India for his valuable guidance.

Our endeavor is to strengthen the institution of Insurance Ombudsman for speedy disposal of complaints in a fair and impartial manner.

**Ajay Kumar**  
Secretary General (CIO)



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## (A) INTRODUCTION

The Institution of Insurance Ombudsman was created by the Government of India under the Redressal of Public Grievances Rules, 1998, (RPG Rules) notified in official gazette, on 11th Nov. 1998. The RPG rules have been replaced by Insurance Ombudsman Rules, 2017(as amended from time to time).

The Insurance Ombudsman Rules, 2017 were amended on 02.03.2021 vide Gazette notification No 147 (E) Dated 02.03.2021 under Insurance Ombudsmen (Amendment) Rules, 2021. The name of ECOI – Executive Council of Insurers (erstwhile GBIC) was changed to Council for Insurance Ombudsmen (CIO) vide the aforesaid notification.

As per the Insurance Ombudsman Rules, 2017 (as amended from time to time) rule 18(2) specifies that Council for Insurance Ombudsmen on receipt of annual reports from all Offices of Insurance Ombudsmen, will furnish a report containing a general review of the activities of Insurance Ombudsman during the preceding financial year and such other information as it may consider necessary to the Central Government and to the I.R.D.A.I after 30<sup>th</sup> June but before 30<sup>th</sup> September, every year.

The annual reports for the financial year 2021-22 have been received from all Offices of the Insurance Ombudsman. A brief of the reports, highlighting their observations and suggestions is also reproduced in subsequent pages.





संघीय बीमा निवारण परिषद  
Council for Insurance Ombudsmen

## (A1) TERRITORIAL JURISDICTION OF INSURANCE OMBUDSMEN

Sr. No.	Name of the Office and Year of Inception	State-wise Area of Jurisdiction	Name of the Current Ombudsman & Date of joining
1	Ahmedabad- July, 1999	State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu.	Shri Kuldip Singh 03.10.2019
2	Bengaluru-August, 2014	State of Karnataka	Shri Vipin Anand 21.10.2021
3	Bhopal- April, 2000	States of Madhya Pradesh and Chhattisgarh	Shri R M Singh 15.11.2021
4	Bhubaneswar-May, 2000	State of Orissa	Shri S. C. Panda 11.09.2019
5	Chandigarh-July, 1999*	States of Punjab, Haryana (excluding 4 districts of Haryana viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Jammu & Kashmir, Union Territories of Ladakh and Chandigarh	Shri Atul Jerath 18.10.2021
6	Chennai- August, 1999	State of Tamil Nadu and Union Territories- Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).	Shri S Sampath kumar 12.11.2021
7	Delhi-July, 1999 *	Delhi and 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh	Shri Sudhir Krishna 12.09.2019
8	Guwahati-September, 1999	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	Shri Somnath Ghosh 08.11.2021
9	Hyderabad- August, 1999	State of Andhra Pradesh, Telangana and Yanam- a part of Union Territory of Puducherry	Shri N Sankaran 08.11.2021
10	Jaipur- October, 2014	State of Rajasthan	Shri R D Sharma 08.11.2021
11	Kochi-June, 2000	States of Kerala and Union Territory of (a) Lakshadweep (b) Mahe- a part of Union Territory of Puducherry	Shri G Radhakrishnan 08.11.2021
12	Kolkata- March, 2000	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands	Shri P. K. Rath 30.09.2019

### (A1) TERRITORIAL JURISDICTION OF INSURANCE OMBUDSMEN

Sr. No.	Name of the Office and Year of Inception	State-wise Area of Jurisdiction	Name of the Current Ombudsman & Date of joining
13	Lucknow- October, 1999	<b><u>Districts of Uttar Pradesh</u></b> Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabirnagar, Azamgarh, Kushinagar, Gorakhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharthnagar.	Justice Anil Kumar Srivastava 11.09.2019
14	Mumbai- November, 2000	State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai and Thane.	Shri B S Pandya 14.10.2021
15	Noida- September 2014	State of Uttaranchal and the districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukkabad, Firozbad, Gautambodha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Shri C. S. Prasad 17.09.2019
16	Patna- September, 2014	States of Bihar and Jharkhand	Shri N. K. Singh 09.10.2019
17	Pune- September, 2014	State of Maharashtra-Areas of Navi Mumbai and Thane but excluding Mumbai Metropolitan.	Shri Vinay Sah 03.12.2019



## (A2) Activities undertaken in the financial year 2021-22

- ❑ Office of The Council for Insurance Ombudsmen & Office of Insurance Ombudsman Mumbai have been renovated keeping in view the ambience, cleanliness, social distancing norms and generation of space.
- ❑ OIO Patna has shifted to new premises with effect from 1<sup>st</sup> September 2021
- ❑ OIO Kolkata has shifted to new premises with effect from 1<sup>st</sup> February 2022
- ❑ OIO Lucknow modernization process was started.
- ❑ Recruitment of Insurance Ombudsman for 9 centres Viz Bengaluru, Bhopal, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kochi, Mumbai which had been initiated in 2020-21 was completed and the New Ombudsmen took charge at these centres during the year.
- ❑ **Recruitment of Insurance Ombudsmen** - process was initiated for 8 centres viz Ahmedabad, Bhubaneswar, Kolkata, Noida, Lucknow, Delhi, Patna, Pune which were likely to fall vacant in 2022-23. Advertisement was published in Newspapers on 28.01.2022. Last date for receipt of applications was 26.02.2022  
The portal for capturing the data in respect of recruitment of Ombudsmen was designed and link provided on CIO website. Application for Insurance Ombudsmen posts were collected online through this portal.
- ❑ **Recruitments of Specialist (Life & Nonlife)** – Advertisement was published on 02.09.2021 in newspaper. Written exams and virtual interviews were conducted. Panel was prepared and appointments were done as per need of each centre. Also renewal of contract for existing Specialists was done based on their performance.
- ❑ The first issue of E magazine, 'Darpan' was published by CIO, Mumbai on 08.02.2022.
- ❑ Following features have been added to our website [www.cioins.co.in](http://www.cioins.co.in) to make it more user-friendly and provide end to end solutions :
  - The look and feel of the website was changed
  - Site was made compatible with multiple browsers & mobile.
  - Grouping of the sub-pages was done for easy access.
  - Easy to navigate for user to get required information.

- ❑ AWS cloud services were hired for DC and DR.
- ❑ A portal was designed for online registration of complaints, which enables the aggrieved insured to register his complaint \*Anytime, from Anywhere\*
- ❑ All the Offices of Insurance Ombudsman celebrated Bima Lokpal Day on 11.11.2021 as per the guidelines issued by Office of CIO. Various activities were undertaken by all 17 Insurance Ombudsman centers to create awareness among general public.
- ❑ Statutory audit was conducted for CIO and all the 17 OIOs for the financial year 2021-22. Also, the statutory audit was conducted for consolidated accounts of CIO and 17 offices of OIOs and the final consolidated report was submitted by the auditors on 27-04-2022.
- ❑ Overall ratio of complaints received, disposed of and outstanding during the financial year 2021-22 in the Offices of Insurance Ombudsmen –

	Complaints at the beginning of the year		Complaints Received during the year 21-22		Disposed off during the year 21-22		Outstanding as on 03-2022	
	Total Number	%	Total Number	%	Total Number	%	Total Number	%
<b>Life</b>	1515	34.25	17584	42.94	17902	44.17	1197	24.72
<b>Non-life</b>	462	10.45	3893	09.51	3988	09.84	367	07.58
<b>Health</b>	2446	55.30	19470	47.55	18637	45.99	3279	67.70
<b>TOTAL</b>	<b>4423</b>	<b>100</b>	<b>40947</b>	<b>100</b>	<b>40527</b>	<b>100</b>	<b>4843</b>	<b>100</b>



### (A3) BimaLokpal Day Celebration – 11th November 2021

Council of Insurance Ombudsmen instructed all OIOs to celebrate Bima Lokpal Day on 11th November 2021 by way of press meet, Insurers' meet and various awareness activities. Accordingly, OIOs celebrated Bima Lokpal Day. The brief report of activities undertaken by some of the centres is reproduced below.

#### **Ahmedabad**

An online meeting with 34 regional heads and representatives of private as well as public sector insurers was conducted on Bima Lokpal Day. Various public awareness activities were conducted like running scrollers in GTPL Gujarati TV channel, broadcasting of jingles through Vividh Bharti FM channels in prominent cities of Gujarat State and U.T of Diu, Daman, Dadra and Nagar Haveli. An Interactive live conversation programme 'Apna Munda, Apani Vaat' with Insurance Ombudsman was conducted by DD Girnar. Bima Lokpal Day activities were also shared on social media, Facebook and Twitter.

#### **Bhopal**

On the occasion of Bima Lokpal Day, a written General Awareness Quiz was conducted at schools and colleges. A webinar was conducted online which was attended by 41 representatives of Insurance Companies. A press conference was held and press release was published in all the local daily newspapers.

#### **Bhubaneswar**

Bima Lokpal Day was celebrated by conducting webinar where a large number of participants including representatives of Insurers from Life, Non-Life, Health companies and NGOs attended. AIR Cuttack and Bhubaneswar doordarshan telecast a special programme on Insurance claims and the role of Insurance Ombudsman in grievance redressal pertaining to insurance claims.

#### **Delhi**

Radio Jingles were aired on various local radio channels. Bima Lokpal Day was celebrated by conducting virtual meet with insurers. Standies displaying Bima Lokpal Day message were placed at various places such as metro stations, insurance companies. Press release about the celebration was released in the Economic Times.

#### **Guwahati**

As a part of Bima Lokpal Day celebrations, Interview of Ombudsman, Mr Somnath Ghosh was telecast on DD Assam. Meeting with Insurance Officials of different Insurance Companies were held. A Press Meet was attended by reporters from Electronic and print media. A scroller with message of Bima Lokpal Day was displayed on Prag TV.

### **Hyderabad**

The Centre organized BimaLokpal Day by organising online meetings of Insurers and policyholders. Press meet was also conducted by distributing brochures and pamphlets related to functioning of Insurance Ombudsman. Public awareness activities like running scrollers in media channels and radio jingles in AIR and other media channels.

### **Jaipur**

Jaipur OIO has started Mass Awareness Campaign since the last two years. Centre has organised 'All Stakeholders' Meet, Telecast from Doordarshan, Broadcast from All India Radio, Quiz Competition and various publicity activities in different places and offices. Customer Survey work was also undertaken by the centre.

### **Kochi**

Interview of Ombudsman, Mr GirishRadhakrishnan was telecast on a local TV channel. BimaLokpal jingles were played on Red FM and radio Mango. The renowned newspaper Matrubhoomi published a feature on the institution of Ombudsman and its functioning.

### **Kolkata**

A webinar was conducted online which was attended by 32 representatives from different Insurance Companies. Radio jingles were aired on FM channels in Bengali and Hindi.

### **Lucknow**

On the occasion of BimaLokpal Day, a press note was published in local newspaper and advertisement was aired at news channel.

### **Mumbai**

OIO Mumbai has celebrated BimaLokpal Day virtually wherein more than 100 representatives from insurance industry and insured participated. A week-long activity of "Disposal Festival" aimed primarily at identifying and then resolving complaints through fast track processes. Honourable Mrs TLAlamelu, Member IRDAI (Non-Life) guided and interacted with the audience.

### **Patna**

Message of Honorable Insurance Ombudsman was published in all the leading dailys. The interview of Ombudsman was aired on DD Bihar. Scrollers were shown on local TV channel, banners were displayed at prominent places. Online meet was organised for Insurers which was attended by 35 representatives of various Insurance Companies.

### **Pune**

Online interactive session was organised for complainant and general public in office. Publicity banners were displayed in General and Life Insurance companies and Jingles were aired on radio channels.



## (A4) Gist of Decisions taken in the meetings of Council for Insurance Ombudsmen

### 1) **Gist of Decisions taken in the 2nd Meeting of Council for Insurance Ombudsmen**

The second meeting of the Council for Insurance Ombudsmen was held on 19 July, 2021. The major decisions approved in this meeting are as follows:

- ❑ On superannuation of Shri Girish Radhakrishnan, CMD, United India Insurance Co. Ltd & Chairman, GIPSA on 30.06.2021, Shri Atul Sahai, CMD, The New India Assurance Co. Ltd and Chairman, GIPSA was inducted as Chairperson of the Council for Insurance Ombudsmen.
- ❑ The recommendation submitted by the Selection Committee for appointment to the post of Insurance Ombudsman in respect of the 27 candidates (9 candidates against 9 vacant posts and two reserve candidates for each vacancy) were approved by the Council for the offices of Insurance Ombudsman at Bengaluru, Bhopal, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kochi and Mumbai. It was also decided to obtain clearances in respect of the 27 selected candidates from the respective Authorities in terms of Rule 7(B)(5) & (6) of the Insurance Ombudsman Rules, 2017 (as amended from time to time).

### 2) **Gist of Decisions taken in the 3rd Meeting of Council for Insurance Ombudsmen**

The third meeting of the Council for Insurance Ombudsmen was held on 28 September, 2021. The important decisions taken in this meeting are as follows:

- ❑ The following two members were inducted to the Council for Insurance Ombudsmen:
  - 1) Shri N.S. Kannan, MD & CEO, ICICI Prudential Life Insurance Co. Ltd
  - 2) Shri Anjan Dey, CMD, The Oriental Insurance Co. Ltd.
- ❑ The External Auditors, M/s. N.S. Nalwaya & Co., Chartered Accountant, Mumbai had been appointed as External Auditors for conducting statutory audit of CIO (standalone) and consolidated accounts of CIO and 17 OIOs for the year 2020-21. The Council resolved that the audited accounts for the financial year 2020-21 to be adopted.
- ❑ The Council approved further amendments to the Instructions for contractual engagement of personnel having experience in Life and General Insurance industry as Specialists (Life – 2016 and Non-Life 2015 respectively) in the offices of Insurance Ombudsman and it was further resolved that these amendments will be effective from the date of last amendments.
- ❑ Re-appointment of previous Statutory Auditors M/s. S.P. Chopra & Co. for the audit conducted of OIO-Delhi and Noida for the financial year 2020-21 was ratified.



- ❑ Further amendments to Financial Powers Standing Order(FPSO), 2018 (as amended till date) were approved.
- 3) **Gist of Decisions taken in the 4<sup>th</sup> Meeting of Council for Insurance Ombudsmen**

The fourth meeting of the Council for Insurance Ombudsmen was held on 28<sup>th</sup> February, 2022. The major decisions approved in this meeting are as follows:
- ❑ The selection for the appointment of Insurance Ombudsman at 9 centres viz. Bengaluru, Bhopal, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kochi and Mumbai had been completed and all the 9 Insurance Ombudsmen have taken charge of their respective assignments.
- ❑ The online complaint module has been designed to provide end-to-end solution on a single platform right from registration of the complaint to uploading of award. Facility for tracking the complaint at various stages has also been provided in the module. The designed module was launched on 28<sup>th</sup> January, 2022.
- ❑ Revamping of the website of Council for Insurance Ombudsman was done and hosted on 28<sup>th</sup> January, 2022.
- ❑ The process for engagement of specialists on contractual basis from Life/General Insurance companies had been completed.
- ❑ The proposed budget of Rs.61.21 crores (Rupees Sixty One Crores and Twenty One Lakh only) of 17 Offices of Insurance Ombudsman and CIO for the financial year 2022-23 inclusive of Revenue Budget of Rs.60.47 crores (Rupees Sixty Crores and Forty Seven Lacs Only) and Capital Budget of Rs.0.74 crores (Rupees Seventy Four Lakhs only) for all 17 OIOs and CIO for the financial year 2022-23 were approved.
- ❑ The initiation of the process for appointment of Insurance Ombudsman at 8 centres viz. Ahmedabad, Bhubaneswar, Delhi, Kolkata, Lucknow, Noida, Patna and Pune (falling vacant in 2022) was approved by the Council through Circular Resolution No.16/2022 dated 06.01.2022. Accordingly, advertisement inviting applications for appointment to the post of Insurance Ombudsman in the aforesaid Centres was published in the newspapers and displayed on the CIO website on 28.01.2022.
- ❑ The Council has approved the procedure for issuance of NOC for fresh/renewal of passport/visa to Insurance Ombudsman and also delegated the powers to Secretary General/Dy. Secretary General, CIO.
- ❑ Resignation of Shri A.K. Srivastava, Insurance Ombudsman, Lucknow, was accepted by the Council and consented for his immediate relief. It was also decided to give the additional charge of Ombudsman Office, Lucknow to Insurance Ombudsman, Bhopal.





## (A5) Amendment to the Insurance Ombudsman Rules, 2017

The Government of India, Ministry of Finance vide Gazette notification dated 18<sup>th</sup> May 2021 has issued amendments to the Insurance Ombudsman Rules, 2017 which will now be referred to as Insurance Ombudsman Rules, 2017 (as amended from time to time). The amendment is as mentioned below with respect to the concerned Rule:

Rule	Present	Amendment
7(2) (a)	The Chairperson of the Authority, or such other whole-time member of the Authority entrusted with matters relating to the general or life insurance business as the Chairperson may authorise - chairperson	The Chairperson of the Authority, or such other whole-time member of the Authority entrusted with matters relating to the general or life insurance business as the Chairperson may authorise and in case there is a vacancy in the office of the Chairperson of the Authority, the senior most whole-time member of the Authority - chairperson

## (B) ACCOUNTS

All the Offices of the Insurance Ombudsman have submitted their audited Trial Balances as at 31.03.2022. M/s L. S. Nalwaya & Co. Chartered Accountants, Mumbai who have been appointed as External Auditors for conducting the audit of Office of CIO (stand-alone) and consolidated accounts of the Council for Insurance Ombudsmen and all 17 Offices of the Insurance Ombudsman for the financial year 2021-2022 have completed their Audit and signed the Accounts.

Consolidation of Final Accounts at CIO for all the Offices of the Insurance Ombudsman and Office of the CIO was done through "Tally-ERP 9" Package where consolidated statements of accounts were generated automatically without error.

As per the suggestion accepted in the 37<sup>th</sup> meeting and approved in the 42<sup>nd</sup> meeting of the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers / GBIC), the new method of funding was implemented from 01.04.2015. Instead of putting the entire burden of advance on one company (i.e. L.I.C of India), the amount towards expenses of the then GBIC and all Offices of Insurance Ombudsman may be collected in advance from the member companies, in the beginning of the financial year, based on the provisional market share pertaining to previous financial year. Such advance on provisional Market Share and paid up capital (whichever is more) basis will be later adjusted as per actual share and thereafter properly accounted.

The Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) in its second meeting on 25.09.2018 has decided that w.e.f. 01.04.2019 the following revised procedure for sharing of expenses under Rule 12(2), 12(3) and 12(4) of Insurance Ombudsman Rules, 2017 will be followed—

- 1) Approval of annual budget of the Office of the CIO and its 17 Ombudsman offices in the Council meeting of CIO.
- 2) The amount of total approved budget will be divided equally between Life Insurance segment and General Insurance segment.
- 3) Life Insurance Council and General Insurance Council will share the expenses equally (i.e. 50% by LI Council and 50% by GI Council) and remit the approved budgeted amount as in (2) above in advance on half-yearly basis to the Office of the Office of CIO.

A copy of the consolidated Audit Report of the Office of the Council for Insurance Ombudsmen and the 17 Offices of the Insurance Ombudsman along with the Income and Expenditure Account and Balance Sheet as at 31.03.2022 is annexed below.



## Independent Auditor's Report

To,

**The Secretary,**

**Office of the "Council for Insurance Ombudsmen" & 17 Offices of Insurance Ombudsmen,**  
(Erstwhile Executive Council of Insurers)

3rd Floor, Jeevan Seva Annexe,

Off. S.V. Road, Santacruz (West),

Mumbai - 400054.

### **Report on the Financial Statements**

1. We have audited the accompanying financial statements of the **Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) & 17 Offices of Insurance Ombudsmen** which comprise the Balance Sheet as at 31st March, 2022 and the Statement of Income & Expenditure for the year then ended on that date and a summary of significant accounting policies and other explanatory information. The financial statements of 16 Offices of Insurance Ombudsmen have been audited by Other Auditors and same has been relied upon by us.

### **Responsibility of Management's and those charged with Governance for the Financial Statements**

2. Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) and its offices Management are responsible for the preparation of these financial statements that give a true and fair view of the Balance Sheet and Statement of Income & Expenditure of the Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) and its Offices in accordance with the requirements of the Insurance Act 1938 as amended by the Insurance Laws (Amendment) Act, 2015 and Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

### **Auditors' Responsibilities for the Audit of the financial statements**

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence, about the amounts and disclosures in the financial statements. The procedure selected depends on the auditors' judgments, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the CIO and its Offices preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate basis for our audit opinion.

### **Basis for Opinion**

4. In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion paragraph, the financial statements have been prepared in accordance with the requirements of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 and Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) to the extent applicable and in the manner so required, give a true and fair view in conformity with the accounting principles generally accepted in India, as applicable to the Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurance) and its Offices.
- (i) In case of Balance Sheets give a true and fair view of the state of affairs of the CIO and its Offices as at 31st March, 2022; and
  - (ii) In case of Statement of Income & Expenditure, of the deficit of the year ended on that date.



### Emphasis of Matter

5. Without qualifying our opinion, we draw attention to:

- a) Note No. 2 : The Office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) started its operations in 1998. The accounts were maintained by L.I.C. of India till the year 2000-2001, which were unaudited figures. In the year 2001-2002, these unaudited figures were brought forward as the opening balances by the office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers).
- b) The financial statements regarding accounts of the 16 offices of Ombudsman offices have been audited by various auditors. We have relied on the audit reports of these various auditors. The consolidation of the same is being done after considering the fact that the amount received from Member Insurance Companies towards their share of expenses is not a surplus, but an advance / reimbursement towards their share of contribution. Further the amount received towards Capital Expenditure is reflected as a liability for contribution for Fixed Assets.
- c) Note No. 11 : The Management has obtained opinion on its obligation to the file Income Tax Return. As per the opinion obtained, the office of "Council for Insurance Ombudsmen" (CIO) (erstwhile Executive Council of Insurers) is not required to file Income Tax Return, as it is not carrying on any commercial activity.
- d) Note No. 12 : Regarding TDS on GST on Contracts applicable from 01.10.2018 as per notification no 50/2018 - Central Tax issued by CBIC, section 51 of CGST Act 2017, we have obtained TDS on GST number for Council for insurance Ombudsmen (erstwhile Executive Council of Insurers) and 17 offices of Insurance Ombudsman and filed the TDS on GST returns during the financial year 2021-22. CIO have also filed the advance ruling papers with GST applicability of the said notification to our Organization.
- e) Writ Petitions have been filed against the office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) and the Union of India by Shri A. K. Dasgupta, ex. Insurance Ombudsman, Mumbai, Shri G. Rajeshwara Rao. ex. Insurance Ombudsman, Hyderabad, Shri A. K. Sahoo. ex. Insurance Ombudsman, Pune, Shri Mateshwar Prasad, ex. Insurance Ombudsman, Bangalore and Shri Kiriti Bhushan Saha, ex. Insurance Ombudsman, Kolkata in the Hon'ble High Court of Bombay in April / June 2016. The contention of the petitioners is that not pre-commuted pension, but the pension after commutation should be recovered from the salaries of the Insurance Ombudsmen. A

contingent liability may arise in respect of the above cases.

- f) Office of the "Council for Insurance Ombudsmen" (Erstwhile Executive Council of Insurers) the financial statements have been prepared in the manner as specified in the circular No. CIO/Cir No. 369/2021-22 dated 18.02.2022 which states that the excess of expenditure over income should be transferred to the a/c code-125 - collection of fixed assets, accordingly the deficit of each CIO has been adjusted to that account.
- g) The Ministry of Finance vide its notification G.S.R. 147 (E) dated 02.03.2021 has amended Insurance Ombudsman Rules 2017 as Insurance Ombudsman (Amendment) Rules 2021. As per the said rule, the "Executive Council of Insurers" has been renamed as "Council for Insurance Ombudsmen"

### **Report on Other Legal & Regulatory Requirements**

6. As required by the Insurance Act 1938 as amended by the Insurance Laws (Amendment) Act, 2015 and Insurance Ombudsman Rules 2017, as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021, except to the extent stated hereinabove, we report that:
  - a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory.
  - b) In our opinion and to the best of our information and according to the explanations given to us, proper books of accounts as required by law have been maintained by the Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) and its Offices so far as appears from our examination of books.
  - c) The Balance Sheet and Statement of Income & Expenditure of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) and its Offices refer to in these reports are in agreement with the books of accounts and returns.
  - d) In our opinion, the Balance Sheet and Statement of Income & Expenditure comply with the applicable accounting standards.

### **Other Matters**

- a) In case of Bengaluru OIO, Telephone Instrument (Caller ID) Rs. 1888/- is a fixed asset which is less than 5000/- is not categorized under sundry office equipment's, instead it is categorized under telephone charges.

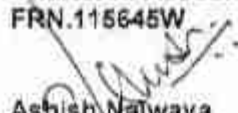


Due for payment of profession tax is 20th of subsequent month however it has been observed that in the following cases it has been remitted belatedly.

April - August	:	14/09/2021
Sept - Oct	:	17/11/2021
November	:	24/12/2021
December	:	21/01/2022
January	:	21/02/2022
February	:	21/03/2022

- b) In case of Chandigarh, Telephone Deposit Rs. 12000/- under OYT scheme is being carried over since pervious years whereas deposit is believed to be adjusted against the bills pending confirmation from BSNL, the deposit is being carried over as such.

For L. S. NALWAYA & Co.  
Chartered Accountants  
FRN.115645W

  
Ashish Nalwaya  
Partner  
MRN.110922



UDIN: **22110922AIIIOCT5600**

Place: Mumbai  
Date: 27.04.2022

**The Council for Insurance Ombudsmen (Erstwhile Executive Council of Insurers)  
& 17 Offices of Insurance Ombudsman  
Consolidated Balance Sheet of CIO (erstwhile ECOI) & 17 OIO Offices as on 31st March, 2022**

(Amounts in Rs.)

Liabilities	Year ended 31/03/2022		Year ended 31/03/2021		Assets	Year ended 31/03/2022		Year ended 31/03/2021
<b>Collection for Fixed Assets:</b>					<b>Fixed Assets (at cost):</b>			
1. Collection for Fixed Assets					<b>Gross Block</b>	6,05,87,112.84	6,05,87,112.84	6,05,87,112.84
Balance as per last Balance Sheet	5,25,10,275.01		5,54,67,408.98		Add: Additions during the year	40,80,362.00	40,80,362.00	21,96,817.14
Add: Fixed Assets purchased during FY 2021-22	80,89,362.00		23,76,817.14		Less: Dispositions during the year	20,29,185.38	20,29,185.38	8,60,661.00
Less: Depreciation charged for the FY 2021-22	94,10,572.51		57,94,171.11		Less: Accumulated Depreciation	4,26,61,487.63	4,26,61,487.63	3,87,87,659.60
					(As per Schedule 'A' attached herewith)			
					229 Capital work in Progress	65,19,345.57	65,19,345.57	65,19,345.57
<b>Total</b>	<b>5,51,89,064.50</b>	<b>5,51,89,064.50</b>	<b>5,26,10,275.01</b>	<b>5,26,10,275.01</b>	<b>Total</b>	<b>2,96,04,117.40</b>	<b>2,96,04,117.40</b>	<b>2,96,04,117.40</b>
<b>2. Receipts from Member Companies</b>					<b>Current Assets:</b>			
Balance as per last Balance Sheet	9,25,31,273.36		3,74,62,022.85		Advances to Staff	0	0	11,764.00
Add: Replenishment received from LPOI Member Cos.	54,70,95,959.00		42,63,00,000.00		Deposits	53,64,900.99	53,64,900.99	22,64,521.89
Less: Amount Returned to Member Cos of UI and GI Council	9,25,31,273.36		3,74,62,022.85		Z20 Prepaid Expenses	14,62,211.00	14,62,211.00	0.00
Less: Excess of Expenditure over Income for 2021-22	47,11,05,005.08		53,67,24,170.61		214 Postage Stamps on Hand Postage	5,591.00	5,591.00	11,43,417.78
Less: Fixed Assets purchased during FY 2021-22	80,89,362.00		23,96,817.14		219 Reserve Stamps on Hand Revenue	14.00	14.00	540
Add: Depreciation for the FY 2021-22	54,10,572.51		7,33,20,161.43		242 Stock on Hand Printing & Stationery	3,92,347.88	3,92,347.88	2,39,241.49
<b>Total</b>	<b>12,58,09,225.83</b>	<b>12,58,09,225.83</b>	<b>14,50,43,548.37</b>	<b>14,50,43,548.37</b>	220 Telephone Deposits DYT			9,55,573.00
<b>Current Liabilities:</b>					Funds receivable from Gen. Ins. Co.			
Advances from Life Ins Co Ltd					Rent Deposits receivable			
118 Cheque Canceled Account (CIO - Ernakulam)	4,697.40		6,412.00		Z20 Telephone Deposits DYT			
122 Other misc Credits: Deposits received from Court	95,20,154.00		33,59,005.00		<b>Cash &amp; Bank Balances:</b>			
Outstanding Expenses	84,02,005.14		45,64,001.60		Interest Cash	0.00	0.00	
Provision for wage arrears			14,42,35,944.00		Balance at Bank	10,40,09,900.70	10,40,09,900.70	27,07,53,369.87
126 Unclaimed Amounts Written Back	24.00				<b>TOTAL</b>	<b>11,12,37,106.67</b>	<b>11,12,37,106.67</b>	<b>27,53,77,465.73</b>
128 Unclaimed Amounts Written Back	1,995.00				<b>Grand Total (in Rs.)</b>	<b>14,08,41,224.07</b>	<b>14,08,41,224.07</b>	<b>29,72,16,908.97</b>
124 (Retractable Deposit) Hyderabad - Kollata, Luchkruvi, CID	3,97,470.00							
127 TDS on GST	-11.00		10,017.00					
Income Tax (deducted from Salary Specialized Death)								
<b>TOTAL</b>	<b>1,23,31,958.14</b>	<b>1,23,31,958.14</b>	<b>14,50,43,548.37</b>	<b>14,50,43,548.37</b>				
<b>Grand Total (in Rs.)</b>	<b>14,08,41,224.07</b>	<b>14,08,41,224.07</b>	<b>29,72,16,908.97</b>	<b>29,72,16,908.97</b>				

None to Account as per Form 99, Annexed



Per LA Kalwata & Co  
Chartered Accountants  
Firm registration No. 12119/04

*Signature*  
Smt. Sushilika Kalwata

*Signature*  
Sushilika Kalwata

UDIN - 22110922AT10013600



**Office of the "Council for Insurance Ombudsmen" & 17 Offices of Insurance Ombudsman**  
(Erstwhile Executive Council of Insurers)

Consolidated Income & Expenditure Account for the year ended 31st March, 2022						Amount (In Rs.)	
A/c Code	Expenses	Year ended 31/03/2022	Year ended 31/03/2021	A/c Code	Income	Year ended 31/03/2022	Year ended 31/03/2021
401	Basic Salary to Ombudsman	3,48,99,677.00	4,59,34,654.00	501	Sundry Receipts	1,29,494.48	99,933.00
402	DA to Ombudsman	96,97,984.00	77,99,298.00	502	Reversal of Excess Provisions	2,64,164.00	5,00,296.75
406	Basic Salary to Others	14,44,46,531.67	23,91,37,725.02	503	Payment received under RTI	2,264.00	2,548.00
407	Special Allowance	72,64,045.04	2,04,002.00	597	Pension from Previous emp. (basic)	73,27,612.00	1,10,14,434.00
408	DA to Others	6,23,59,533.90	7,01,14,790.91	598	Recovery of Pension from Prev Emp (DA)	20,97,838.00	24,31,229.00
409	HRA to Others	1,11,77,070.03	98,28,446.23	599	Profit on Sale of Fixed Assets	2,14,949.35	39,801.00
410	CCA to Others	24,56,817.17	18,67,582.89				
411	FPA to Others	21,61,364.47	13,57,029.51				
412	Conveyance to Others	22,70,895.38	16,07,130.72				
413	Deputation Allowance	2,84,53,307.22	1,85,001,163.55				
416	Qualification Pay to Others	9,02,972.43	5,55,000.00				
417	Other Allowances to Others	2,85,343.00	4,86,813.00				
420	Employer's Contribution to Pension Fund	1,41,44,965.28	91,96,664.46				
421	Employer's Contribution to Provident Fund	9,20,104.00	12,83,447.00				
422	Employer's Contribution to Gratuity	1,06,36,376.44	78,68,819.04				
423	Employer's Contribution to Mediclaim	17,83,866.48	17,97,806.64				
424	Employer's Contribution to GSI	1,08,164.10	1,06,820.24				
425	Leave Encashment	44,88,625.52	48,39,152.49				
426	Travelling Expenses on Tours	2,97,502.00	55,361.00				
427	Transfer TE	20,05,701.76	7,44,105.00				
428	LTC Expenses	9,05,494.00	2,10,960.00				
429	Motor Car Expenses	13,06,236.06	10,83,425.13				
430	Auditor's Remuneration	2,92,740.59	5,33,262.00				
431	Law Charges	3,27,742.00	49,633.00				
432	Printing & Stationery	24,92,771.21	20,21,117.24				
433	Postage & Revenue Stamp	22,07,762.58	18,85,495.18				
434	Bank Charges	13,702.08	14,190.07				
435	Telephone Charges	10,92,369.33	9,52,192.57				
436	Electricity Charges	39,22,866.86	35,43,108.47				
437	Carriage & Freight	2,41,755.76	2,19,034.00				
438	Repairs & Maintenance	7,30,814.44	8,76,190.70				
439	Staff Amenities	1,08,08,487.34	99,90,316.39				
440	Luncheon Medical Benefit	27,41,683.51	20,42,900.86				
441	All Insurance Premiums	1,84,985.00	2,08,941.00				
442	Entertainment Expenses	6,36,895.50	4,61,955.04				
443	Contractual Payments Other than AMC	2,14,14,613.10	1,74,30,341.15				
444	AMC Payments	45,49,007.06	25,43,483.56				
445	Office Upkeep	9,05,301.09	8,87,403.02				
446	Subscription to Newspapers	2,89,496.00	2,17,169.00				
447	Conference Expenses	5,89,296.37	5,73,704.50				
449	Consultancy Fees	10,26,521.58	5,76,455.00				
450	Rent, Rates & Taxes	4,52,70,669.61	4,20,23,669.40				
451	Depreciation	54,10,572.51	53,54,171.11				
					<b>Excess of Expenditure over Income</b>	<b>47,11,01,008.08</b>	<b>53,67,24,170.61</b>

**Office of the "Council for Insurance Ombudsmen" & 17 Offices of Insurance Ombudsman**  
(Erstwhile Executive Council of Insurers)

Consolidated Income & Expenditure Account for the year ended 31st March, 2022						Amount (In Rs.)	
A/c Code	Expenses	Year ended 31/03/2022	Year ended 31/03/2021	A/c Code	Income	Year ended 31/03/2021	Year ended 31/03/2020
452	PR & Publicity	12,36,842.23	77,533.00				
454	Printing expenses	1,35,903.72	0.00				
455	Infrastructure & Renovation Cost	8,98,433.04	0.00				
453	Other Miscellaneous Expenses	4,91,255.50	4,36,042.38				
456	Expenses on External Committees	10,54,650.00	0.00				
457	Sundry Office Equipments (< Rs. 5,000/-)	3,88,432.74	3,27,482.00				
460	SR A/c	59.20	130.62				
461	Library Expenses	18,405.00	16,936.00				
462	Fixed Allowance to Ombudsman	1,16,33,223.00	1,53,14,516.00				
467	Reimbursement for IT paid on perks	8,24,840.00	6,15,705.00				
468	Payment to Specialist	1,58,48,283.83	1,72,38,895.77				
469	Incidental Charges on line hearing	55,330.00	50,742.00				
470	HFL Subsidy	11,332.38	0.00				
499	Loss on Sale of Fixed Assets	3,47,343.00	10,528.00				
	<b>TOTAL (In Rs.)</b>	<b>48,11,37,329.91</b>	<b>55,08,12,414.36</b>		<b>TOTAL (In Rs.)</b>	<b>48,11,37,329.91</b>	<b>55,08,12,414.36</b>

Amounts are correct as per accounts & records.

As per our reports of above date.

For L.S. Salwaha & Co.  
Chartered Accountants  
Firm No. 1354771

*(Signature)*  
Partner  
Mumbai  
Date: 22/04/22

UD No: 22/110922 A-1001 5600  
Place: Mumbai  
Date: 22/04/22

*(Signature)*



*(Signature)*  
Secretary General





संघीय बीमा संस्था संघ  
Council for Insurance Ombudsmen

## Office of the "Council for Insurance Ombudsmen" & 17 Offices of Insurance Ombudsmen (Erstwhile Executive Council of Insurers)

### Consolidated Schedule for Fixed Asset as on 31.3.2022

Code#	Particulars	Rate	As on 01.04.2021		Gross Block		Depreciation		Net Block		
			Additions	Deletions	As on 31.03.2022	Upto 31.03.2021	During the year	Total Depreciation	As on 31.03.2022	As on 31.03.2021	
216	Office Equipments (A)	10.00%	4,87,241.00	5,65,644.00	1,60,77,733.81	1,05,37,731.85	10,00,993.09	5,48,752.19	1,10,68,971.79	50,07,762.50	55,19,403.62
217	Computers	30.00%	12,25,622.00	3,38,400.00	1,33,00,500.55	96,01,383.49	13,16,133.56	2,82,314.00	1,00,35,203.05	23,73,287.50	25,19,495.06
218	Air Conditioner, Fridge etc.	13.91%	76,11,581.48	2,71,731.20	77,56,526.28	59,83,420.56	9,01,254.22	2,71,742.20	57,12,734.65	20,42,791.65	25,25,260.00
219	Electrical Fittings	10.00%	51,55,133.58	2,37,895.09	89,94,054.47	29,81,380.47	3,82,163.83	2,28,870.69	31,34,673.71	38,50,380.76	21,73,753.09
221	Fax, Phone, Epotax etc.	10.00%	7,23,572.00	63,545.00	6,56,727.00	4,38,811.75	40,328.00	85,543.00	4,18,588.75	2,62,130.25	2,84,786.25
222	Xerox Machine	20.00%	5,25,888.40	1,44,518.40	7,20,475.00	3,03,290.40	82,933.00	1,44,516.40	3,01,707.00	4,19,768.00	2,62,099.00
223	Library Books	20.00%	4,73,246.01	0.00	4,94,023.01	4,71,070.01	1,203.00	0.00	4,72,273.01	11,750.00	2,179.00
224	Miscellaneous Capital Equip.	10.00%	29,86,090.00	68,000.00	28,92,890.00	15,94,554.85	1,47,580.30	58,908.00	16,72,126.15	12,20,420.87	8,13,541.17
231	Leasahold Improvements	10.00%	1,80,22,460.30	3,52,841.00	1,77,34,673.32	73,86,014.17	14,36,197.61	0.00	86,44,211.56	86,44,461.74	78,36,451.15
<b>TOTAL</b>			<b>80,89,362.00</b>	<b>20,29,195.38</b>	<b>6,96,47,259.48</b>	<b>3,67,47,659.60</b>	<b>54,10,572.51</b>	<b>15,96,734.48</b>	<b>4,25,81,497.63</b>	<b>2,40,85,771.83</b>	<b>2,18,39,443.24</b>

*[Signature]*  
ASST SECY



*[Signature]*  
SECRETARY  
CIO

*[Signature]*  
SECRETARY GENERAL  
CIO

Ref: CIO/consol.Accts./2021-22

**M/s L. S. Nalwaya & Co.**

Chartered Accountants

122-Sheer\_E-Punjab,

Opp. St Dominic Savio High School,

Andheri (East),32

Mumbai - 400 093

Dear Sirs,

**Re: Audit of financial statements for the year ended March 31, 2022**

In connection with your audit of Balance Sheet of the Council for Insurance Ombudsmen and its 17 Ombudsman Offices as at March 31, 2022 and the statement of Income and Expenditure for the year ended on that date, we acknowledge as management our responsibility for preparation and fair presentation of the financial statements and recognize that obtaining representations from us concerning the information contained in this letter is a significant procedure for the purpose of expressing an opinion as to whether the financial statements present fairly, in all material respects, the financial position results of operations of Office of "Council for Insurance Ombudsmen" and its 17 Ombudsman Offices in accordance with the requirements of Insurance Act, 1938 and Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and in conformity with accounting principles generally accepted in India, as applicable.

We understand that your examination included such tests and procedures as you considered necessary for the purpose of expressing an opinion on the financial statements. We also understand that such procedures would not necessarily detect fraud, irregularities or error, should any exist. We acknowledge that control over and responsibility for the prevention and detection of fraud, irregularities and error remains with us.

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in the light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit:





### **Financial Statements and records :**

1. The accounts and records of the Council for Insurance Ombudsmen and its 17 Ombudsman Offices have been maintained in accordance with the requirements of the Insurance Act 1938, Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and also in conformity with accounting principles generally accepted in India, as applicable.
2. The financial statements are in agreement with the books of account, and we have maintained proper books of account, as required by law. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
3. The management has taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the applicable provisions of the Insurance Act 1938, Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and for safe guarding the assets of Council for Insurance Ombudsmen and its 17 Ombudsman Offices for preventing and detecting fraud and other irregularities.
4. The financial statements are free from material errors and omissions.
5. There have been no material changes since the date of the Balance sheet in respect of any of the statements made above, and no events have occurred subsequent to the Balance sheet date, which are of such nature that would affect the true and fair view of the state of affairs and results of Council for Insurance Ombudsmen and its 17 Ombudsman Offices as at March 31, 2022 or would require adjustment to, or disclosure in the financial statements.
6. The accounting policies and estimates followed by office of "Council for Insurance Ombudsmen" and its 17 Ombudsman offices during the current year are consistent with those adopted in the audited financial statements for the year ended 31st March 2021.

### **Internal Controls:**

7. There are no material weaknesses in internal control, including any for which we believe the cost of corrective actions exceeds the benefits. There have been no significant changes in internal control, other than regular strengthening of controls in the normal course of business, since March 31, 2021.
8. There has been no fraud or possible irregularities, involving management or employees who have significant roles in internal control or others where the fraud could have a material effect on the financial statements. We have no knowledge of any allegations of fraud or suspected fraud affecting the office of the "Council for Insurance Ombudsmen" and its 17 Ombudsman offices or received in communications from employees, former employees, or others, which could have material effect on the financial statements.
9. We acknowledge management's responsibility for implementation and operation of accounting and internal control systems in order to prevent and detect frauds and errors. We have adequate systems in place and we hereby certify that there were no material frauds,



noticed or reported on or by office of "Council for Insurance Ombudsmen" and its 17 Ombudsman offices during the year.

**Liabilities:**

10. Full provisions have been made in the Balance sheet for all known liabilities of the office of "Council for Insurance Ombudsmen" and its 17 offices, due or accrued, as at March 31, 2022.
11. The provisions made for expenses are not in excess and are reasonable.
12. Other than as disclosed in financial statements, there are no other amounts which are due from/to other branches/ zones.

**Loans, Advances and Other Assets:**

13. Office of the "Council for Insurance Ombudsmen" and its 17 Ombudsman offices have satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.
14. The current assets have a value on realization in the ordinary course of business at least equal to the amounts at which they are stated in the books.

**Fixed Assets:**

15. The net book values at which fixed assets are stated in the Balance sheet are arrived at:
  - a. After taking into account all capital expenditure on additions thereto, but no expenditure properly chargeable to revenue;
  - b. After eliminating the cost and accumulated depreciation relating to items sold, discarded, demolished or destroyed;
  - c. After providing adequate depreciation on fixed assets during the year;
  - d. After considering impairment;

**Cash and bank balances:**

16. Office of the "Council for Insurance Ombudsmen" and its 17 Offices of Insurance Ombudsman in all have "NIL" cash-in-hand balance in the Balance sheet date.
17. The management believes that the outstanding items lying in the bank reconciliation statements would not have material effect on financial statements.
18. There are proper controls and monitoring over the items reflected in the Bank Reconciliation Statement.

**Receivables:**

19. Receivables represent bonafide sums due to the Office of "Council for Insurance Ombudsmen" and its 17 offices of Insurance Ombudsman in normal course of business.



**Others:**

20. There have been no events subsequent to the Balance sheet date which require adjustment of or disclosure in the financial statements.
21. To the best of our knowledge and belief, office of the "Council for Insurance Ombudsmen" and its 17 Ombudsman offices have not made any improper payments or payments which are illegal or against public policy.
22. The accounts of 16 offices of the Insurance Ombudsman have been audited by various auditors whereas accounts of Insurance Ombudsman, Mumbai audited by your audit firm. The consolidation of the same is being done after considering the fact that the amount received from all the insurance companies would be found excess or short on receiving the requisite data i.e., paid-up capital and gross direct premium income from all the insurance companies. Accordingly, the excess / short amount will be duly refunded/recovered to/from the insurance companies in the subsequent financial year.
23. The management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, Office of the "Council for Insurance Ombudsmen" is not required to file Income Tax Return, as it is not carrying on any commercial activity.
24. Regarding TDS on GST on Contracts applicable from 01.10.2018 as per notification no 50/2018- Central Tax issued by CBIC, section 51 of CGST Act 2017, we have obtained TDS on GST number for the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and 17 Offices of Insurance Ombudsman and have filed the TDS on GST returns during the financial year 2021-22. We have also filed the advance ruling papers with GST authorities for applicability of GST and are in the process of obtaining their opinion on the applicability of the said notification to our Organization.

**For the Council for Insurance Ombudsmen**



**Secretary General**

Place: Mumbai

Date: 27/04/2022

**CONSOLIDATED ACCOUNTS OF**  
**"COUNCIL FOR INSURANCE OMBUDSMEN"**  
**AND 17 OFFICES OF INSURANCE OMBUDSMAN**

**SCHEDULE 'B**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED AS ON 31/03/2022**

**1. SIGNIFICANT ACCOUNTING POLICIES**

**A. SYSTEM OF ACCOUNTING**

Office of "Council for Insurance Ombudsmen" and its 17 Ombudsman Offices have adopted the mercantile system of accounting, except for leave encashment which is accounted on cash basis.

**B. FIXED ASSETS**

i. Fixed Assets are stated at cost less depreciation.

ii. Depreciation shall be provided at the rates prescribed as below and on the original cost of the assets on a straight-line method. All assets costing upto Rs. 5,000/- each shall be charged to revenue account code 457 - Sundry Office Equipment in the year of purchase.

<b>A/C code</b>	<b>Asset</b>	<b>Rate of depreciation</b>
216	Office Equipment's	10%
217	Computers	30%
218	Air Conditioners, Fridge etc.	13.91%
219	Electrical Fittings	10%
221	Fax, Phone, EPABX etc.	10%
222	Xerox Machine	20%
223	Library Books	20%
224	Misc. Capital Equipment's	10%
231	Lease-hold Improvements	10%

iii. **Operating Leases:** Operating Leases are those where lessor effectively retains substantially all the risks and benefits of ownership over leased term are classified as operating leases. Operating lease rentals are recognized as an expense, as applicable, over the lease period.

2. As per Ombudsman Rules 2017 (as amended on 02.03.2021) and as decided in the 2nd meeting of Executive Council of Insurers, office of the "Council for Insurance Ombudsmen"(erstwhile Executive Council of Insurers) has received Rs. 54,70,99,959/- (Rupees Fifty Four crore seventy lakhs ninety nine thousand nine hundred and fifty nine



- only) (**Annexure - I**) from the member companies of Life Insurance Council and General Insurance Council towards advance sharing of expenses for the financial year 2021-2022 through Life Insurance Council and General Insurance Council
3. We had received funds from Member Insurance companies through Life Insurance Council and General Insurance Council for the financial year 2020-2021 based on the basis of calculation done by LI and GI Council. Subsequently, LI and GI Council completed the necessary exercises of arriving at the actual share of expenses of each member's Insurance Companies on the basis of their paid up capital and Gross direct premium income. A schedule was prepared by CIO to identify status of each Insurance company with regard to the excess or short remittance received from them for the financial year 2020-21. Accordingly, we have refunded Rs. 10,92,48,637/- to the member Insurance companies of Life Insurance Council and General Insurance Council towards actual sharing of expenses for FY 2020-21 and have recovered Rs. 1,67,15,362/- towards actual sharing of expenses for the FY 2020-21 (**Annexure II**)
  4. As per Ombudsman Rules 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and the decision taken regarding the sharing of expenses of CIO & 17 OIO's in the 2nd Meeting of the Executive Council of Insurers, we will inform Life Insurance Council & General Insurance Council the actual expenses of CIO & 17 OIO's for the financial year, 2021-2022 as per guidelines and special order dated 15.02.2021 (**Annexure-III**)
  5. The amount of Rs. 32,55,08,393.66/- (Rupees Thirty two Crore fifty five lakhs eight thousand three hundred and ninety three only) has been provided as replenishment to 17 Ombudsman Offices for the financial year 2021-2022. (**Annexure-IV**)
  6. The following Offices of Insurance Ombudsman have received amounts from Insurance companies towards Deposit Payable as per High Court Order for the Legal cases pending in the Court which is shown under liability in the Balance Sheet as on 31.03.2022

Centre	Amount in Rs.
Bhopal	Rs. 1,55,620/-
Hyderabad	Rs. 28,20,709/-
Noida	Rs. 4,10,295/-
Chennai	Rs. 1,39,530/-
<b>Total</b>	<b>Rs. 35,26,154/-</b>



For Noida OIO, the High Court order was to keep the amount received from Insurance Company in Fixed deposit. In the current FY 2021-2022 Interest earned on Fixed Deposit is added in the a/c 122- Other Misc. Credit and A/c 211-Sundry Deposit Recoverable. Therefore, reflected in the Balance sheet as an asset and also as Liability.

7. We have reconciled and received the confirmations of Balances of Sundry Creditors and Sundry Debtors.
8. Writ Petitions have been filed against the Office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) and the Union of India by Shri A. K. Dasgupta, ex. Insurance Ombudsman, Mumbai, Shri G. Rajeshwara Rao, ex. Insurance Ombudsman, Hyderabad, Shri A. K. Sahoo, ex. Insurance Ombudsman, Pune, Shri Mateshwar Prasad, ex. Insurance Ombudsman, Bangalore and Shri Kiriti Bhushan Saha, ex. Insurance Ombudsman, Kolkata in the Hon'ble High Court of Bombay in April / June, 2016. The contention of the petitioners is that not pre-commuted pension, but the pension after commutation should be recovered from the salaries of the Insurance Ombudsmen. **A contingent liability may arise in respect of the above cases.**
9. We had made a provision of Rs. 14,42,35,948/- towards arrears payments of wage revision in respect of LIC deputationist in the Approved Budget of FY 2019-2020. During the current financial year, the amount of Rs. 14,42,35,948/- was utilized towards reimbursement of arrears of wage revision to LIC salary disbursing offices in respect of deputationists (existing and repatriated) from LIC of India posted in the office of Council for Insurance Ombudsmen and 17 Offices of Insurance Ombudsman. The provision made was insufficient to cover the reimbursement of wage arrears. In the current financial year an amount of Rs. 27,39,659/- was debited to direct expenses towards payment of wage arrears over and above the provision made of Rs. 14,42,35,948/-
10. During the year, status of complaints is as under : **(Annexure V)**

Particulars	Complaints o/s as on 01.04.2021	Received during the year	Disposed during the year	Outstanding o/s as on 31.03.2022
For Life Insurance	1515	17584	17902	1197
For general Insurance	462	3893	3988	367
For Health	2446	19470	18637	3279
<b>TOTAL</b>	<b>4423</b>	<b>40947</b>	<b>40527</b>	<b>4843</b>






संस्थान प्रतिस्थापन समिति  
Council for Insurance Ombudsmen

11. The Management has obtained opinion on its obligation to file Income Tax Return As per the opinion obtained, the office of "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) is not required to file Income Tax Return as it is not carrying on any commercial activity.
12. Regarding TDS on GST on Contracts applicable from 01.10.2018 as per notification no 50/2018- Central Tax issued by CBIC, Section 51 of CGST Act 2017, we have obtained TDS on GST number for Council for Insurance Ombudsmen (erstwhile executive Council of Insurers) and 17 Offices of Insurance Ombudsman and filed the TDS on GST returns during the financial year 2021-22. We have also filed the advance ruling papers with GST authorities for applicability of GST and are in the process of obtaining their option on the applicability of the said notification to our Organization

As per our Report of even date

**For L. S. Nalwaya & Company**  
**Chartered Accountants**  
**FRN: 115645W**

  
**Ashish Nalwaya**  
**Partner**  
**MRN: 110922**



  
**Secretary (CIO)**

  
**Secretary General**

UDIN: 22110922AII OCT 5600

Place: Mumbai

Date: 27/4/22

### (C) COMPLAINT ANALYSIS

The Complaints Statistics have been generated through the CMS. The following consolidated statements as at 31.03.2022 are attached herewith:

No.	Description	Statement
1	Complaints Disposal (Summary – Life , General & Health Insurance )	L1G1H1
2	Complaints Disposal (Centre Wise Life Insurance)	L2
3	Complaints Disposal (Centre Wise General Insurance)	G2
4	Complaints Disposal (Centre Wise Health Insurance)	H2
5	Complaints Disposal (Company Wise Life Insurance)	L3
6	Complaints Disposal (Company Wise General Insurance)	G3
7	Complaints Disposal (Company Wise Health Insurance)	H3
8	Details of Awards & Recommendations –Amount Wise (Centre Wise- Life, General & Health Insurance )	L4G4H4
9	Details of Awards & Recommendations – Amount Wise (Company Wise Analysis – Life Insurance)	L5
10	Details of Awards & Recommendations – Amount Wise (Company Wise Analysis – General Insurance)	G5
11	Details of Awards & Recommendations – Amount Wise (Company Wise Analysis – Health Insurance)	H5
12	Nature wise classification of complains received (Centre Wise- Life, General & Health Insurance )	L7G7H7
13	Nature Wise Classification of complaints received (Centre wise -Life Insurance)	L8
14	Nature wise Classification of complaints received (Centre wise – General Insurance)	G8
15	Nature wise Classification of complaints received (Centre wise – Health Insurance)	H8
16	Nature wise Classification of Complaints received (Company wise analysis – Life Insurance)	L9
17	Nature wise classification of complaints received (Company wise analysis – General Insurance)	G9
18	Nature wise classification of complaints received (Company wise analysis – Health Insurance)	H9



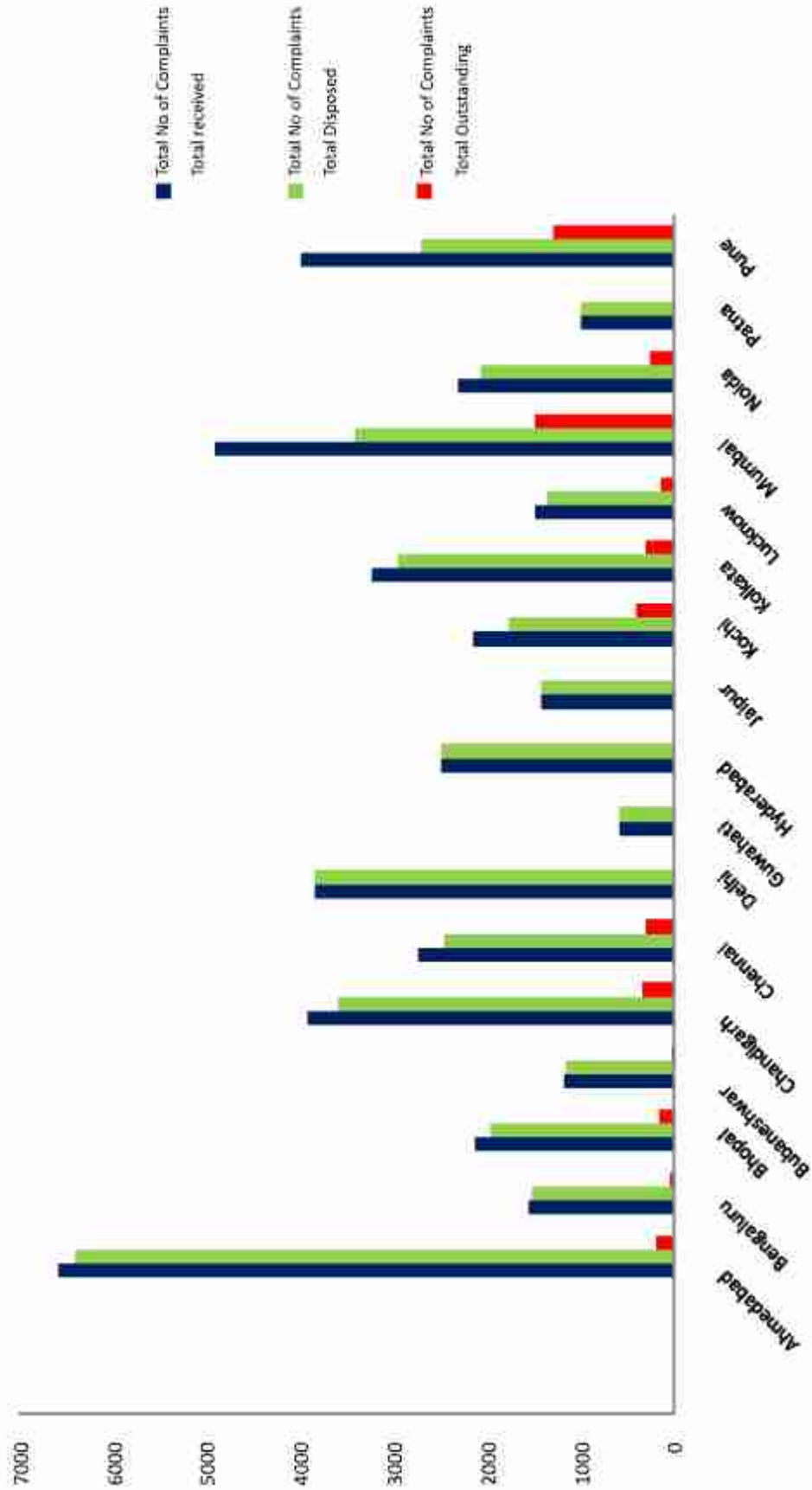
## OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN

### Complaints Disposal statement for the period from 01.04.2021 to 31.03.2022

#### STATEMENT LIGIHI LIFE, GENERAL & HEALTH INSURANCE

Name of the centre	Total No of Complaints			Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints			
	Os at the beginning of the year	Received up to March	Total	Recommendations	Awards by complaints	Awards by ins. Co.	Withdrawal	Non-Entertainable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Ahmedabad	1316	5258	6574	39	1202	662	429	4067	6399	4650	781	968	6399	175	0	0	175
Bangaluru	124	1427	1551	0	401	245	146	716	1510	1036	475	0	1510	41	0	0	41
Bhopal	32	2080	2112	128	206	121	161	1343	1959	1681	278	0	1959	153	0	0	153
Bubaneswar	37	1183	1170	4	235	142	56	709	1146	1101	45	0	1146	24	0	0	24
Chandigarh	348	3569	3917	858	424	484	16	2000	3582	2306	1276	0	3582	335	0	0	335
Chennai	261	2473	2734	7	338	317	261	1521	2444	1710	734	0	2444	238	52	0	290
Delhi	0	3630	3630	756	43	562	161	2286	3630	3630	0	0	3630	0	0	0	0
Gwalhati	0	582	582	5	126	100	37	314	582	562	0	0	582	0	0	0	0
Hydrabad	37	2448	2485	1	392	131	31	1930	2485	2483	2	0	2485	0	0	0	0
Jaipur	0	1406	1406	8	481	154	183	580	1406	1298	108	0	1406	0	0	0	0
Kochi	80	2059	2139	2	302	529	92	827	1762	1552	200	0	1762	219	188	0	387
Kolkata	405	2819	3224	105	672	868	289	1001	2935	2613	322	0	2935	289	0	0	289
Lucknow	0	1481	1481	20	255	141	46	889	1351	1346	6	0	1351	130	0	0	130
Mumbai	299	4591	4890	0	977	193	428	1808	3406	2196	1210	0	3406	617	867	0	1484
Noida	165	2140	2305	160	632	279	314	667	2052	1507	545	0	2052	253	0	0	253
Patna	5	983	988	15	88	67	60	756	988	933	55	0	988	0	0	0	0
Pune	1314	2668	3982	171	737	870	293	629	2700	830	1129	741	2700	554	680	48	1282
<b>Total</b>	<b>4423</b>	<b>40947</b>	<b>45370</b>	<b>2079</b>	<b>7511</b>	<b>5865</b>	<b>3023</b>	<b>22049</b>	<b>40527</b>	<b>31652</b>	<b>7166</b>	<b>1709</b>	<b>40527</b>	<b>3028</b>	<b>1767</b>	<b>48</b>	<b>4843</b>

## Life Insurance, General & Health Insurance Industry: Complaint Disposal (L1G1H1) as at 31.03.2022







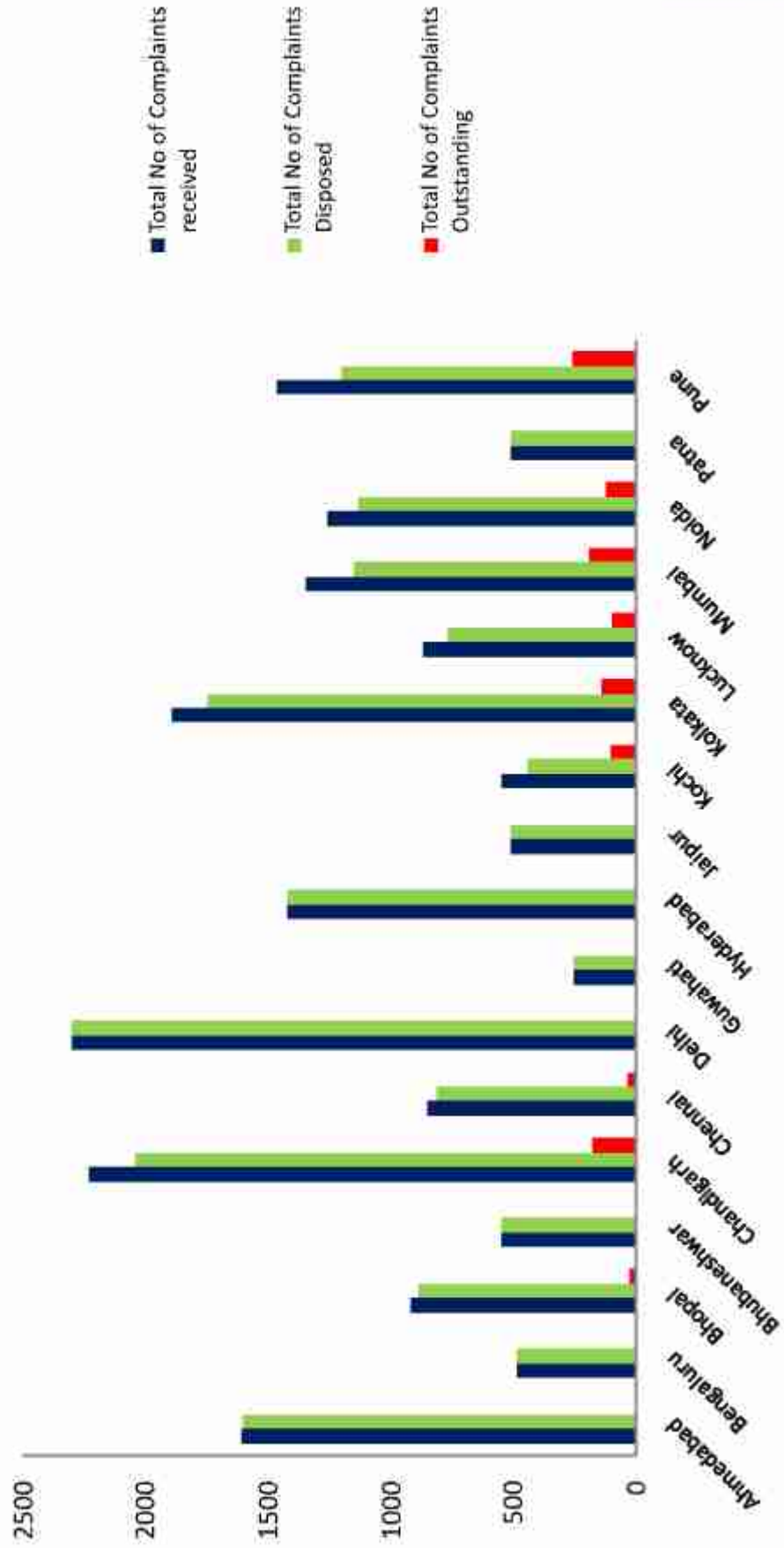
संस्था अर्थकारण सर्वेक्षण  
Council for Insurance Ombudsmen

## OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN Complaints Disposal statement for the period from 01.04.2021 to 31.03.2022

### STATEMENT L2 LIFE INSURANCE

Name of the centre	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	Ofs at the beginning of the year	Received up to March	Total	Recommendations	Awards (vg complainant)	awards (vg. Ins. Co.	Withdrawal	Non-Entertainable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Ahmedabad	253	1364	1617	5	115	152	85	1251	1608	1314	116	176	1606	9	0	0	9
Bengaluru	58	429	487	0	104	110	51	222	487	349	138	0	487	0	0	0	0
Bhopal	11	913	924	96	101	81	42	569	891	785	105	0	891	33	0	0	33
Bhubaneswar	24	531	555	4	108	70	36	337	555	529	26	0	555	0	0	0	0
Chandigarh	220	2014	2234	423	215	269	5	1137	2049	1265	784	0	2049	185	0	0	185
Chennai	53	802	855	5	79	111	27	593	815	684	131	0	815	40	0	0	40
Delhi	0	2304	2304	593	9	283	124	1295	2304	2304	0	0	2304	0	0	0	0
Guwahati	0	259	259	1	38	35	16	169	259	259	0	0	259	0	0	0	0
Hyderabad	37	1391	1428	0	241	81	16	1068	1428	1426	2	0	1428	0	0	0	0
Jalpur	0	516	516	4	156	62	59	235	516	482	34	0	516	0	0	0	0
Kochi	14	538	552	2	72	103	31	240	448	409	39	0	448	60	44	0	104
Kolkata	272	1623	1895	90	362	535	148	618	1753	1494	259	0	1753	142	0	0	142
Lucknow	0	872	872	5	209	95	17	446	772	770	2	0	772	100	0	0	100
Mumbai	53	1299	1352	0	171	30	35	919	1155	996	159	0	1155	105	92	0	197
Noida	104	1156	1260	124	392	129	164	337	1136	811	325	0	1136	124	0	0	124
Patna	2	515	517	8	40	37	29	403	517	496	21	0	517	0	0	0	0
Pune	414	1058	1472	72	208	573	98	268	1209	337	823	49	1209	239	24	0	263
<b>Total</b>	<b>1515</b>	<b>17584</b>	<b>19099</b>	<b>1434</b>	<b>2610</b>	<b>2756</b>	<b>975</b>	<b>10127</b>	<b>17902</b>	<b>14711</b>	<b>2964</b>	<b>227</b>	<b>17902</b>	<b>1037</b>	<b>160</b>	<b>0</b>	<b>1197</b>

**Life Insurance Industry: (L2)**  
**Complaint Analysis (Centre-wise) as at 31.03.2022**





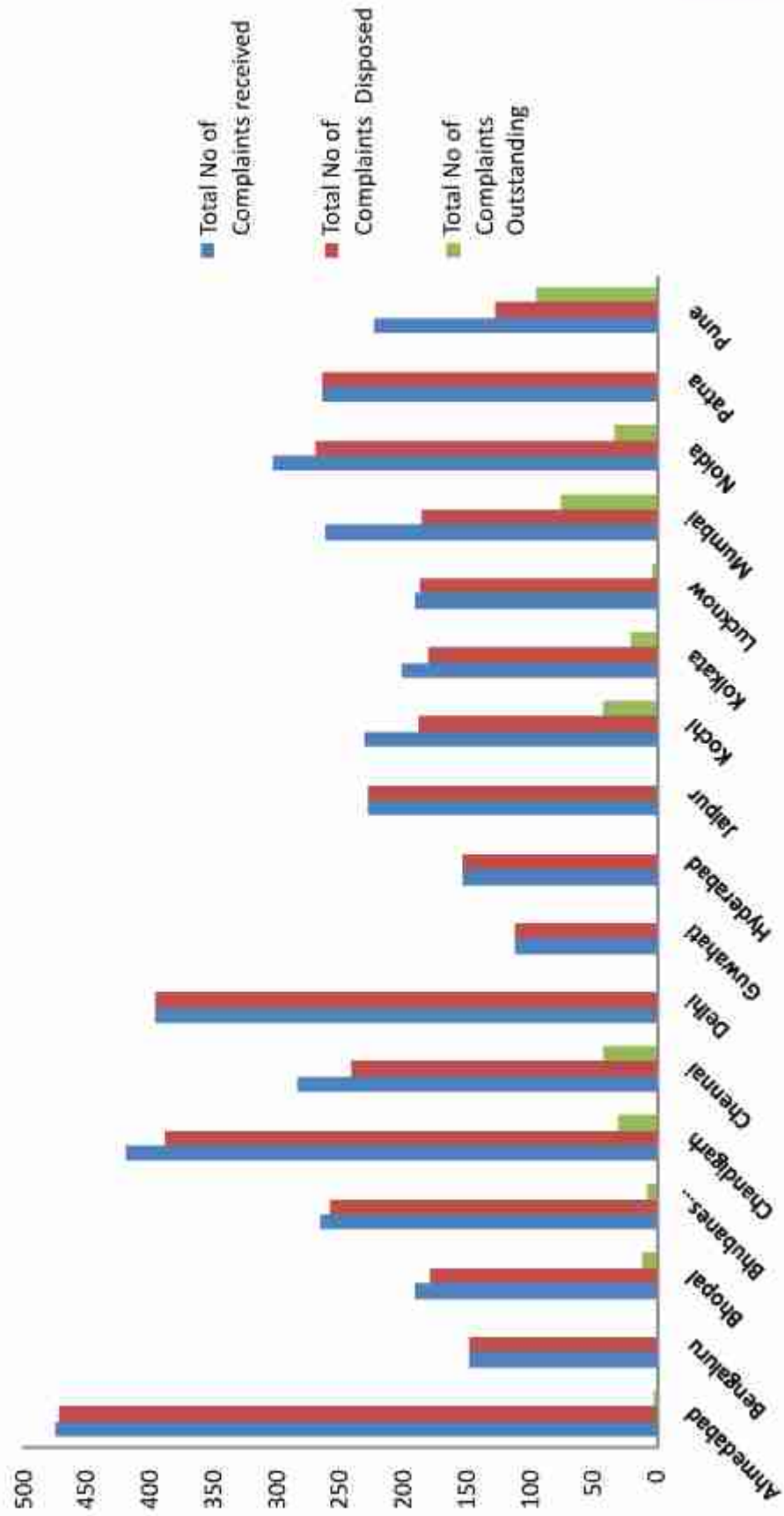
**OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN**  
**Complaints Disposal statement for the period from 01.04.2021 to 31.03.2022**

**STATEMENT G2**  
**GENERAL INSURANCE**

Name of the centre	Total No of Complaints			Complaints disposed by way of					Durationwise disposal of Complaints			Durationwise Outstanding complaints					
	On at the beginning of the year	Received up to March	Total	Recommendations	Awards fig. complaint	Awards fig. Ins. Co.	awards withdrawn	Non-Entertainable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Almestabad	248	228	476	2	126	124	22	199	473	211	28	234	473	3	0	0	3
Bengaluru	8	140	148	0	32	23	15	78	148	104	44	0	148	0	0	0	0
Bhopal	3	188	191	1	17	17	5	140	180	154	26	0	180	11	0	0	11
Bhubaneswar	3	263	266	0	42	33	6	177	258	250	8	0	258	8	0	0	8
Chandigarh	40	380	420	44	47	88	6	224	389	254	135	0	389	31	0	0	31
Chennai	36	246	284	0	29	42	12	159	242	171	71	0	242	34	8	0	42
Delhi	0	397	397	36	5	77	13	266	397	387	0	0	397	0	0	0	0
Guwahati	0	112	112	0	30	18	8	56	112	112	0	0	112	0	0	0	0
Hyderabad	0	154	154	0	6	9	0	139	154	154	0	0	154	0	0	0	0
Jaipur	0	229	229	0	44	26	12	147	229	217	12	0	229	0	0	0	0
Kochi	11	220	231	0	25	54	9	101	189	162	27	0	189	25	17	0	42
Kolkata	14	185	252	4	25	54	21	77	181	174	7	0	181	21	0	0	21
Lucknow	0	191	191	7	8	17	1	154	187	166	1	0	187	4	0	0	4
Mumbai	4	258	262	0	23	15	15	133	186	146	40	0	186	35	41	0	76
Noida	21	282	303	13	64	56	24	113	270	198	72	0	270	33	0	0	33
Patna	3	262	265	3	25	12	12	213	255	249	16	0	255	0	0	0	0
Pune	71	153	224	1	36	20	18	55	128	58	7	63	128	35	58	3	95
<b>Total</b>	<b>462</b>	<b>3893</b>	<b>4355</b>	<b>111</b>	<b>584</b>	<b>665</b>	<b>197</b>	<b>2431</b>	<b>3988</b>	<b>3197</b>	<b>494</b>	<b>297</b>	<b>3988</b>	<b>240</b>	<b>124</b>	<b>3</b>	<b>367</b>

## General Insurance Industry (G2)

### Complaint analysis (Centre-wise) as at 31.03.2022



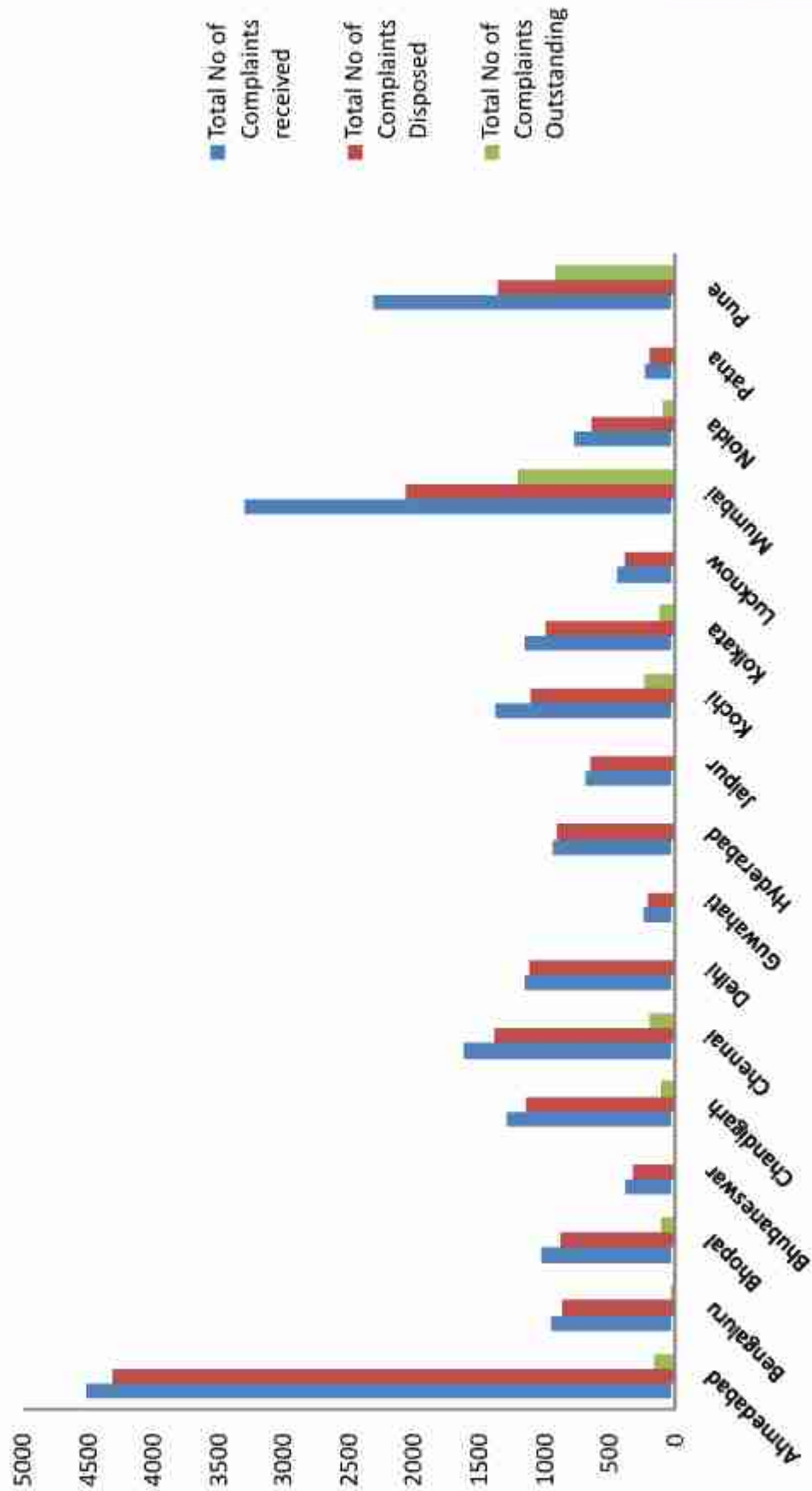


**OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN**  
**Complaints Disposal statement for the period from 01.04.2021 to 31.03.2022**

**STATEMENT H2**  
**HEALTH INSURANCE**

Name of the centre	Total No of Complaints			Complaints disposed by way of					Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	O/s at the beginning of the year	Received up to March	Total	Recommendations	Awards / Avg. complaints	Dismissal / Avg. Inis. Co.	Withdrawal	Non-Entertainable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Ahmedabad	815	3666	4481	32	961	386	322	2617	4318	3125	637	556	4318	163	0	0	163
Bengaluru	58	858	916	0	265	112	80	418	875	582	293	0	875	41	0	0	41
Bhopal	18	979	997	29	88	23	114	634	888	741	147	0	888	109	0	0	109
Bhubaneswar	10	839	349	0	85	39	14	195	333	322	11	0	333	16	0	0	16
Chandigarh	88	1175	1263	191	162	147	5	639	1144	787	357	0	1144	119	0	0	119
Chennai	172	1423	1595	2	230	164	222	769	1387	855	532	0	1387	164	44	0	208
Delli	0	1129	1129	127	29	202	44	727	1129	1129	0	0	1129	0	0	0	0
Guwahati	0	211	211	4	58	47	13	89	211	211	0	0	211	0	0	0	0
Hyderabad	0	903	903	1	145	41	13	703	903	903	0	0	903	0	0	0	0
Jaipur	0	661	661	4	281	66	112	196	661	599	62	0	661	0	0	0	0
Kochi	55	1301	1356	0	205	372	52	486	1115	961	134	0	1115	134	107	0	241
Kolkata	119	1008	1127	11	285	279	120	306	1001	945	56	0	1001	126	0	0	126
Lucknow	0	418	418	8	38	29	28	289	392	389	3	0	392	26	0	0	26
Mumbai	242	3034	3276	0	783	148	376	756	2065	1054	1011	0	2065	477	734	0	1211
Noida	40	702	742	23	186	94	126	217	646	498	148	0	646	96	0	0	96
Patna	0	206	206	4	23	18	19	142	206	188	18	0	206	0	0	0	0
Pune	829	1457	2286	98	493	277	189	306	1363	435	299	628	1363	280	598	45	923
<b>Total</b>	<b>2446</b>	<b>19470</b>	<b>21916</b>	<b>534</b>	<b>4317</b>	<b>2444</b>	<b>1851</b>	<b>9491</b>	<b>18637</b>	<b>13744</b>	<b>3708</b>	<b>1185</b>	<b>18637</b>	<b>1751</b>	<b>1483</b>	<b>45</b>	<b>3279</b>

## Health Insurance Industry (H2) Complaint Analysis (Centre-wise) as at 31.03.2022





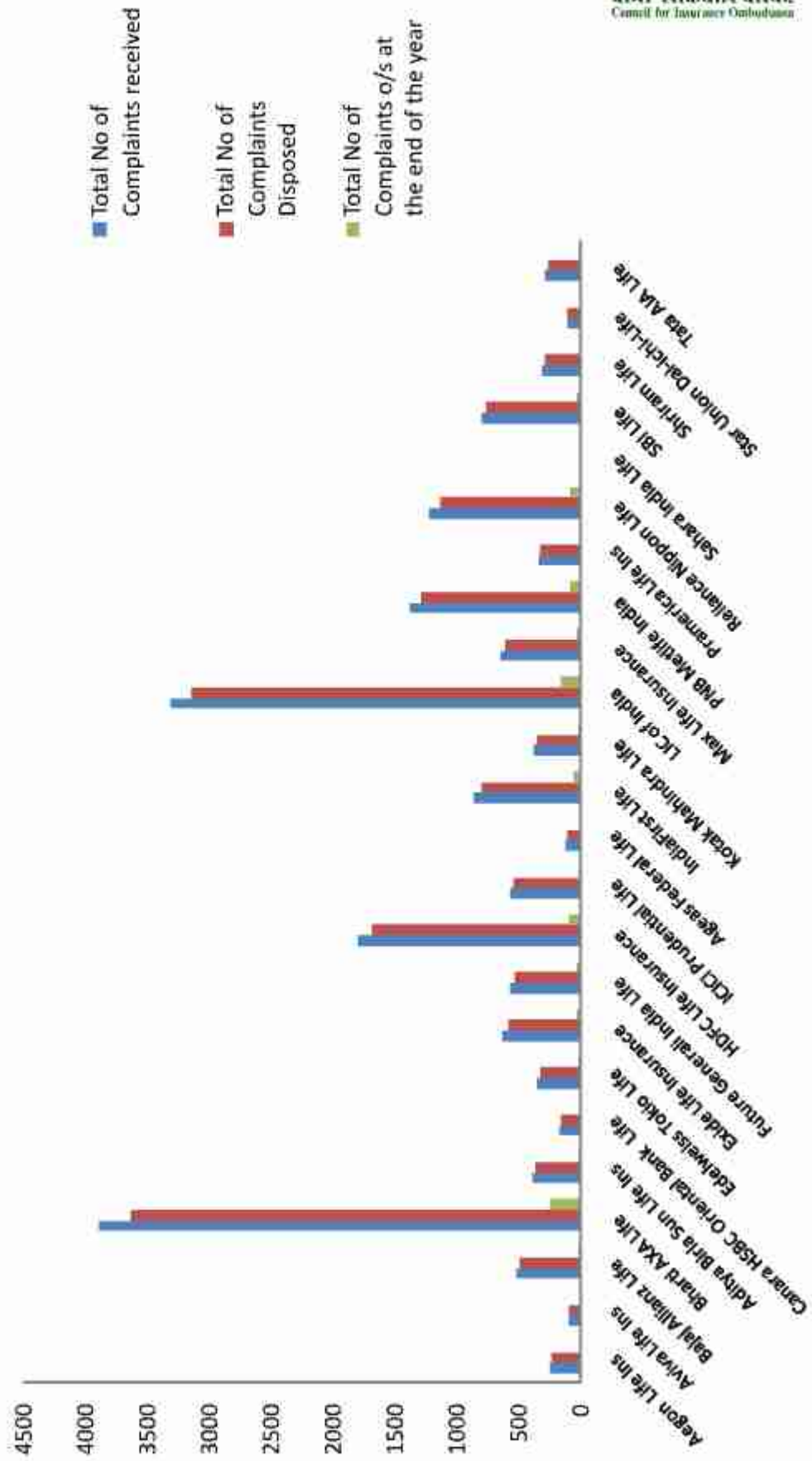
## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

### Complaints Disposal statement for the period from 01.04.2021 to 31.03.2022

#### STATEMENT L3 LIFE INSURANCE

Name of Company	Total No. of Complaints		Complaints disposed by way of					Durationwise disposal of Complaints			Durationwise Outstanding complaints						
	On at the beginning of this year	Received during March	Recommendations	Awards by companies in rupees	Withdrawal	Non-Entertainable	Total Disposed	Within 3 months	Above 3 months to 1 year	Above 1 year	Total Outstanding	Within 3 months	Above 3 months to 1 year	Above 1 year			
Aegon Life Ins	28	226	254	15	29	34	3	151	238	196	34	8	238	14	2	0	16
Auva Life Ins	16	65	103	1	7	36	6	48	100	78	21	1	100	2	1	0	3
Beji Allianz Life	60	465	525	61	54	87	47	258	497	394	84	19	497	24	4	0	28
Bharti AXA Life	284	3816	3900	490	733	350	160	1583	3836	2871	741	24	3636	245	19	0	284
Aditya Birla Sun Life Ins	37	361	398	15	49	85	20	250	369	297	68	6	369	24	5	0	29
Canara HSBC Oriental Bank Life	4	171	175	11	15	19	8	108	161	144	17	0	161	13	1	0	14
Eduvisee ToLife Life	29	330	359	22	51	61	20	172	326	258	68	2	326	33	0	0	33
Exima Life Insurance	86	542	630	30	110	145	21	281	587	448	124	15	587	36	7	0	43
Future Generali India Life	77	499	576	24	96	131	15	272	538	384	130	18	538	34	4	0	38
HDFC Life Insurance	182	1616	1798	165	204	260	138	956	1891	1312	342	37	1891	92	15	0	107
ICICI Prudential Life	44	529	573	34	56	92	50	308	541	460	74	7	541	23	9	0	32
Agresty Federal Life	8	116	124	10	13	26	3	57	109	91	17	1	109	12	3	0	15
IndiaFirst Life	72	793	865	53	185	198	40	417	803	633	163	7	803	58	7	0	62
Kotak Mahindra Life	43	330	373	9	32	93	17	198	349	281	54	4	349	21	3	0	24
LIC of India	210	3111	3321	55	309	568	170	2113	3155	2775	340	40	3155	126	40	0	166
Mix Life Insurance	41	605	646	67	66	76	53	347	609	520	67	2	609	29	6	0	37
PNB MetLife India	54	1332	1386	158	174	140	87	734	1293	1122	168	3	1293	84	9	0	83
Pranama Life Ins	16	330	346	39	110	35	11	136	333	303	27	3	333	12	1	0	13
Reliance Nippon Life	136	1094	1230	140	183	186	34	596	1139	897	223	19	1139	80	11	0	91
Sahara India Life	0	7	7	0	0	0	0	7	7	7	0	0	7	0	0	0	0
SBI Life	48	753	801	17	59	155	47	485	763	654	102	7	763	31	7	0	38
Shriram Life	15	295	310	17	47	31	14	161	290	244	42	4	290	19	1	0	20
Star Union Dai-ichi-Life	4	111	115	3	6	21	10	67	107	100	7	0	107	6	2	0	8
Tata AIA Life	17	267	284	8	22	37	25	169	261	232	29	0	261	22	1	0	23
<b>Total</b>	<b>1515</b>	<b>17584</b>	<b>19099</b>	<b>1434</b>	<b>2610</b>	<b>2756</b>	<b>975</b>	<b>10137</b>	<b>17902</b>	<b>14711</b>	<b>2964</b>	<b>227</b>	<b>17902</b>	<b>1037</b>	<b>160</b>	<b>0</b>	<b>1197</b>

## Life Insurance Industry (L3) Complaints Analysis Company-wise as at 31.03.2022



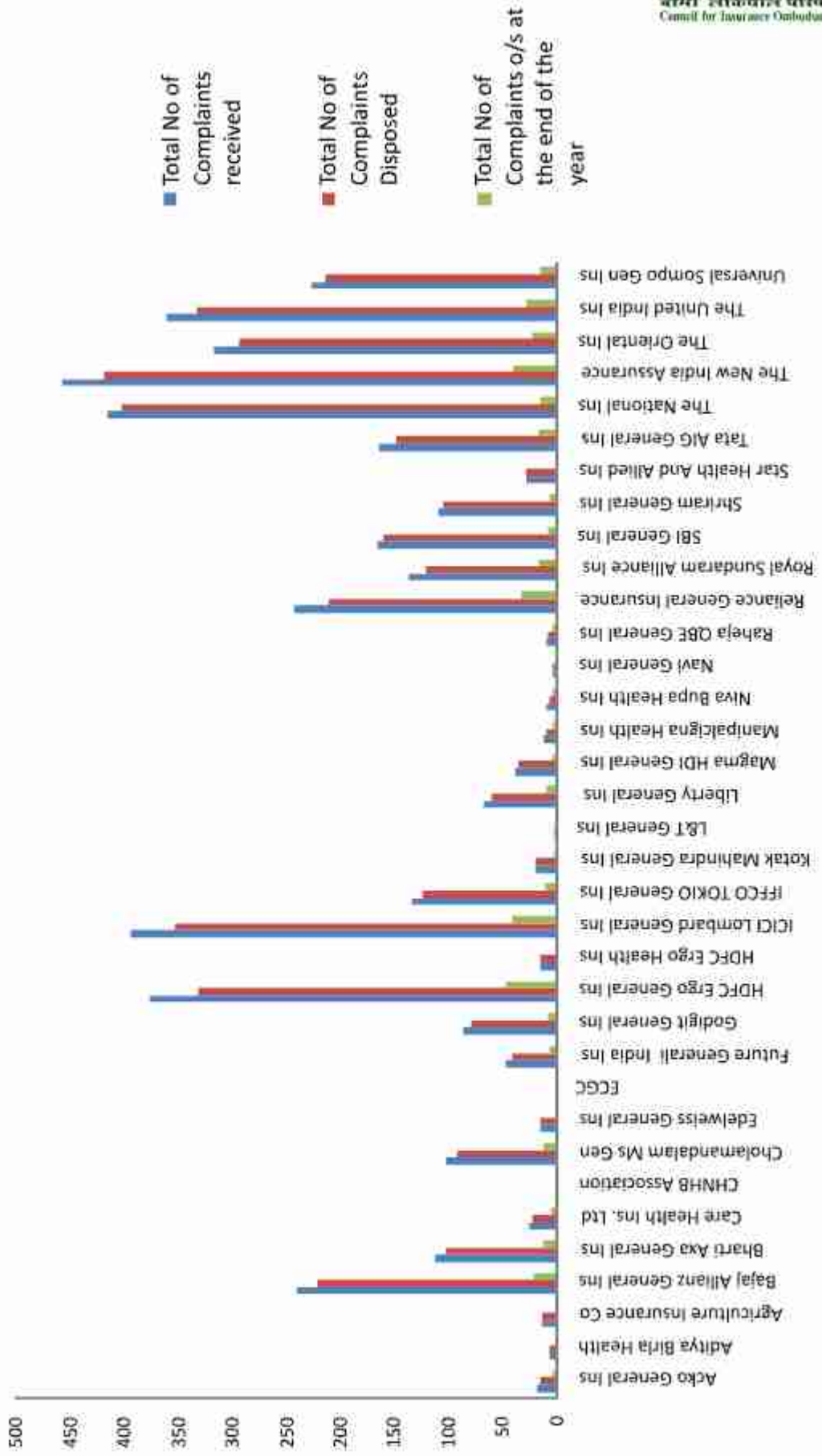


**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Complaints Disposal statement for the period from 01.04.2021 to 31.03.2022**

**STATEMENT G3**  
**GENERAL INSURANCE**

Name of Company	Total No. of Complaints		Complaints disposed by way of				Durationwise disposal of Complaints				Durationwise Outstanding complaints						
	O/s at the beginning of the year	Received during March	Total	Reopened complaint	Awards Avg. complain ant.	Awards Avg. Ins. Co.	withdrawal	Non-Entitled liable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months to 1 year	Above 1 year	Total Outstanding	
Adco General Ins	0	17	17	0	3	3	0	0	0	14	0	0	14	3	0	0	3
Aditya Birla Health	0	6	6	0	1	0	2	3	0	6	0	0	6	0	0	0	0
Agriculture Insurance Co.	0	13	13	0	0	1	0	12	0	13	1	0	13	0	0	0	0
Axis General Ins	20	220	240	11	31	35	14	129	0	220	15	14	220	17	3	0	20
Bharti Axa General Ins	19	93	112	5	18	18	8	52	0	101	75	7	101	3	5	3	11
Care Health Ins. Ltd.	5	20	25	0	6	3	2	10	0	21	13	4	21	1	3	0	4
CHIREP Association	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholamandalam Ins Genl	5	97	102	1	14	10	4	62	0	91	60	9	91	8	3	0	11
Eklavyas General Ins	0	14	14	0	2	2	1	9	0	14	12	2	14	0	0	0	0
ECGC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Future Generali India Ins	4	42	46	0	5	6	4	26	0	41	35	6	41	4	1	0	5
Godlight General Ins	6	77	83	2	8	14	6	48	0	78	60	13	78	4	3	0	7
HDFC Ergo General Ins	35	342	377	14	40	76	20	181	0	331	255	60	331	29	17	0	46
HDFC Ergo Health Ins	8	6	14	0	3	6	1	4	0	14	5	2	14	0	0	0	0
HDFC Lumbini General Ins	33	361	394	14	37	63	15	224	0	353	284	55	353	30	11	0	41
IFFCO TOIQA General Ins	6	125	133	4	17	11	9	82	0	123	106	12	123	8	2	0	10
Kotak Manulife General Ins	0	19	19	0	2	1	0	15	0	18	17	1	18	1	0	0	1
L&T General Ins	0	1	1	0	0	0	0	0	0	1	1	0	1	0	0	0	0
Liberty General Ins	6	61	67	1	9	13	4	32	0	59	46	11	59	4	4	0	8
Magma HDI General Ins	0	37	37	1	2	2	3	27	0	35	32	3	35	1	1	0	2
Manipal Health Ins	4	7	11	0	1	3	1	4	0	9	5	1	9	0	2	0	2
Niva Bupa Health Ins	1	7	8	0	3	0	0	3	0	6	3	2	6	0	0	0	2
Navi General Ins	0	2	2	0	0	0	0	2	0	2	2	0	2	0	0	0	0
Rajhaji GBE General Ins	0	9	9	0	0	1	1	5	0	7	6	1	7	2	0	0	2
Reliance General Insurance	21	222	243	8	29	23	19	132	0	211	178	23	211	18	14	0	32
Royal Sunbeam Alliance Ins	8	129	137	2	22	15	7	75	0	121	98	18	121	11	5	0	16
SBI General Ins	4	162	168	1	13	26	3	116	0	159	145	13	159	3	4	0	7
Star Health Ins	9	100	109	9	17	12	5	61	0	104	84	18	104	3	2	0	5
Star Health And Allied Ins	15	12	27	0	6	9	1	11	0	27	12	3	27	0	0	0	0
Tata AIG General Ins	9	155	164	1	15	24	7	101	0	148	127	17	148	12	4	0	16
The National Ins.	56	360	416	6	66	60	14	266	0	402	327	33	402	11	3	0	14
The New India Assurance	88	370	458	9	79	78	20	233	0	419	300	48	419	25	14	0	39
The Oriental Ins	47	269	316	3	53	60	6	172	0	294	217	38	294	12	10	0	22
The United India Ins	39	321	360	8	48	65	12	200	0	333	263	44	333	17	10	0	27
Universal Sompo Genl Ins	10	217	227	11	34	26	6	135	0	213	168	22	213	11	3	0	14
<b>Total</b>	<b>462</b>	<b>3893</b>	<b>4355</b>	<b>111</b>	<b>584</b>	<b>665</b>	<b>197</b>	<b>2431</b>	<b>0</b>	<b>3988</b>	<b>3197</b>	<b>494</b>	<b>3988</b>	<b>240</b>	<b>124</b>	<b>3</b>	<b>367</b>

## General Insurance Industry (G3) Complaints Analysis Company-wise as at 31.03.2022





**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Complaints Disposal statement (Company-wise) for the period from 01.04.2021 to 31.03.2022**

**STATEMENT B3**  
**HEALTH INSURANCE.**

Name of Company	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints			
	Ois at the beginning of the year	Received during March	Total	Recommendations	Awards by complainant	Awards by ins.co.	withdrawal	Non-Entertainable	Total Disposed	Within 3 months			Above 3 months to 1 year		Total Outstanding	
										Within 3 months	3 months to 1 year	Above 1 year	Within 3 months	3 months to 1 year		Above 1 year
Acko General Insurance Co. Ltd.	0	4	4	0	0	1	0	3	4	0	0	0	0	0	0	0
Audhya Bina Health Insurance Company Limited	23	317	340	12	55	37	17	178	299	245	42	12	19	22	0	41
Aegon Life Ins.Co.Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	0	0	0	0
Agriculture Insurance Company of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bajaj Allianz General Insr. Co. Ltd.	48	367	415	20	67	46	22	191	346	261	59	26	29	37	3	69
Bajaj Allianz Life Insurance Co. Ltd.	0	8	8	0	0	0	3	5	8	7	1	0	0	0	0	0
Bharti AXA General Insurance Co.Ltd.	9	86	95	7	12	6	23	43	91	56	35	0	1	2	1	4
Bharti AXA Life Ins. Co. Ltd.	0	14	14	1	1	0	1	11	14	13	1	0	0	0	0	0
Audhya Bina Sun Life Insurance Co. Ltd.	0	4	4	0	0	0	1	3	4	4	0	0	0	0	0	0
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	2	2	0	0	0	0	2	2	2	0	0	0	0	0	0
Care Health Ins. Ltd.	74	1066	1140	43	124	100	146	567	980	808	125	47	105	54	1	160
C-HEALTH ASSOCIATION	0	2	2	0	0	0	0	2	2	2	0	0	0	0	0	0
Cholamandiam MS Gen. Insu.Co. Ltd.	39	431	470	9	68	62	18	253	390	309	78	3	27	49	4	80
EDELWEISS GENERAL INSURANCE CO. LTD.	1	31	32	1	1	13	2	11	28	22	6	0	0	4	0	4
Edelweiss Tokio Life Ins. Co. Ltd.	0	9	9	0	3	1	2	3	8	7	2	0	0	0	0	0
Ende Life Insurance Company Ltd.	0	1	1	0	1	0	0	0	1	0	1	0	0	0	0	0

## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

### Complaints Disposal statement (Company-wise) for the period from 01.04.2021 to 31.03.2022

#### STATEMENT B3 HEALTH INSURANCE



Name of Company	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints			Durationwise Outstanding complaints					
	Os at the beginning of the year	Received during March	Total	Recommendations	Awards by complainant	Awards by Ins.co.	Withdrawal	Non-Entertainable	Total Disposed	Within 3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding	
Expert Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Future Generali India Insurance Co. Ltd.	40	367	407	1	71	129	14	155	320	279	90	1	370	11	24	2	37
Future Generali India Ins. Co. Ltd.	0	18	18	0	1	0	6	11	18	16	2	0	18	0	0	0	0
GODGOT General Insurance Co. Ltd	4	71	75	0	8	9	6	34	57	47	50	0	57	7	11	0	18
HDFC ERGO General Insurance Company Ltd.	94	928	1022	36	172	151	113	409	880	647	209	24	880	82	56	5	142
HDFC Ergo Health Insurance Ltd	59	191	250	7	53	38	37	104	237	149	51	37	237	5	7	1	13
HDFC Life Insurance Co. Ltd.	3	8	11	0	2	2	0	5	9	6	3	0	9	1	0	1	2
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	28	401	429	15	34	41	58	213	381	292	62	7	361	47	21	0	68
ICICI Prudential Life Insurance Co. Ltd.	2	23	25	0	4	5	3	12	24	18	4	2	24	0	1	0	1
Ayazat Federal Life Ins.Co.Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IFFCO-TOKIO Genl. Ins. Co. Ltd.	38	441	477	4	78	80	26	187	373	278	92	13	373	42	62	0	104
IndieFirst Life Insurance Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Koax Mahindra General Insurance Company Limited	2	23	25	3	0	6	2	9	20	15	5	0	20	1	3	1	5
Koax Mahindra Life Insurance Company	0	3	3	0	0	0	0	3	3	3	0	0	3	0	0	0	0



## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

### Complaints Disposal statement (Company-wise) for the period from 01.04.2021 to 31.03.2022

#### STATEMENT HS HEALTH INSURANCE

Name of Company	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints			
	O/s at the beginning of the year	Received during March	Total	Recommendations	Awards fig complaint	Awards fig Ins.co.	withdrawal	Non-Emertainable	Total Disposed	Durationwise disposal of Complaints			Durationwise Outstanding complaints			
										Within 3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	Above 1 year	Total Outstanding	
L&T GENERAL INSURANCE CO.LTD.	0	1	1	0	0	0	0	1	1	0	0	1	0	0	0	0
Liberty Gen. Ins.Co.Ltd	3	33	36	1	2	6	3	20	32	28	1	3	32	1	3	4
LIC of India	7	91	98	1	13	17	4	55	90	73	15	2	96	7	0	8
Magna HDI General Insurance Co. Ltd.	0	9	9	0	0	0	0	8	8	8	0	0	8	0	1	1
Mano/Cigna Health Insurance Company Limited	59	487	546	12	105	73	30	222	442	332	78	32	442	65	37	104
NIVA BUPA HEALTH INSURANCE CO.LTD	52	944	996	50	193	71	139	412	865	667	177	21	865	81	48	131
Max Life Insurance Co. Ltd.	0	10	10	0	0	0	0	9	9	9	0	0	9	0	1	1
NAVI GENERAL INSURANCE LTD	0	3	3	0	1	0	0	2	3	2	1	0	3	0	0	0
PNB MetLife India Ins. Co. P. Ltd.	0	8	8	0	1	1	3	3	8	6	2	0	8	0	0	0
Pramerica Life Ins.Co.Ltd.	0	16	16	1	4	0	0	7	12	11	1	0	12	4	0	4
Ratnaji QBE General Insurance Co. Ltd.	0	4	4	0	0	0	1	3	4	4	0	0	4	0	0	0
Reliance General Insurance Co. Ltd.	41	408	449	22	86	37	71	182	398	295	84	19	398	35	16	51
Reliance Nippon Life Insurance Co. Ltd.	0	4	4	0	0	1	1	1	3	1	2	0	3	1	0	1
ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED	10	91	101	2	12	16	17	40	87	61	22	4	87	5	9	14
Satara India Life Ins. Co. Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SBI General Insurance Co. Ltd	32	206	240	2	47	41	10	113	213	161	37	15	213	12	13	27

# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Complaints Disposal statement (Company-wise) for the period from 01.04.2021 to 31.03.2022

### STATEMENT H3 HEALTH INSURANCE



Name of Company	Total No of Complaints		Complaints disposed by way of							Durationwise disposal of Complaints				Durationwise Outstanding complaints			
	Dis at the beginning of the year	Received during March	Total	Recommendations	Awards /vg complainant	Awards /vg ins.co.	Non- withdrawal	Non- Entertainable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
SBI Life Insurance Co. Ltd.	0	9	9	0	0	0	2	7	9	9	0	0	9	0	0	0	0
Sriram General Insurance Co. Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Sriram Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Star Health and Allied Ins. Co. Ltd.	319	4259	4578	148	690	368	561	2165	3952	3123	698	425	3952	448	173	5	626
Star Union Dai-lye-Life Ins. Co.	0	9	9	0	1	1	1	6	9	9	0	0	9	0	0	0	0
Tata AIA Life Insurance Co. Ltd.	0	8	8	0	0	0	0	7	7	7	0	0	7	1	0	0	1
Tata AIG General Insurance Co. Ltd.	18	198	216	1	13	39	32	103	188	149	34	5	188	17	10	1	28
The National Insurance Co. Ltd.	292	1923	2215	34	505	246	115	972	1872	1410	284	178	1872	193	148	2	343
The New India Assurance Co. Ltd.	424	1769	2193	25	605	263	116	791	1800	1128	439	233	1800	168	221	4	393
The Oriental Insurance Co. Ltd.	309	2169	2478	26	620	255	122	1020	2045	1422	445	178	2045	165	246	2	433
The United India Insurance Co. Ltd.	365	1422	1787	31	539	203	96	674	1543	988	334	181	1543	107	132	5	244
Universal Sampo Gen. Insu. Co. Ltd.	53	968	622	17	127	81	27	253	505	362	126	17	505	44	73	0	117
<b>Total</b>	<b>2446</b>	<b>19470</b>	<b>21916</b>	<b>534</b>	<b>4317</b>	<b>2444</b>	<b>1851</b>	<b>9491</b>	<b>18837</b>	<b>13744</b>	<b>3768</b>	<b>1185</b>	<b>18637</b>	<b>1751</b>	<b>1483</b>	<b>45</b>	<b>3279</b>





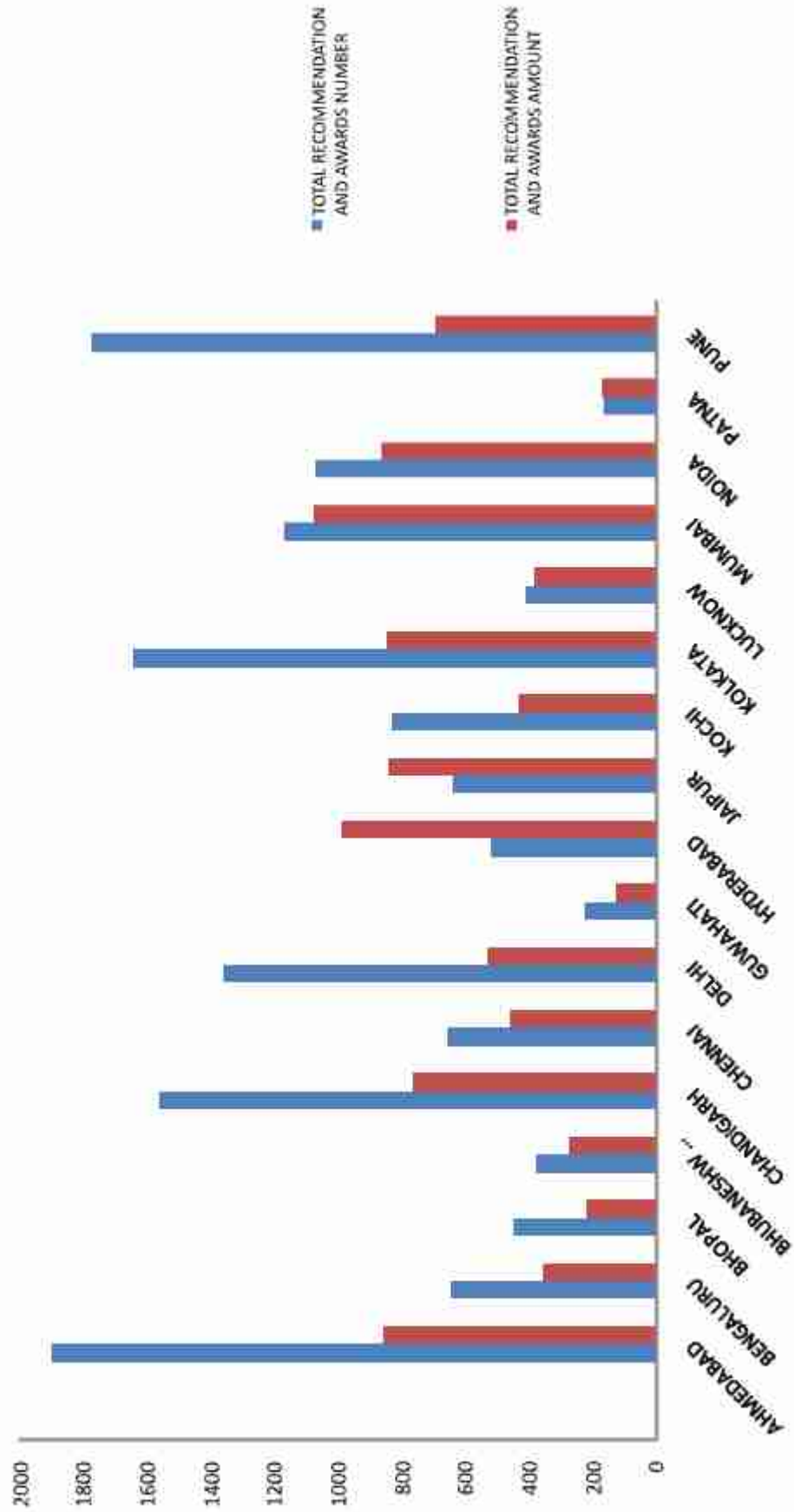
संघीय बीमा संशोधन परिषद  
Council for Insurance Ombudsmen

**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Recommendations And Awards (centre-wise) For The Period**  
**From 01.04.2021 To 31.03.2022**

(Rs. in Lacs)  
L4G4H4

Name of the Insurer	LIFE		GENERAL		HEALTH		TOTAL	
	RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
AHMEDABAD	272	162.34	252	144.47	1379	554.00	1903	860.81
BENGALURU	214	116.35	55	41.51	377	201.66	646	359.52
BHOPAL	280	63.06	35	34.29	140	124.97	455	222.32
BHUBANESHWAR	182	108.73	75	74.46	124	94.43	381	277.62
CHANDIGARH	907	379.03	159	124.16	500	265.07	1566	768.26
CHENNAI	195	120.99	71	196.91	396	146.49	662	464.39
DELHI	885	286.02	118	99.71	358	148.58	1361	534.31
GUWAHATI	74	49.84	48	32.54	109	50.59	231	132.97
HYDERABAD	322	662.48	15	41.48	187	289.50	524	993.46
JAIPUR	222	314.14	70	165.45	351	366.15	643	845.74
KOCHI	177	174.10	79	97.50	577	162.13	833	433.73
KOLKATA	987	607.07	83	24.26	575	219.33	1645	850.66
LUCKNOW	309	312.57	32	27.07	75	47.63	416	387.27
MUMBAI	201	327.97	38	71.06	931	679.23	1170	1078.26
NOIDA	635	604.71	133	88.58	303	174.00	1071	867.29
PATNA	85	59.18	40	61.88	45	55.79	170	176.85
PUNE	853	128.16	57	65.07	868	502.51	1778	695.74
<b>Total</b>	<b>6800</b>	<b>4476.74</b>	<b>1360</b>	<b>1390.40</b>	<b>7295</b>	<b>4082.06</b>	<b>15455</b>	<b>9949.20</b>

**Life, General and Health Insurance Industry (L4G4H4)  
Recommendations & Awards (Centre-wise) as at 31.03.2022**



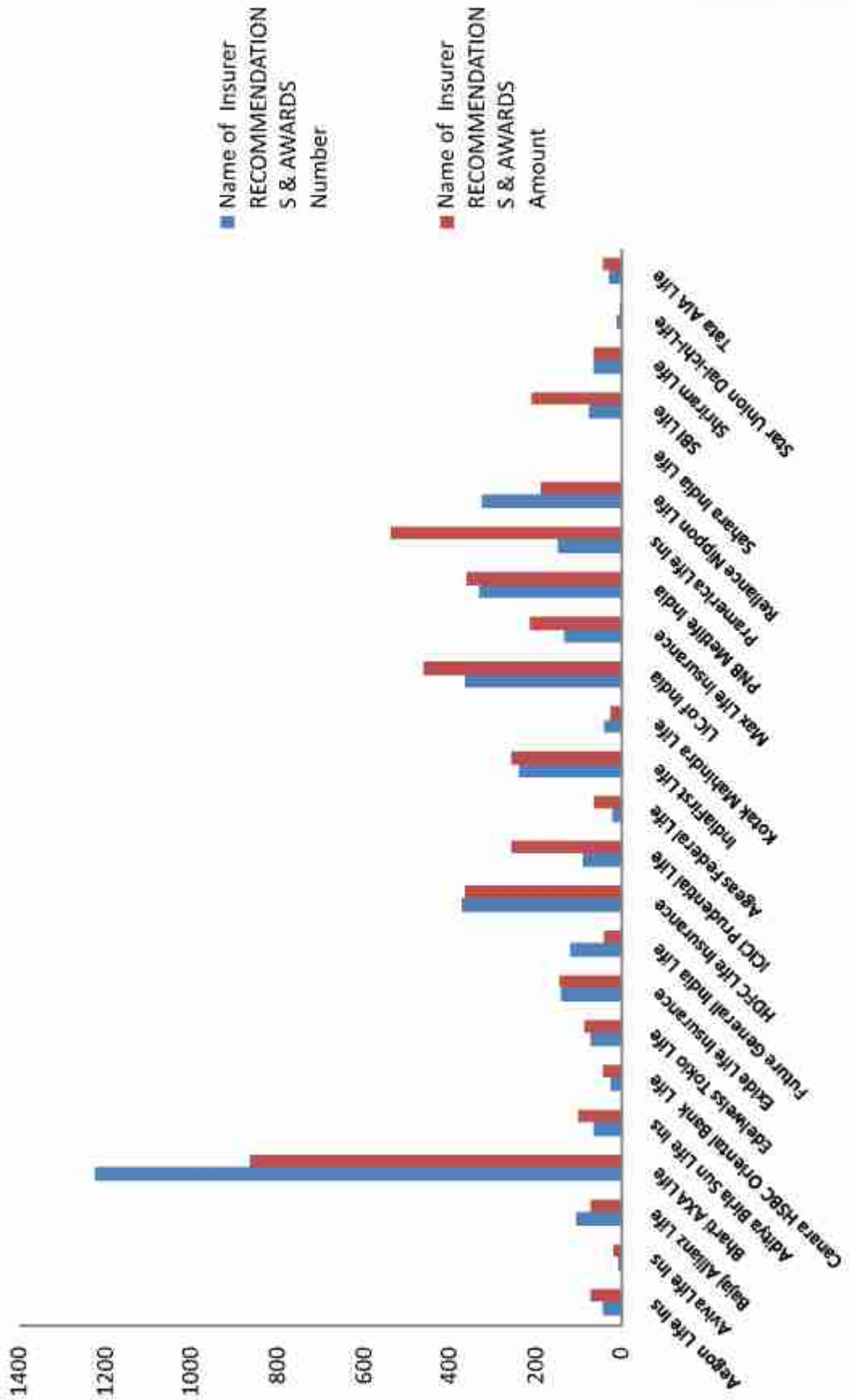


**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Recommendations And Awards (company-wise)**  
**For The Period From 01.04.2021 To 31.03.2022**

**STATEMENT LS**  
**LIFE INSURANCE**  
**(FIGURES IN LACS)**

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	March 2022		March 2022		March 2022	
	Number	Amount	Number	Amount	Number	Amount
Aegon Life Ins	15	16	29	55.38	44	70.90
Aviva Life Ins	1	0	7	16.51	8	16.51
Bajaj Allianz Life	51	32.02	54	39.09	105	71.11
Bharti AXA Life	490	107.2	733	756.01	1223	863.21
Aditya Birla Sun Life Ins	15	39.76	49	62.22	64	101.98
Canara HSBC Oriental Bank Life	11	6.07	15	38.72	26	44.79
Edelweiss Tokio Life	22	12.24	51	75.92	73	88.16
Exide Life Insurance	30	22.21	110	120.35	140	142.56
Future Generali India Life	24	0	96	40.95	120	40.95
HDFC Life Insurance	165	66.2	204	296.04	369	362.24
ICICI Prudential Life	34	62.91	56	191.91	90	254.82
Ageas Federal Life	10	7.55	13	56.24	23	63.79
IndiaFirst Life	53	40.64	185	216.46	238	257.10
Kotak Mahindra Life	9	0.08	32	25.93	41	26.01
LIC of India	55	20.38	309	438.99	364	459.35
Max Life Insurance	67	50.02	66	161.36	133	211.38
PNB MetLife India	158	105.93	174	253	332	358.93
Pramerica Life Ins	39	35.72	110	499.96	149	535.68
Reliance Nippon Life	140	14.87	183	170.87	323	185.74
Sahara India Life	0	0	0	0	0	0.00
SBI Life	17	17.3	59	189.88	76	207.18
Shriram Life	17	10.2	47	54.2	64	64.40
Star Union Dai-ichi-Life	3	0	6	5.1	9	5.10
Tata AIA Life	8	14.67	22	30.14	30	44.81
<b>Total</b>	<b>1434</b>	<b>681.47</b>	<b>2610</b>	<b>3795.23</b>	<b>4044</b>	<b>4476.7</b>

## Life Insurance Industry (L5) Recommendations & Awards (Company-wise) as at 31.03.2022







संघीय वित्त सेवा आयोग  
Council for Insurance Ombudsmen

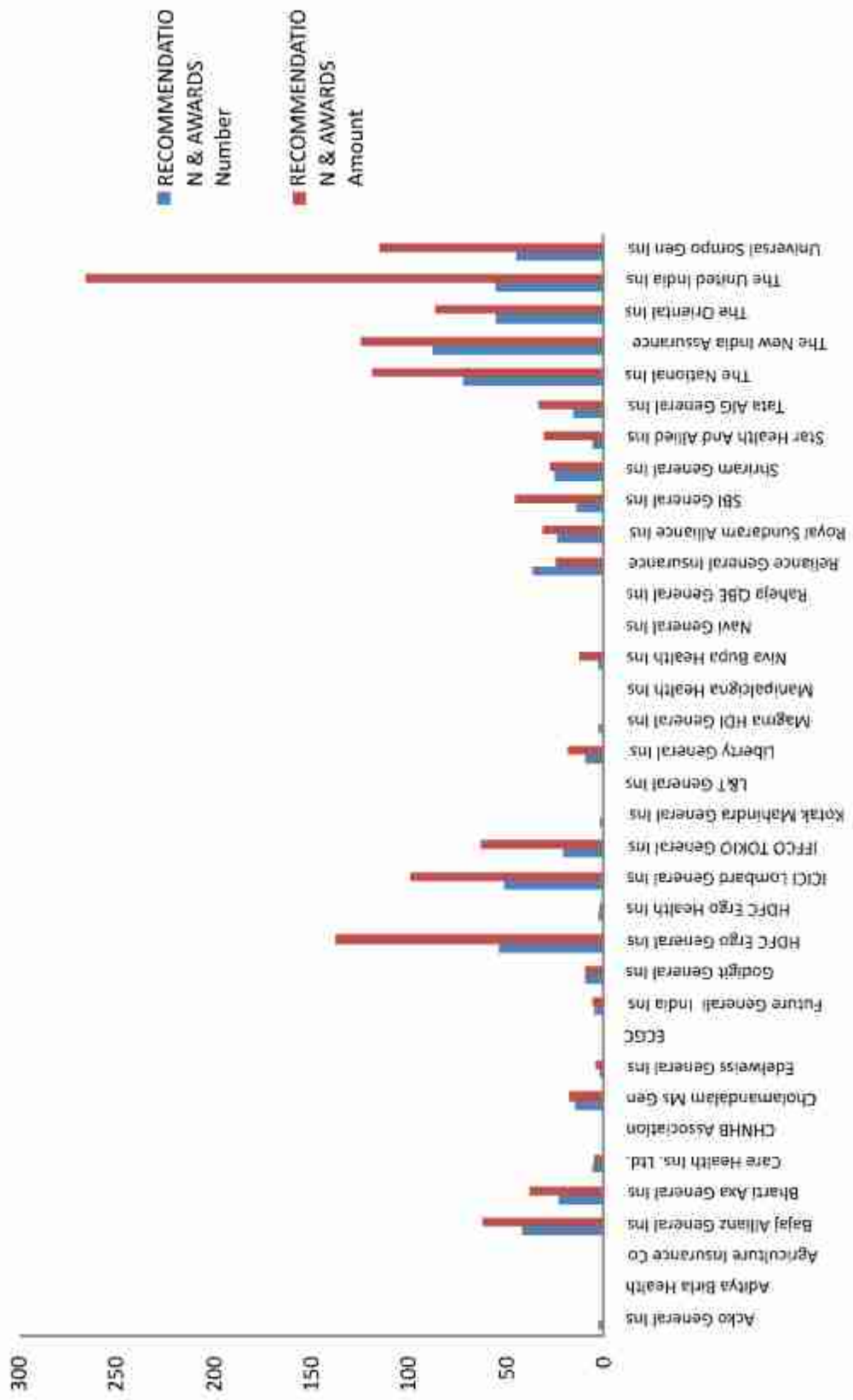
## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

### Recommendations And Awards (company-wise) For The Period From 01.04.2021 To 31.03.2022

STATEMENT G5  
GENERAL INSURANCE  
Amount in Lacs

Name of the Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATION & AWARDS	
	March 2022		March 2022		March 2022	
	Number	Amount	Number	Amount	Number	Amount
Acko General Ins	0	0.00	3	0	3	0.00
Aditya Birla Health	0	0.00	1	0.47	1	0.47
Agriculture Insurance Co	0	0.00	0	0	0	0.00
Bajaj Allianz General Ins	11	21.44	31	40.97	42	62.41
Bharti Axa General Ins	5	7.97	18	30.23	23	38.20
Care Health Ins. Ltd.	0	0.00	6	5.47	6	5.47
CHNHB Association	0	0.00	0	0	0	0.00
Cholamandalam Ms Gen.	1	0.00	14	18.2	15	18.20
Edelweiss General Ins	0	0.00	2	4.33	2	4.33
ECGC	0	0.00	0	0	0	0.00
Future General India Ins	0	0.00	5	5.77	5	5.77
Godigit General Ins	2	0.98	8	9.11	10	10.09
HDFC Ergo General Ins	14	54.12	40	83.85	54	137.97
HDFC Ergo Health Ins	0	0.00	3	2.45	3	2.45
ICICI Lombard General Ins	14	9.17	37	90.6	51	99.77
IFFCO TOKIO General Ins.	4	0.15	17	63.2	21	63.35
Kotak Mahindra General Ins	0	0.00	2	0	2	0.00
L&T-General Ins	0	0.00	0	0	0	0.00
Liberty General Ins	1	5.12	9	13.51	10	18.63
Magma HDI General Ins	1	0.00	2	0.68	3	0.68
ManipalCigna Health Ins	0	0.00	1	0.1	1	0.10
Niva Bupa Health Ins	0	0.00	3	12.86	3	12.86
Navi General Ins	0	0.00	0	0	0	0.00
Raheja QBE General Ins	0	0.00	0	0	0	0.00
Reliance General Insurance	8	1.82	29	23.28	37	25.10
Royal Sundaram Alliance Ins	2	0.00	22	32.07	24	32.07
SBI General Ins	1	0.00	13	46.39	14	46.39
Shriram General Ins	9	12.15	17	16.19	26	28.34
Star Health And Allied Ins	0	0.00	6	31.02	6	31.02
Tata AIG General Ins	1	6.89	15	26.86	16	33.75
The National Ins	6	0.87	66	118.16	72	119.03
The New India Assurance	9	6.04	79	118.81	88	124.85
The Oriental Ins	3	0.13	53	86.99	56	87.12
The United India Ins	8	0.33	48	266.13	56	266.46
Universal Sompo Gen Ins	11	64.08	34	51.38	45	115.46
<b>Total</b>	<b>111</b>	<b>191.28</b>	<b>584</b>	<b>1199.10</b>	<b>695</b>	<b>1390.38</b>

## General Insurance Industry (G5) Recommendations & Awards (Company-wise) as at 31.03.2022







संयुक्त सुरक्षा परिषद  
Council for Insurance Ombudsmen

## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

### Recommendations And Awards (company-wise)

For The Period From 01.04.2021 To 31.03.2022

STATEMENT H5  
HEALTH INSURANCE  
(FIGURES IN LACS)

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	March 2022		March 2022		March 2022	
	Number	Amount	Number	Amount	Number	Amount
Acko General Insurance Co. Ltd	0	0	0	0	0	0
Aditya Birla Health Ins	12	1.01	55	65.14	67	66.15
Aegon Life Ins.Co.Ltd.	0	0	0	0	0	0
Agriculture Insurance Company of India Ltd.	0	0	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0
Bajaj Allianz General Insr Co. Ltd.,	20	16.04	67	89.55	87	105.59
Bajaj Allianz Life Insurance Co. Ltd.	0	0	0	0	0	0
Bharti AXA General Insurance Co.Ltd.	7	6.67	12	19.09	19	25.76
Bharti AXA Life Ins. Co. Ltd.	1	0	1	0.5	2	0.5
Aditya Birla Sun Life Insurance Co. Ltd.	0	0	0	0	0	0
Canara HSBC Oriental Bank Life	0	0	0	0	0	0
Care Health Ins. Ltd.	43	52.91	124	206.52	167	259.43
CHNH ASSOCIATION	0	0	0	0	0	0
Cholamandlam MS.Gen. Insu.Co. Ltd	9	4.47	68	57.47	77	61.94
Edelweiss General Insuranceco Ltd	1	0.83	1	2.5	2	3.33
Edelweiss Tokio Life Ins. Co. Ltd.	0	0	3	10	3	10
Exide Life Insurance Company Ltd.	0	0	1	0	1	0
Export Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	1	0	71	133.8	72	133.8
Future Generali India Life Ins. Co. Ltd.	0	0	1	0	1	0
GODIGIT General Insurance Co. Ltd	0	0	8	29.22	8	29.22
HDFC ERGO General Insurance Company Ltd.	36	51.1	172	253.66	208	304.76
HDFC Ergo Health Insurance Ltd	7	5.43	53	38.07	60	43.5
HDFC Life Insurance Co. Ltd.	0	0	2	0.8	2	0.8
ICIICI Lombard General Ins	15	13.45	34	23.13	49	36.58
ICIICI Prudential Life Insurance Co. Ltd.	0	0	4	1.47	4	1.47
Ageas Federal Life Ins.Co.Ltd.	0	0	0	0	0	0
IFFCO-TOKIO Genl. Insac. Co. Ltd.	4	1.35	76	88.41	80	89.76
IndiaFirst Life Insurance Co. Ltd.,	0	0	0	0	0	0

# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Recommendations And Awards (company-wise) For The Period From 01.04.2021 To 31.03.2022

STATEMENT H5  
HEALTH INSURANCE  
(FIGURES IN LACS)



Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	March 2022		March 2022		March 2022	
	Number	Amount	Number	Amount	Number	Amount
Kotak Mahindra General Ins	3	1.02	0	0	3	1.02
Kotak Mahindra Life Ins	0	0	0	0	0	0
LST GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0
Liberty Gen. Ins.Co.Ltd	1	1.01	2	1.76	3	2.77
LIG of India	1	0	13	22.01	14	22.01
Magma HDI General Insurance Co. Ltd.	0	0	0	0	0	0
ManipalCigna Health Ins	12	6.98	105	111.5	117	118.48
Niva Bupa Health Insurance Co.Ltd	50	64.03	193	271.77	243	335.8
Max Life Insurance Co. Ltd.	0	0	0	0	0	0
Navi General Insurance Ltd	0	0	1	0	1	0
PNB MetLife India Ins. Co. P. Ltd.	0	0	1	5	1	5
Pramatica Life Ins.Co.Ltd.	1	0	4	3.5	5	3.5
Rahaqa QBE General Insurance Co. Ltd.	0	0	0	0	0	0
Reliance General Insurance Co. Ltd.	22	31.04	86	86.21	108	117.25
Reliance Nippon Life Insurance Co., Ltd.	0	0	0	0	0	0
Royal Sundaram Alliance Ins	2	0.02	12	10.53	14	10.55
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0
SBI General Insurance Co. Ltd	2	0.29	47	35.17	49	35.46
SBI Life Insurance Co. Ltd.	0	0	0	0	0	0
Shriram General Insurance Co. Ltd.	0	0	0	0	0	0
Shriram Life Ins. Co. Ltd.	0	0	0	0	0	0
Star Health And Allied Ins. Co. Ltd.	148	122.83	690	578.51	838	701.34
Star Union Dai-ichi Life Ins. Co.	0	0	1	0	1	0
Tata AIA Life Insurance Co. Ltd.	0	0	0	0	0	0
Tata AIG General Insurance Co.Ltd.	1	0	13	7.02	14	7.02
The National Insurance Co. Ltd.	34	5.99	505	226.24	539	232.23
The New India Assurance Co. Ltd.	25	2.29	605	361.89	630	364.18
The Oriental Insurance Co. Ltd.	28	1.51	620	396.41	648	397.92
The United India Insurance Co. Ltd.	31	33.02	539	430.65	570	463.67
Universal Sompo Gen. Insu. Co. Ltd.	17	5.61	127	85.66	144	91.27
<b>Total</b>	<b>534</b>	<b>428.9</b>	<b>4317</b>	<b>3653.16</b>	<b>4851</b>	<b>4082.06</b>



## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

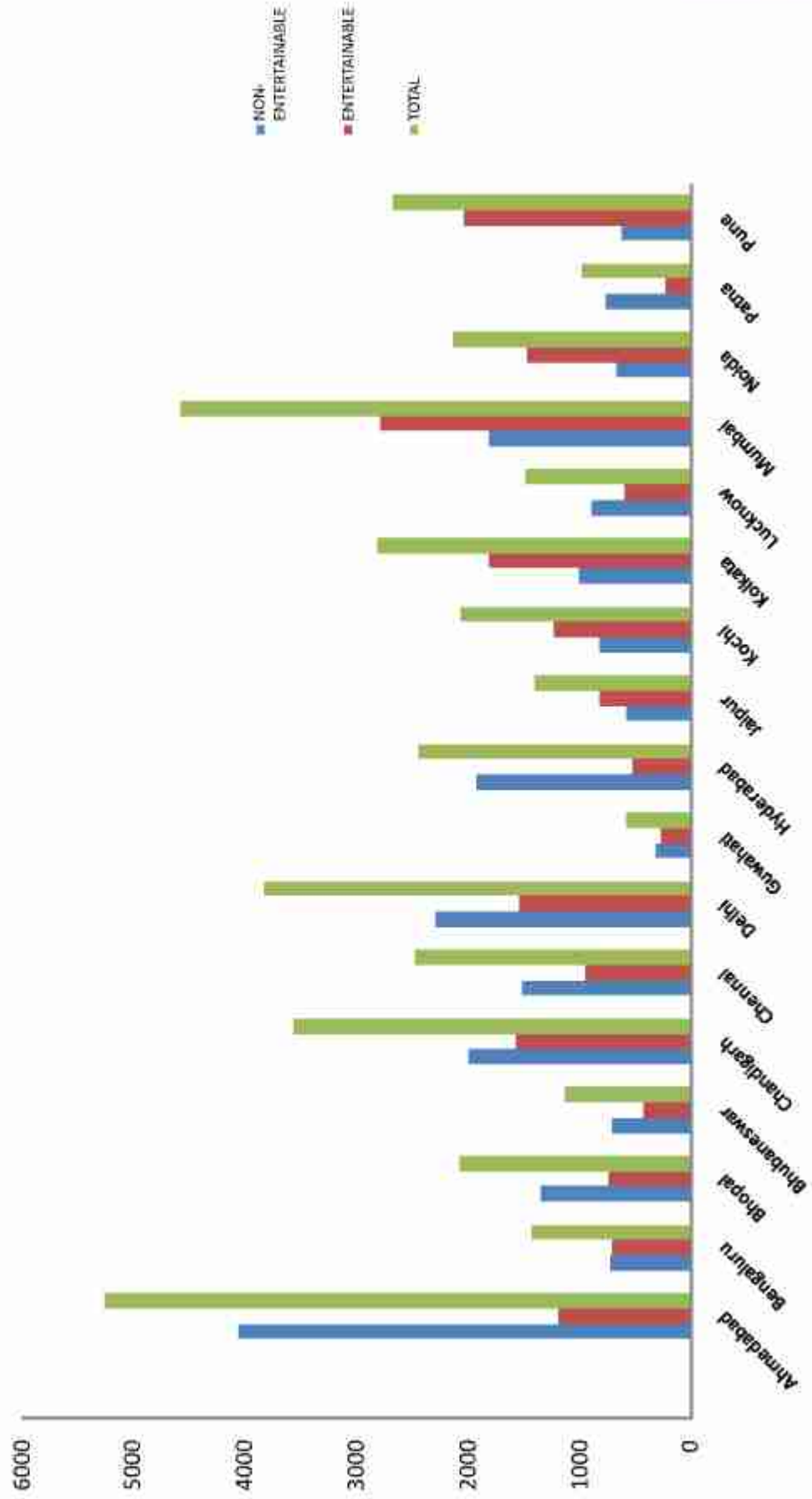
### Nature Wise Classification Of Complaints Received For The Period From 01.04.2021 To 31.03.2022

#### STATEMENT L7G7H7 LIFE, INSURANCE & GENERAL INSURANCE

Name of the Center	NON ENTERTAINABLE					ENTERTAINABLE										Total (A+B)	
	Beyond Rule 13(1)(a) to (d)	[14(1)]	[14(3)(a)]	[14(3)]	Total	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	13(1)(j)		Total
Ayazadabad	128	24	3624	2	209	4067	0	1181	0	10	0	0	0	0	0	1191	5265
Bangalore	110	87	514	0	7	710	37	472	8	7	3	174	1	4	3	709	1427
Bhopal	1296	30	18	0	1	1343	36	418	1	380	0	15	2	5	0	737	2080
Bhubaneswar	53	8	919	2	28	708	45	243	10	50	2	14	11	1	48	424	1133
Chandigarh	175	210	1587	1	17	2000	12	701	16	798	0	34	4	4	2	1298	3505
Chennai	551	51	913	0	8	1523	17	785	2	115	1	26	9	4	0	952	2473
DuTt	322	240	1602	5	38	2508	12	837	5	904	0	78	1	2	2	1843	3830
Gwalior	96	7	166	0	25	314	49	167	20	24	5	7	0	1	1	268	582
Hyderabad	188	79	1444	3	17	1930	10	881	27	74	1	15	16	3	4	918	2498
Jalpur	268	21	366	1	3	660	8	642	1	172	0	3	8	0	0	826	1406
Kochi	32	10	796	10	0	827	7	1031	56	8	5	33	10	10	52	1232	2068
Kolkata	273	62	650	1	15	1003	133	787	821	8	6	55	0	14	14	1818	3039
Lucknow	185	148	518	5	32	889	43	208	38	248	2	50	1	2	5	592	1483
Mumbai	173	781	1028	2	24	1808	48	2275	70	354	12	85	2	4	11	2703	4591
Noida	114	88	437	3	28	607	163	671	27	584	11	6	1	7	2	1473	2140
Pune	165	14	584	5	10	758	30	137	47	0	0	10	1	0	0	220	883
Puri	238	67	308	1	119	629	11	1327	9	634	2	43	1	2	0	2039	3168
<b>Total</b>	<b>4886</b>	<b>1924</b>	<b>14831</b>	<b>49</b>	<b>668</b>	<b>22049</b>	<b>854</b>	<b>11842</b>	<b>1173</b>	<b>4186</b>	<b>30</b>	<b>618</b>	<b>56</b>	<b>68</b>	<b>144</b>	<b>10888</b>	<b>40947</b>

Beyond Scope of Rules [13(1)(a) to (d)]	
Not within Jurisdiction [14(1)]	
Customer Not represented to Ins. Co. [14(3)(a)]	
Sub-judice in courts/forums [14(5)]	
Not represented to OIO within a year [14(2)(b)]	
Rule 13(1)(a) – delay in settlement of claims	
Rule 13(1)(b) – any partial or total repudiation of claims by an insurer	
Rule 13(1)(c) – any dispute in regard to premium paid or payable in terms of the policy	
Rule 13(1)(d) – Misrepresentation of policy terms and conditions at any time in the policy document or policy contract	
Rule 13(1)(e) – any dispute on the legal construction of the policies in so far as such disputes relate to claims	
Rule 13(1)(f) – Policy servicing related grievances against insurers and their agents and intermediaries	
Rule 13(1)(g) – Issuance of policies which is not in conformity with the proposal form submitted by the proposer	
Rule 13(1)(h) – non-issue of any insurance document to customers after receipt of premium	
Rule 13(1)(i) – Any other matter resulting from the violation of provisions	

## Life, General and Health Insurance Industries: (L7G7H7) Entertainable & Non-entertainable Complaints (Centre-wise)







भारतीय बीमा नियंत्रण आयोग  
Council for Insurance Regulation

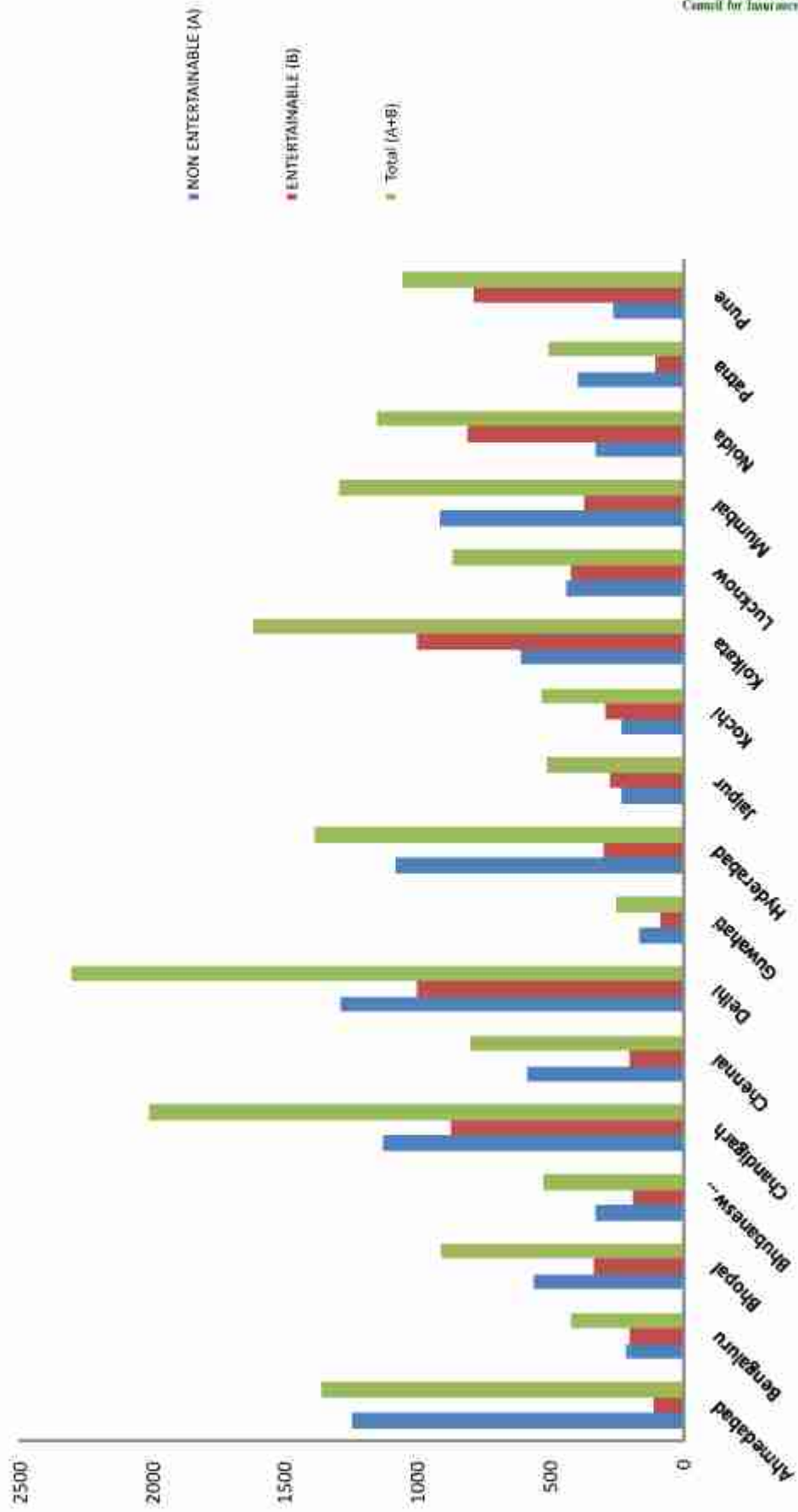
## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN Nature Wise Classification Of Complaints Received For The Period From 01.04.2021 To 31.03.2022

### STATEMENT L.8 LIFE INSURANCE

Name of the Center	Beyond Ruin [13(1)(a) to (f)]	NON ENTERTAINABLE						ENTERTAINABLE						Total (A+B)			
		[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total A	[13(1)(a)]	[13(1)(b)]	[13(1)(c)]	[13(1)(d)]	[13(1)(e)]	[13(1)(f)]	[13(1)(g)]		[13(1)(h)]	Total B	
Ahmedabad	36	12	1042	0	159	1451	0	103	0	10	0	0	0	0	0	113	1364
Bengaluru	40	21	159	0	2	222	11	47	1	6	1	135	2	2	2	207	429
Bhopal	535	23	10	0	1	569	19	50	1	258	0	10	1	5	0	344	913
Bhubaneswar	24	3	283	1	26	337	16	49	7	50	2	11	11	0	48	194	531
Chandigarh	123	88	913	0	12	1137	10	43	9	791	0	18	0	4	2	877	2014
Chennai	428	11	150	0	4	563	13	48	1	115	1	24	3	3	0	209	862
Delhi	119	107	1049	2	21	1295	3	37	0	902	0	64	1	1	1	1009	2304
Gurwahali	34	4	115	0	15	169	19	25	10	24	3	7	0	1	0	90	259
Hyderabad	215	45	811	3	11	1086	5	163	25	74	1	14	16	2	3	303	1381
Jalpur	115	8	110	0	2	235	0	112	0	107	0	2	0	0	0	281	515
Kochi	8	7	218	3	4	240	3	174	57	6	1	20	3	4	30	288	538
Kolkata	182	33	368	1	14	618	84	94	756	8	5	47	0	12	4	1006	1623
Lucknow	107	100	206	3	30	448	10	75	35	243	2	44	1	2	5	426	872
Mumbai	80	302	529	1	7	919	2	24	49	288	4	11	0	0	11	380	1299
Noida	59	44	227	0	7	337	89	112	24	576	7	4	0	7	0	619	1156
Patna	93	4	291	5	10	403	18	38	46	0	0	9	1	0	0	112	515
Pune	111	27	16	0	114	268	4	110	4	626	2	38	1	1	0	790	1058
<b>Total</b>	<b>2311</b>	<b>843</b>	<b>6515</b>	<b>19</b>	<b>439</b>	<b>10127</b>	<b>315</b>	<b>1312</b>	<b>1016</b>	<b>4139</b>	<b>29</b>	<b>456</b>	<b>40</b>	<b>44</b>	<b>106</b>	<b>7457</b>	<b>17584</b>

Beyond Scope of Rules [13(1)(a) to (f)]	
Not within jurisdiction [14(1)]	
Customer Not represented to Ins. Co. [14(3)(a)]	
Sub-judice in courts/forums [14(5)]	
Not represented to OIO within a year [14(3)(b)]	
Rule 13(1)(a) - delay in settlement of claims	
Rule 13(1)(b) - any partial or total repudiation of claims by an insurer	
Rule 13(1)(c) - any dispute in regard to premium paid or payable in terms of the policy	
Rule 13(1)(d) - Misrepresentation of policy terms and conditions at any time in the policy document or policy contract.	
Rule 13(1)(e) - any dispute on the legal construction of the policies in so far as such disputes relate to claims.	
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.	
Rule 13(1)(g) - Issuance of policies which is not in conformity with the proposal form submitted by the proposer	
Rule 13(1)(h) - non-issuance of any insurance document to customers after receipt of premium.	
Rule 13(1)(i) - Any other matter resulting from the violation of provisions	

## Life Insurance Industry: (L8) Entertainable & Non-entertainable Complaints (Centre-wise)





## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

### Nature Wise Classification Of Complaints Received For The Period From 01.04.2021 To 31.03.2022

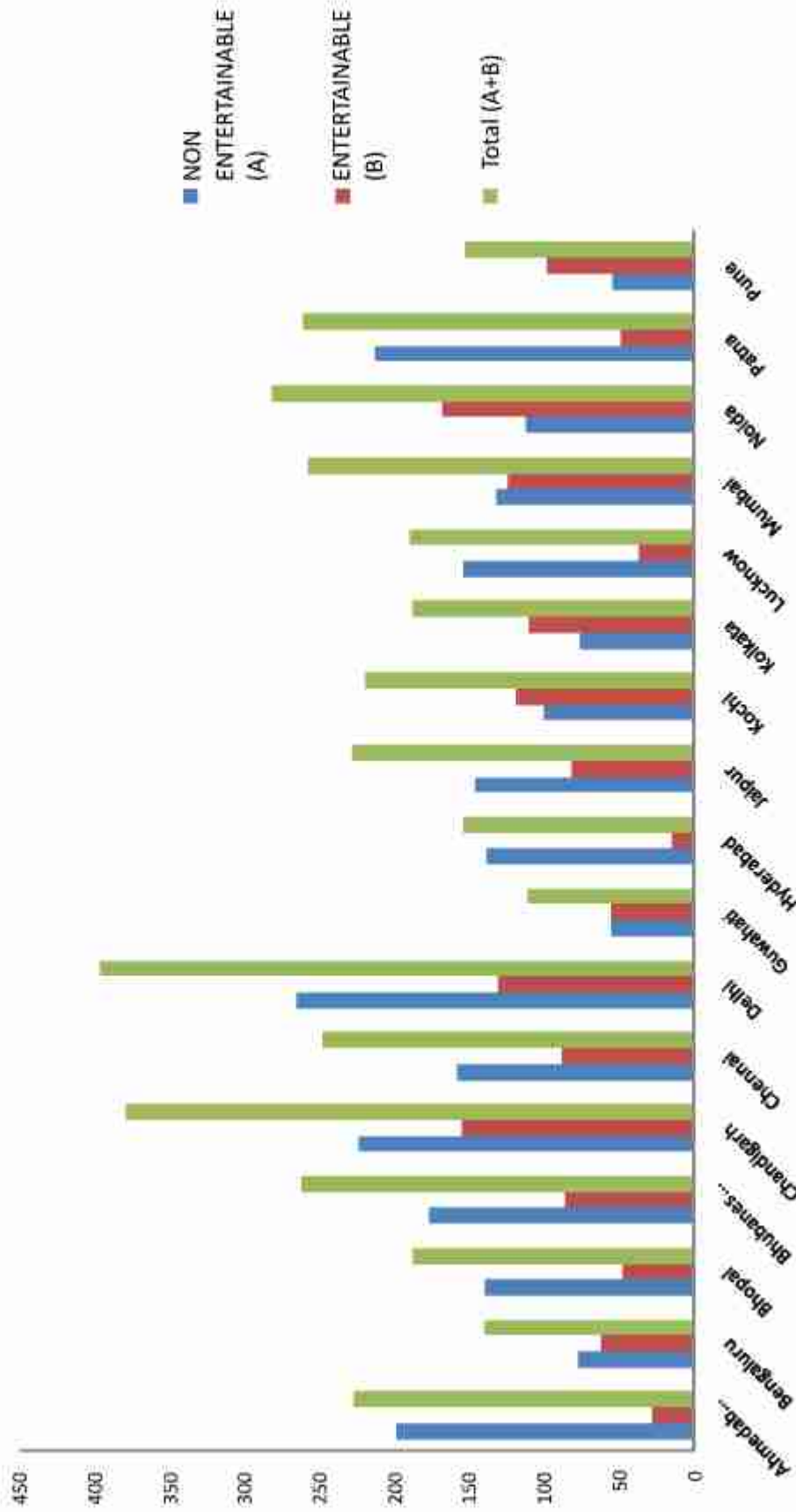
**STATEMENT G 8  
GENERAL INSURANCE**

Name of the Center	NON ENTERTAINABLE										ENTERTAINABLE										Total ₹.
	Beyond Rule 13(1)(a) to (d)	[14(1)]	[14(2)(a)]	[14(5)]	[14(5b)]	Total A	[13(1)(a)]	[13(1)(b)]	[13(1)(c)]	[13(1)(d)]	[13(1)(e)]	[13(1)(f)]	[13(1)(g)]	[13(1)(h)]	[13(1)(i)]	[13(1)(j)]	Total B.	Total (A+B)			
Ahmedabad	30	4	150	0	9	199	0	29	0	0	0	0	0	0	0	0	29	228			
Bengaluru	18	9	51	0	0	78	1	42	1	0	0	14	0	0	0	0	62	140			
Bhopal	130	1	0	0	0	140	0	44	0	0	0	1	0	0	0	0	44	180			
Bhubaneswar	24	2	149	1	1	177	0	62	0	0	0	0	0	0	0	0	64	203			
Chennai	30	26	165	1	2	224	0	152	2	0	0	2	0	0	0	0	156	380			
Chennai	35	5	117	0	2	159	1	68	0	0	0	0	0	0	0	0	69	248			
Delhi	55	46	159	1	5	268	5	121	1	0	0	3	0	0	1	131	397				
Gwalior	20	0	28	0	6	56	10	43	2	0	1	0	0	0	0	54	112				
Hyderabad	53	3	91	0	2	139	0	16	0	0	0	0	0	0	0	16	154				
Jalgaon	89	6	50	1	1	147	0	82	0	0	0	0	0	0	0	82	229				
Kochi	12	2	79	4	4	101	3	102	2	0	2	1	2	1	6	119	220				
Kolkata	24	7	46	0	0	77	19	50	8	1	0	2	0	0	1	111	180				
Lucknow	37	13	100	2	2	154	11	26	0	1	0	0	0	0	0	37	191				
Mumbai	27	95	20	0	1	133	8	107	6	1	0	5	0	0	0	128	259				
Noida	33	12	59	2	6	113	24	140	0	2	1	1	1	0	0	169	282				
Pune	43	6	164	0	0	213	7	42	0	0	0	0	0	0	0	42	202				
Pune	34	3	16	1	1	55	4	91	0	1	0	2	0	0	0	94	153				
<b>Total</b>	<b>709</b>	<b>230</b>	<b>1433</b>	<b>13</b>	<b>46</b>	<b>2431</b>	<b>121</b>	<b>1265</b>	<b>22</b>	<b>6</b>	<b>4</b>	<b>31</b>	<b>4</b>	<b>1</b>	<b>8</b>	<b>1462</b>	<b>3893</b>				

Beyond Scope of Rules [13(1)(a) to (i)]
Not within Jurisdiction [14(1)]
Customer Not represented to Ins. Co. [14(3)]
Sub-judice in courts/forums [14(5)]
Not represented to OIG within a year [14(3)(b)]
Rule 13(1)(a) - delay in settlement of claims
Rule 13(1)(b) - any partial or total repudiation of claims by an insurer
Rule 13(1)(c) - any dispute in regard to premium paid or payable in terms of the policy.
Rule 13(1)(d) - Misrepresentation of policy terms and conditions at any time in the policy document or policy contract.
Rule 13(1)(e) - any dispute on the legal construction of the policies in so far as such disputes relate to claims
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.
Rule 13(1)(g) - Issuance of policies which is not in conformity with the proposal form submitted by the proposer
Rule 13(1)(h) - non-issue of any insurance document to customers after receipt of premium.
Rule 13(1)(i) - Any other matter arising from the violation of provisions.

## General Insurance Industry: (G8)

### Entertainable & Non-entertainable Complaints (Centre-wise)





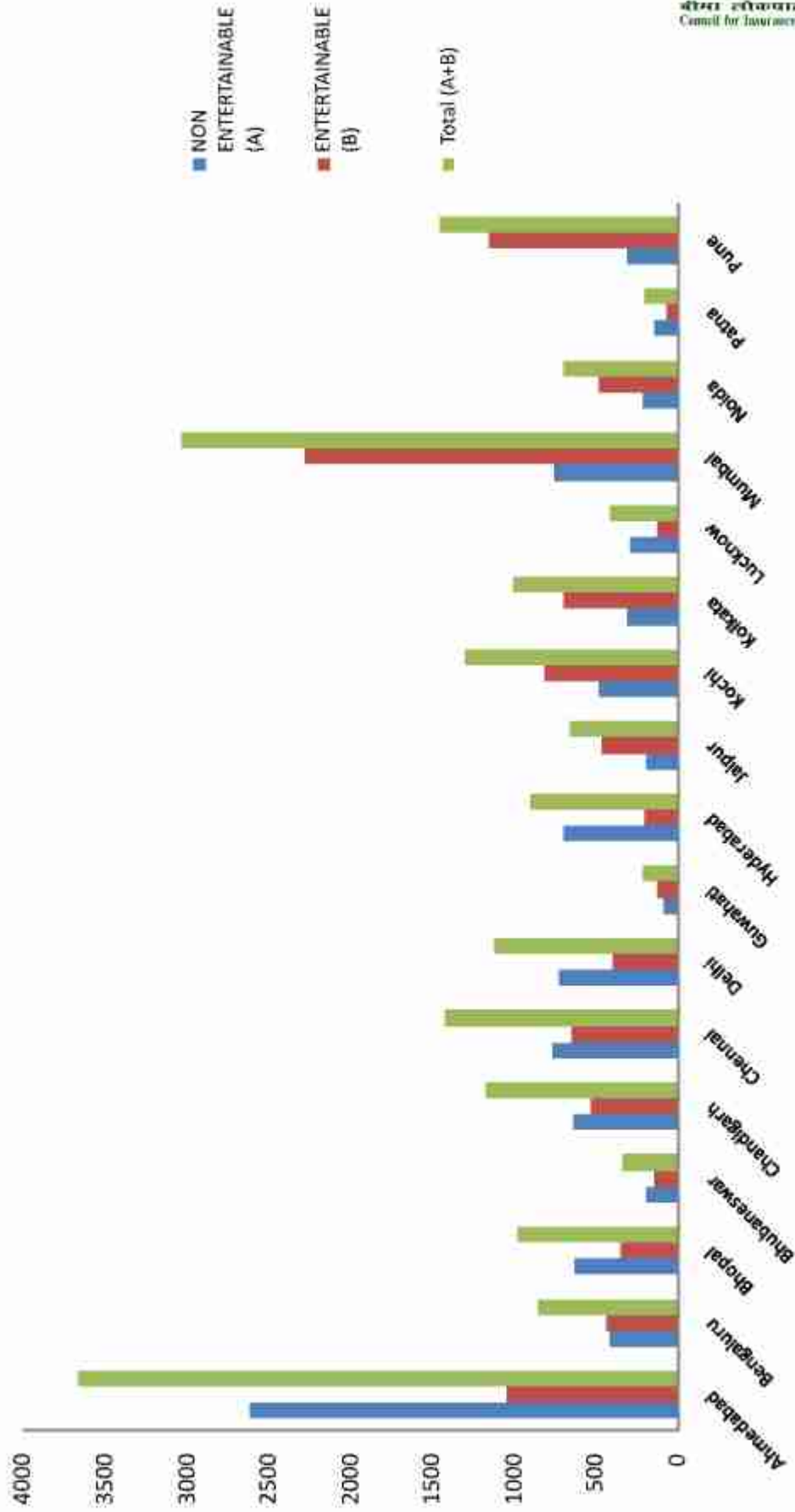
**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Nature Wise Classification Of Complaints Received**  
**For The Period From 01.04.2021 To 31.03.2022**

**STATEMENT H 8**  
**HEALTH INSURANCE**

Name of the Center	Beyond Rule [13(1)(a) to (d)]	NON ENTERTAINABLE							ENTERTAINABLE							Total (A+B)	
		[14(1)]	[14(3)(a) to (f)]	[14(5)]	[14(5)(b)]	Total (A)	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)		Total (B)
Amherabad	54	8	2432	2	121	2617	0	1049	0	0	0	0	0	0	0	1049	3666
Bangaluru	62	57	304	0	5	416	21	383	4	2	1	2	25	1	2	440	858
Bhopal	622	6	6	0	0	634	15	324	0	0	2	0	4	0	0	345	979
Bhubaneswar	5	1	197	0	2	185	5	132	3	0	0	0	3	0	1	144	339
Chandigarh	22	90	619	0	3	635	2	606	5	0	0	0	14	4	0	636	1175
Chennai	88	36	646	0	0	768	3	648	1	0	0	0	1	0	1	654	1423
Delhi	149	87	477	2	13	737	4	379	4	2	0	0	32	0	1	402	1128
Gwahati	42	3	42	0	2	89	14	98	0	1	0	1	0	0	0	122	211
Hyderabad	120	27	552	0	4	703	5	190	2	0	0	0	1	0	1	200	903
Jaisalmer	86	7	106	0	0	189	8	448	1	6	0	0	1	0	0	463	661
Kochi	12	1	469	3	1	486	1	755	17	2	2	2	32	5	18	815	1361
Kolkata	67	22	216	0	1	306	30	583	67	4	1	1	6	0	2	702	1088
Ludhiana	41	35	213	0	0	289	13	108	0	2	0	0	6	0	0	128	418
Mumbai	66	284	278	1	10	756	46	2144	24	15	8	8	39	2	5	2278	3034
Noida	22	32	152	0	11	217	40	421	0	6	3	3	1	0	0	465	702
Patna	26	4	199	0	0	142	5	67	1	0	0	0	1	0	0	94	298
Pune	91	37	174	0	4	306	3	1130	2	7	0	0	5	0	1	1151	1457
<b>Total</b>	<b>1566</b>	<b>851</b>	<b>6883</b>	<b>8</b>	<b>183</b>	<b>9461</b>	<b>218</b>	<b>9366</b>	<b>135</b>	<b>51</b>	<b>17</b>	<b>17</b>	<b>131</b>	<b>12</b>	<b>20</b>	<b>9979</b>	<b>19470</b>

Beyond Scope of Rules [13(1)(a) to (i)]	
Not within Jurisdiction [14(1)]	
Customer Not represented to Ins. Co. [14(3)(a)]	
Sub-judice in courts/forums [14(5)]	
Not represented to OIO within a year [14(3)(b)]	
Rule 13(1)(a) - delay in settlement of claims	
Rule 13(1)(b) - any partial or total repudiation of claims by an insurer	
Rule 13(1)(c) - any dispute in regard to premium paid or payable in terms of the policy.	
Rule 13(1)(d) - Misrepresentation of policy terms and conditions at any time in the policy document or policy contract.	
Rule 13(1)(e) - any dispute on the legal construction of the policies in so far as such disputes relate to claims	
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.	
Rule 13(1)(g) - Issuance of policies which is not in conformity with the proposal form submitted by the proposer	
Rule 13(1)(h) - non-issue of any insurance document to customers after receipt of premium.	
Rule 13(1)(i) - Any other matter resulting from the violation of provisions	

### Health Insurance Industry: (H8) Entertainable & Non-entertainable Complaints (Centre-wise)





# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Nature Wise Classification Of Complaints Received (company-wise)

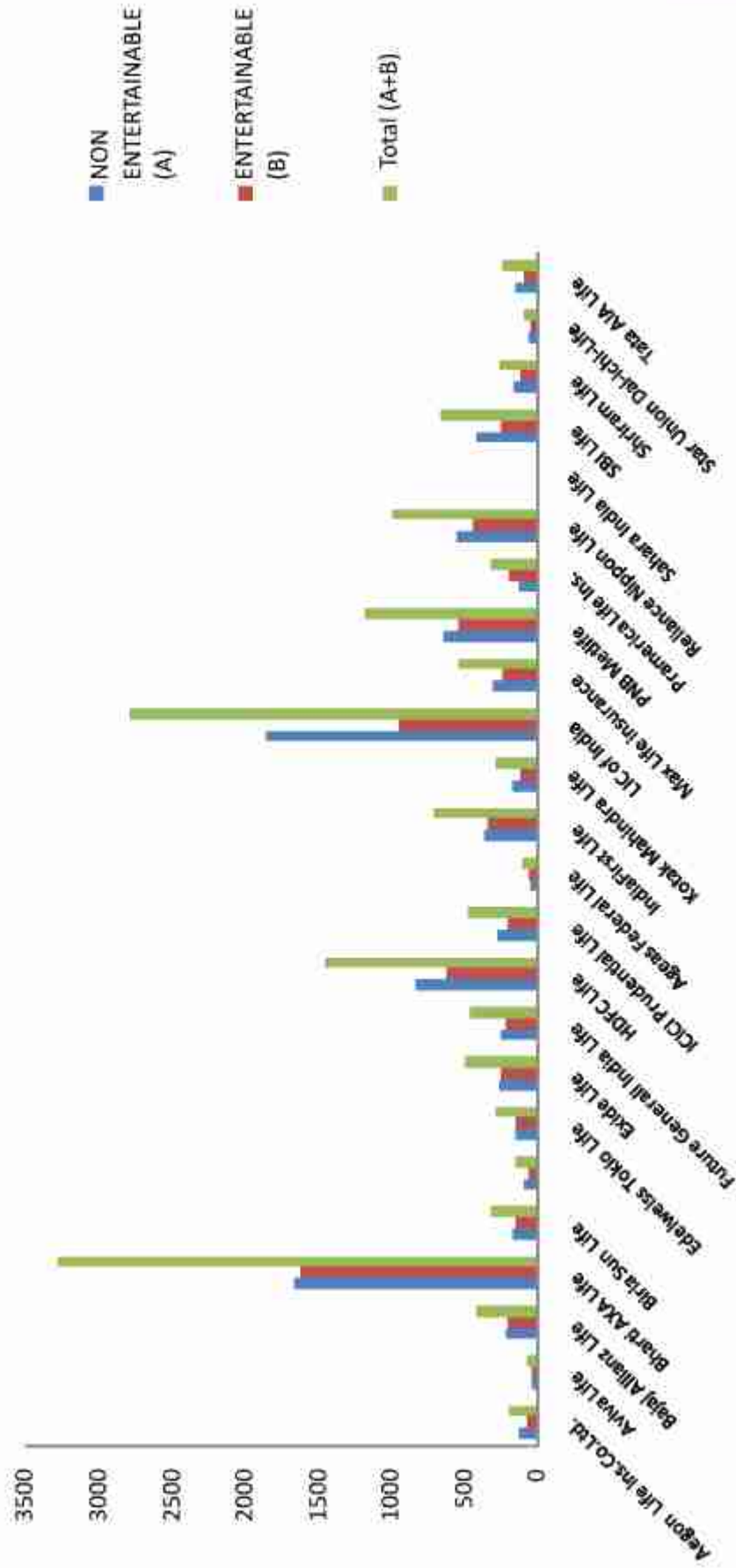
**For The Period From 01.04.2021 To 31.03.2022**

**STATEMENT L-9**  
**LIFE INSURANCE**

Name of the Center	NON ENTERTAINABLE										ENTERTAINABLE										Total (A+B)
	Beyond Rule 13(1)(a) to (j)	13(1)(i)	13(1)(j)	13(1)(k)	13(1)(l)	13(1)(m)	13(1)(n)	13(1)(o)	13(1)(p)	13(1)(q)	13(1)(r)	13(1)(s)	13(1)(t)	13(1)(u)	13(1)(v)	13(1)(w)	13(1)(x)	13(1)(y)	13(1)(z)	Total	
Accord Life Ins. Co. Ltd.	23	13	63	0	33	132	2	20	27	0	3	0	0	1	0	0	0	0	0	66	106
Aviva Life Ins. Co. India Pvt. Ltd.	7	5	23	0	4	30	1	4	16	0	0	0	0	3	0	0	0	0	0	38	76
Bajaj Allianz Life Insurance Co. Ltd.	48	12	153	0	11	224	2	45	94	0	14	0	0	3	5	189	422	0	0	189	422
Bliss AXA Life Ins. Co. Ltd.	260	162	1184	0	60	1956	3	95	1210	1	73	20	1	22	1822	3288	0	0	0	1822	3288
Audhya Birla Sun Life Insurance Co. Ltd.	37	11	99	1	21	169	3	22	73	4	9	1	0	3	149	319	0	0	0	149	319
Canara HBFC Oriental Bank of Commerce Life Ins Co. Ltd.	10	56	0	1	1	94	2	10	24	0	10	1	2	1	58	152	0	0	0	58	152
E-Jelawati Tokio Life Ins. Co. Ltd.	29	17	103	3	1	147	0	8	102	0	17	0	1	2	147	265	0	0	0	147	265
Esalis Life Insurance Company Ltd	47	10	157	0	47	261	3	21	129	0	10	2	1	6	244	505	0	0	0	244	505
Fusion General India Life Ins. Co. Ltd.	44	16	151	1	40	261	2	11	152	0	4	0	1	2	212	463	0	0	0	212	463
HDFC Life Insurance Co. Ltd.	190	47	548	1	41	836	15	105	401	2	28	0	2	15	634	1460	0	0	0	634	1460
ICICI Prudential Life Insurance Co. Ltd.	73	21	172	0	9	275	15	50	78	4	21	3	0	8	202	477	0	0	0	202	477
Agasia Federal Life Ins. Co. Ltd.	8	5	35	0	1	43	1	9	16	0	7	0	1	3	34	103	0	0	0	34	103
IndiaFirst Life Insurance Co. Ltd.	58	35	258	0	10	371	1	10	285	1	4	0	0	1	342	713	0	0	0	342	713
Kotak Mahindra Life Insurance Company	55	11	104	0	1	171	3	19	39	1	17	1	0	2	118	287	0	0	0	118	287
LIC of India	558	151	1059	8	44	1658	172	459	125	5	124	2	15	9	941	2797	0	0	0	941	2797
Max Life Insurance Co. Ltd.	94	22	169	1	5	311	22	51	103	1	17	3	3	3	234	545	0	0	0	234	545
PNB MetLife India Ins. Co. P. Ltd.	112	36	475	2	16	641	15	36	377	2	29	2	1	2	545	1186	0	0	0	545	1186
Prametrica Life Ins. Co. Ltd.	23	5	91	0	13	132	4	105	65	0	3	0	0	1	186	318	0	0	0	186	318
Reliance Nippon Life Insurance Co. Ltd.	82	39	389	1	45	556	5	33	308	1	17	0	3	5	443	609	0	0	0	443	609
Sabera India Life Ins. Co. Ltd.	5	1	0	0	0	6	0	0	0	0	0	0	0	0	0	6	0	0	0	0	6
SBI Life Insurance Co. Ltd.	136	51	239	1	7	425	11	95	79	3	21	3	1	6	247	672	0	0	0	247	672
Shriram Life Ins. Co. Ltd.	44	8	105	0	3	160	2	9	68	0	2	0	0	0	109	209	0	0	0	109	209
Star Union Dai-ichi-Life Ins. Co.	28	7	29	0	0	41	2	14	7	0	1	0	0	0	40	101	0	0	0	40	101
Tata AIA Life Insurance Co. Ltd.	45	12	87	0	9	153	3	13	21	1	9	2	2	2	65	236	0	0	0	65	236
<b>Total</b>	<b>2934</b>	<b>727</b>	<b>6787</b>	<b>17</b>	<b>422</b>	<b>8967</b>	<b>256</b>	<b>1222</b>	<b>3799</b>	<b>26</b>	<b>438</b>	<b>40</b>	<b>40</b>	<b>102</b>	<b>6690</b>	<b>15862</b>				<b>6690</b>	<b>15862</b>

Beyond Scope of Rules 13(1)(a) to (j)  
 Not within Jurisdiction 13(1)  
 Customer Not represented to Ins. Co. [14(3)(a)]  
 Sub-judice in courts/forums. [14(6)]  
 Not represented to OIO within a year [14(3)(b)]  
 Rule 13(1)(a) - delay in settlement of claims  
 Rule 13(1)(b) - any partial or total repudiation of claims by an insurer  
 Rule 13(1)(c) - any dispute in regard to premium paid or payable in terms of the policy.  
 Rule 13(1)(d) - Misrepresentation of policy terms and conditions at any time in the policy document or policy contract.  
 Rule 13(1)(e) - any dispute on the legal construction of the policies in so far as such disputes relate to claims  
 Rule 13(1)(f) - Fraud involving related grievances against insurers and their agents and intermediaries.  
 Rule 13(1)(g) - issuance of policies which is not in conformity with the proposal form submitted by the proposer  
 Rule 13(1)(h) - non-issue of any insurance document to customers after receipt of premium.  
 Rule 13(1)(i) - Any other matter resulting from the violation of provisions

### Life Insurance Industry: L9 Non-entertainable & Entertainable Complaints (Company-wise) as at 31.03.2022





**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Nature Wise Classification Of Complaints Received (company-wise)**  
**For The Period From 01.04.2021 To 31.03.2022**

**STATEMENT G 9**  
**GENERAL INSURANCE**

Name of the Complainant	NON ENTERTAINABLE					ENTERTAINABLE					Total (A+B)	
	Beyond Rule 13(1)(a) to (d)	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)		Total
Aditya General Ins.	2	3	0	0	0	4	3	0	0	0	7	14
Amrita Birla Health Ins.	1	1	0	0	0	0	3	0	1	0	3	5
Agriculture Ins. Co.	0	1	0	0	0	0	1	0	0	0	1	1
Bajaj Allianz General	36	64	0	3	131	9	65	1	4	0	83	154
Bharat AXA Gen Ins.	16	25	6	1	68	3	32	1	2	0	39	87
Care Health Insurance Ltd.	0	1	0	0	0	1	5	1	0	0	8	15
Chimbi Associates	0	0	0	0	0	0	0	0	0	0	0	0
Chaturvedi	17	4	0	0	0	1	27	0	0	0	31	81
Edelweiss Gen Insurance	1	2	0	0	0	0	3	0	1	0	4	9
EGGC	0	0	0	0	0	0	0	0	0	0	0	0
Future General Ins.	2	18	0	0	22	0	31	3	0	0	33	35
Godlight General Ins.	13	4	27	0	13	0	24	0	1	1	27	69
HOPE UNISO Gen Ins.	47	11	96	1	153	8	137	2	7	0	152	310
HOPE Eves Health Insurance	1	0	0	0	0	1	0	0	0	0	1	4
ICICI Lombard	45	21	112	2	45	2	187	5	4	0	119	306
IFFCO TOBICO	25	12	35	0	0	4	36	1	0	0	41	112
Koost Mahindra Gen. Ins.	4	1	7	0	0	0	4	0	0	0	4	16
L & T General	1	0	0	0	0	0	0	0	0	0	0	3
LIBELTY General Ins.	4	2	15	1	0	1	23	2	0	0	26	51
Mahindra HDI	9	1	17	0	0	1	8	0	0	0	9	27
Mangla Chhara Health Ins.	0	1	1	0	0	1	0	0	0	0	1	7
NIWA BIRLA	1	0	2	0	0	0	2	0	0	0	2	5
North Gen Insurance	1	0	1	0	0	0	0	0	0	0	0	2
Paragi CDE Gen Ins.	1	0	0	0	0	0	0	0	0	0	0	4
Reliance General	24	14	72	1	0	10	68	0	0	0	73	190
Royal Sundaram	20	0	16	0	1	0	49	0	0	0	50	113
SBI General	40	5	51	0	1	0	46	1	0	0	45	142
Sirca Gen Ins. CO. LTD.	11	0	39	1	0	5	33	2	0	0	38	93
Sky Health & Allied Ins.	2	0	6	0	0	1	9	0	0	0	1	10
TATA AIG General	16	3	57	1	1	0	36	1	4	0	41	128
The National	23	10	134	1	5	223	80	1	1	0	86	219
The New India	69	21	108	2	7	207	109	1	1	0	113	340
The Oriental	41	60	87	2	4	144	87	0	0	0	87	244
The United India	57	16	96	0	1	173	52	2	0	0	109	282
Universal Sompo Gen.	28	17	74	0	1	105	7	0	0	0	73	153
<b>Total</b>	<b>611</b>	<b>199</b>	<b>1227</b>	<b>12</b>	<b>38</b>	<b>111</b>	<b>2081</b>	<b>20</b>	<b>4</b>	<b>4</b>	<b>1323</b>	<b>3406</b>

Beyond Scope of Rules 13(1)(a) to (f)

Not within Jurisdiction 14(1)

Customer Not represented to Ins. Co. 14(3)(a)

Sub-judice in courts/forums. 14(5)

Not represented to OIO within a year 14(3)(b)

Rule 13(1)(a) – delay in settlement of claims

Rule 13(1)(b) – any partial or total repudiation of claims by an insurer

Rule 13(1)(c) – any dispute in regard to premium paid or payable in terms of the policy.

Rule 13(1)(d) – Misrepresentation of policy terms and conditions, at any time in the policy document or policy contract.

Rule 13(1)(e) – any dispute on the legal construction of the policies in so far as such disputes relate to claims

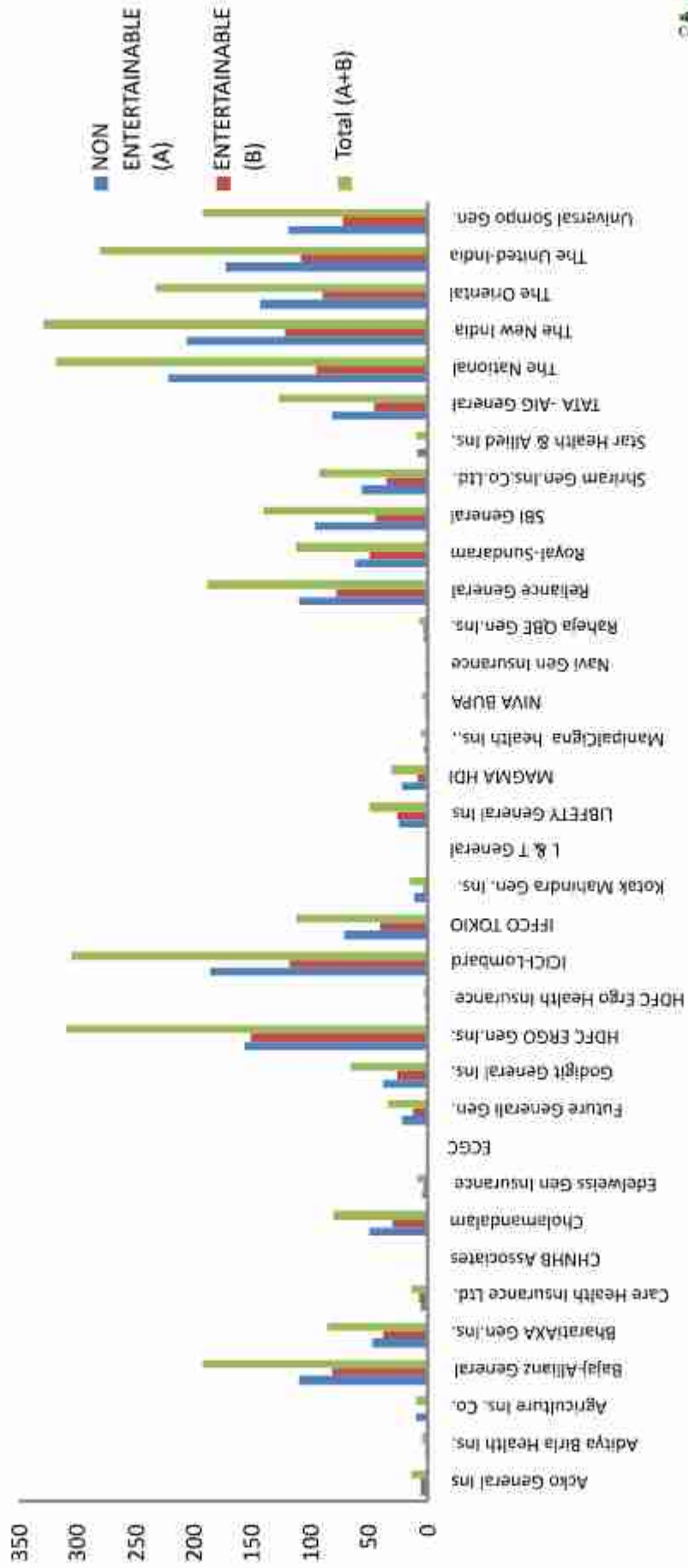
Rule 13(1)(f) – Policy servicing related grievances, against insurers and their agents and intermediaries.

Rule 13(1)(g) – Issuance of policies which is not in conformity with the proposal form submitted by the proposer

Rule 13(1)(h) – non-issue of any insurance document to customers after receipt of premium

Rule 13(1)(i) – Any other matter resulting from the violation of provisions

## General Insurance Industry: (G9) Non-Entertainable & Entertainable Complaints (Company-wise) as at 31.03.2022





**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Nature Wise Classification Of Complaints Received For**  
**The Period From 01.04.2021 To 31.03.2022 Company-wise**

**STATEMENT H-9**  
**HEALTH INSURANCE**

Name of the Insurer	NON-ENTERTAINABLE					ENTERTAINABLE										Total	
	Beyond Rule [13(1)(a) to (d)]	[14(1)]	[14(3)]	[14(5)]	[14(3)(b)]	Total	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total	B
		(a)	(b)	(c)	(d)	(e)											
ACKO GENERAL INSURANCE CO. LTD	0	2	0	0	0	2	0	1	0	0	0	0	0	0	0	1	3
Aditya Birla Health Insurance Company Limited	26	13	99	0	2	140	7	112	7	2	0	0	1	0	1	130	270
Angon Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Agriculture Insurance Company of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bajaj Allianz General Ins. Co. Ltd.	38	19	111	0	0	168	12	131	3	3	0	4	4	6	1	164	332
Bajaj Allianz Life Insurance Co. Ltd.	0	1	4	0	0	5	0	3	0	0	0	0	0	0	0	3	8
Bharti AXA General Insurance Co. Ltd.	6	4	27	0	0	39	0	41	1	1	0	0	0	0	0	43	82
Bharti AXA Life Ins. Co. Ltd.	1	1	7	0	0	9	0	2	0	1	0	0	0	0	0	3	12
Birla Sun Life Insurance Co. Ltd.	0	0	2	0	0	2	0	1	0	0	0	0	0	0	0	1	3
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	1	0	1	0	0	2	0	0	0	0	0	0	0	0	0	0	2
Care Health Ins. Co. Ltd.	70	54	329	0	9	462	8	404	23	4	1	5	1	2	4	452	914
CRIMB ASSOCIATION	1	0	1	0	0	2	0	0	0	0	0	0	0	0	0	0	2
Cholamandalam MS Gen. Insu.Co. Ltd	34	15	164	0	2	215	3	193	1	0	1	1	0	0	0	189	404
EDELWEISS GENERAL INSURANCECO LTD	3	0	7	0	0	10	0	19	0	1	0	0	0	0	0	20	30
Edelweiss Tokio Life Ins. Co. Ltd.	0	0	3	0	0	3	0	6	0	0	0	0	0	0	0	6	9
Exide Life Insurance Company Ltd.	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	1
Export Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	13	6	116	0	7	142	2	202	0	0	0	0	0	0	1	205	347
Future Generali India Life Ins. Co. Ltd.	2	0	6	1	0	9	0	7	0	0	0	0	0	0	0	7	16
GODIGIT General Insurance Co. Ltd	6	6	15	0	0	29	0	34	0	1	0	0	0	0	0	35	64
HDFC ERGO General Insurance Company Ltd.	70	33	259	0	1	363	5	431	15	4	2	23	1	1	7	489	852
HDFC Ergo Health Ins.	35	5	58	0	2	100	0	73	3	0	1	5	0	1	0	83	183
HDFC Standard Life Insurance Co. Ltd.	1	1	3	0	0	5	0	3	0	0	0	0	0	0	0	3	8

# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Nature Wise Classification Of Complaints Received For

The Period From 01.04.2021 To 31.03.2022 Company-wise

STATEMENT H 9  
HEALTH INSURANCE



Name of the Insurer	NON ENTERTAINABLE										ENTERTAINABLE										Total	
	Beyond Rule [13(1)(a) to (j)]	[14(1)]	[14(3) (a)]	[14(5)]	[14(3)(b)]	Total	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	13(1)(j)	Total	Total	A	B		
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	38	23	115	0	2	178	3	149	3	2	1	5	0	0	0	0	0	163	341			
ICICI Prudential Life Insurance Co. Ltd.	2	3	6	0	0	11	0	6	1	1	0	2	0	1	0	0	0	11	22			
Ageas Federal Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
IFFCO-TOKIO Genl. Ins. Co. Ltd.	44	19	108	0	4	175	3	232	1	1	0	1	0	0	0	0	0	238	413			
IndiaFirst Life Insurance Co. Ltd.,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Kotak Mahindra General Insurance Company Limited	1	0	6	0	1	8	1	11	1	1	0	0	0	0	0	0	0	14	22			
Kotak Mahindra Life Insurance Company	0	0	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	3			
L&T GENERAL INSURANCE CO.LTD.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1			
Liberty Gen. Ins.Co.Ltd	4	0	13	1	0	18	0	11	0	0	0	2	0	0	0	0	0	13	31			
LIC of India	8	4	35	0	1	48	8	25	0	1	0	1	0	0	0	0	0	35	83			
Magma HDI General Insurance Co. Ltd.	1	2	4	0	0	7	0	1	0	0	0	0	0	0	0	0	0	1	8			
ManipalCigna Health Insurance Company Limited	33	28	128	0	1	190	7	217	9	2	2	1	0	1	0	0	2	241	431			
NIVA BUPA HEALTH INSURANCE CO.LTD	59	34	245	0	3	341	4	452	11	6	2	17	1	2	1	0	0	496	837			
Max Life Insurance Co. Ltd.	3	1	4	0	0	8	0	1	0	0	0	0	0	0	0	0	0	1	9			
NAVI GENERAL INSURANCE LTD	1	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0	1	2			
PNB Metlife India Ins. Co. P. Ltd.	1	0	2	0	0	3	1	2	1	0	0	1	0	0	0	0	0	5	8			
Pramerica Life Ins.Co.Ltd.	4	0	3	0	0	7	0	9	0	0	0	0	0	0	0	0	0	9	16			
Rahija OBE General Insurance Co. Ltd.	0	1	2	0	0	3	0	1	0	0	0	0	0	0	0	0	0	1	4			
Reliance General Insurance Co. Ltd.	28	24	109	0	1	162	7	197	4	1	0	4	0	0	0	0	0	213	375			
Reliance Nippon Life Insurance Co. Ltd.	0	0	1	0	0	1	0	1	0	0	0	2	0	0	0	0	0	3	4			
ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED	5	1	23	0	2	31	0	43	5	1	0	1	0	0	0	0	0	50	81			
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
SBI General Insurance Co. Ltd	18	11	63	0	2	94	2	82	9	0	0	3	0	2	1	0	0	90	184			
SBI Life Insurance Co. Ltd.	1	0	5	0	0	6	0	2	0	0	0	0	0	0	0	0	0	2	8			



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Nature Wise Classification Of Complaints Received For**  
**The Period From 01.04.2021 To 31.03.2022 Company-wise**

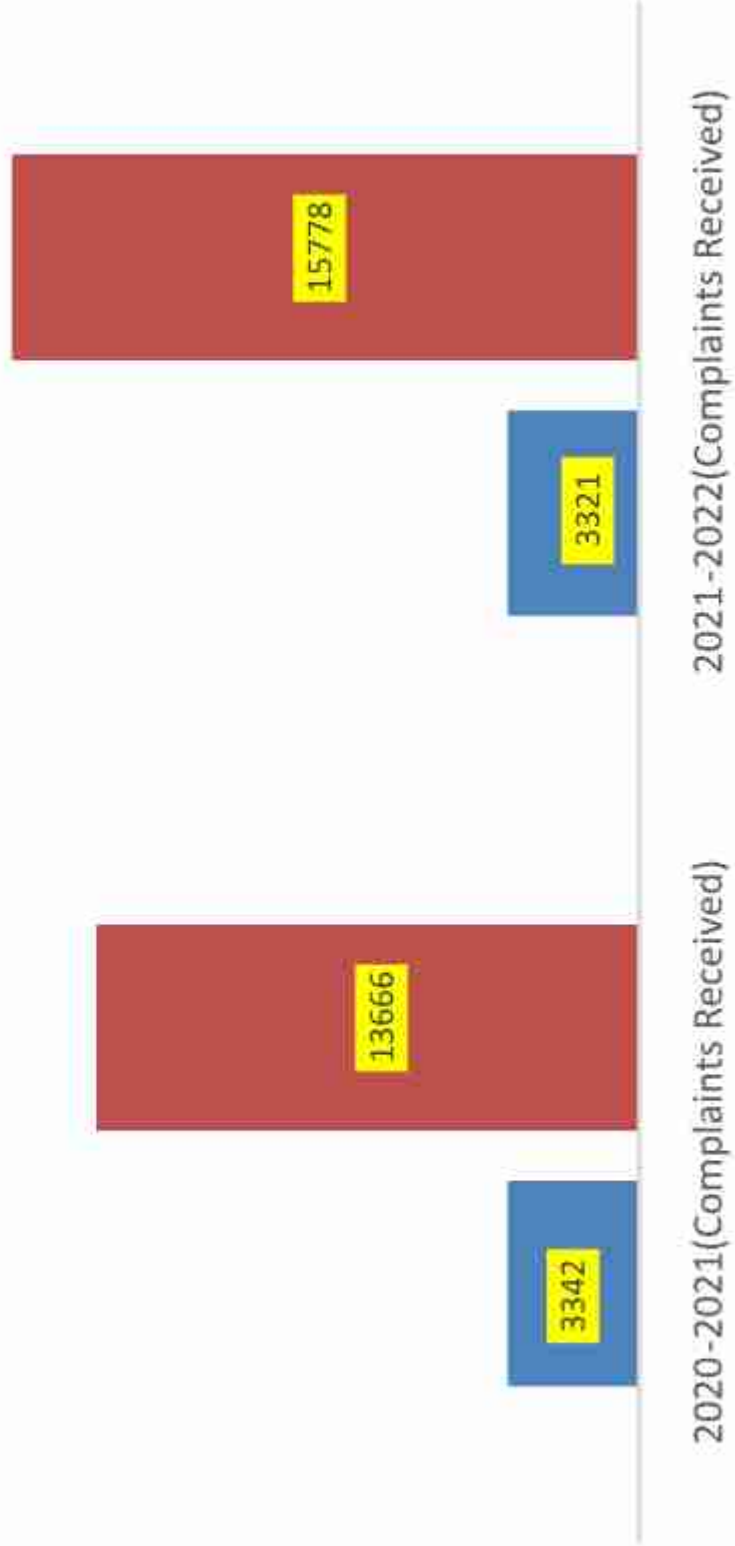
**STATEMENT H-9**  
**HEALTH INSURANCE**

Name of the Insurer	NON ENTERTAINABLE						ENTERTAINABLE										Total A + B
	Beyond Rule [13(1)(a) to (i)]	[14(1)]	[14(3) (a)]	[14(5)]	[14(3)(b)]	Total	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total	
		A	B														
Shriam General Insurance Co. Ltd.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Shriam Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
STAR HEALTH AND ALLIED INS. CO. LTD.	441	197	1175	3	13	1829	16	1827	9	10	1	15	1	1	1	1881	3710
Star Union Dai-ichi-Life Ins. Co.	0	0	6	0	1	6	0	3	0	0	0	0	0	0	0	3	9
Tata AIA Life Insurance Co. Ltd.	2	1	4	0	0	7	0	1	0	0	0	0	0	0	0	1	8
Tata AIG General Insurance Co. Ltd.	20	4	62	0	1	87	2	78	3	1	0	2	0	0	1	87	174
The National Insurance Co. Ltd.	105	70	547	0	33	645	30	804	8	0	3	4	1	1	5	856	1701
The New India Assurance Co. Ltd.	57	58	563	2	24	704	17	691	2	0	1	3	1	0	1	916	1620
The Oriental Insurance Co. Ltd.	86	51	707	1	41	886	27	1042	7	3	0	7	1	1	0	1068	1974
The United India Insurance Co. Ltd.	84	44	449	0	25	602	25	670	6	1	1	9	0	0	1	713	1315
Universal Sompo Gen. Insu. Co. Ltd.	32	30	151	0	3	216	7	289	1	1	1	1	0	0	0	360	516
<b>Total</b>	<b>1389</b>	<b>766</b>	<b>5552</b>	<b>8</b>	<b>171</b>	<b>8186</b>	<b>197</b>	<b>6791</b>	<b>125</b>	<b>49</b>	<b>17</b>	<b>120</b>	<b>12</b>	<b>19</b>	<b>27</b>	<b>9267</b>	<b>17463</b>

Beyond Scope of Rules [13(1)(a) to (i)]
Not within Jurisdiction [14(1)]
Customer Not represented to Ins. Co. [14(3)(a)]
Sub-judice in courts/forums [14(5)]
Not represented to OIG within a year [14(3)(b)]
Rule 13(1)(a) – delay in settlement of claims
Rule 13(1)(b) – any partial or total repudiation of claims by an insurer
Rule 13(1)(c) – any dispute in regard to premium paid or payable in terms of the policy.
Rule 13(1)(d) – Misrepresentation of policy terms and conditions at any time in the policy document or policy contract.
Rule 13(1)(e) – any dispute on the legal construction of the policies in so far as such disputes relate to claims
Rule 13(1)(f) – Policy servicing related grievances against insurers and their agents and intermediaries.
Rule 13(1)(g) – Issuance of policies which is not in conformity with the proposal form submitted by the proposer
Rule 13(1)(h) – non-issue of any insurance document to customers after receipt of premium.
Rule 13(1)(i) – Any other matter resulting from the violation of provisions

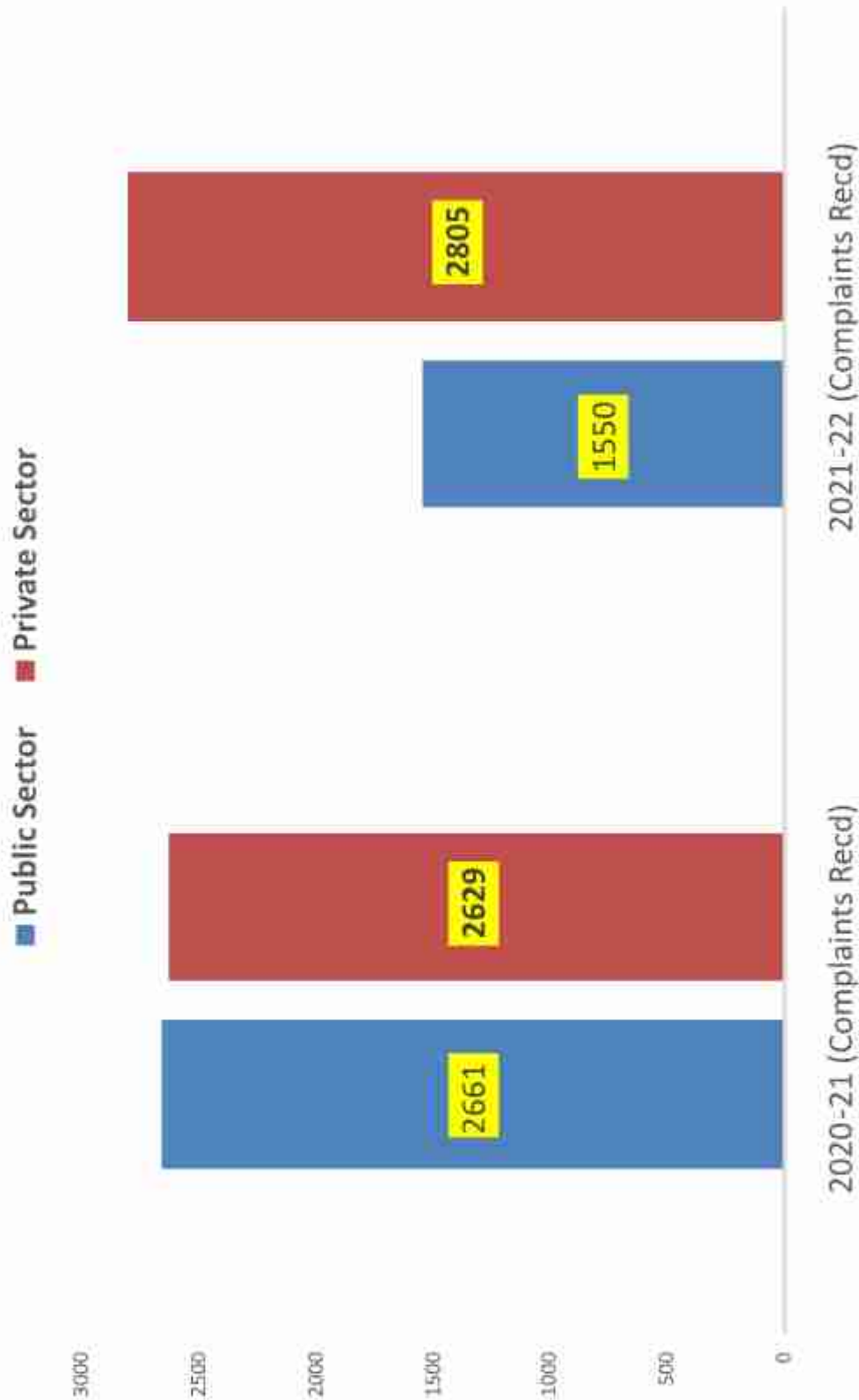
### Complaints received Sector-wise and Year-wise (Life Segment)

■ Public sector    ■ Private sector

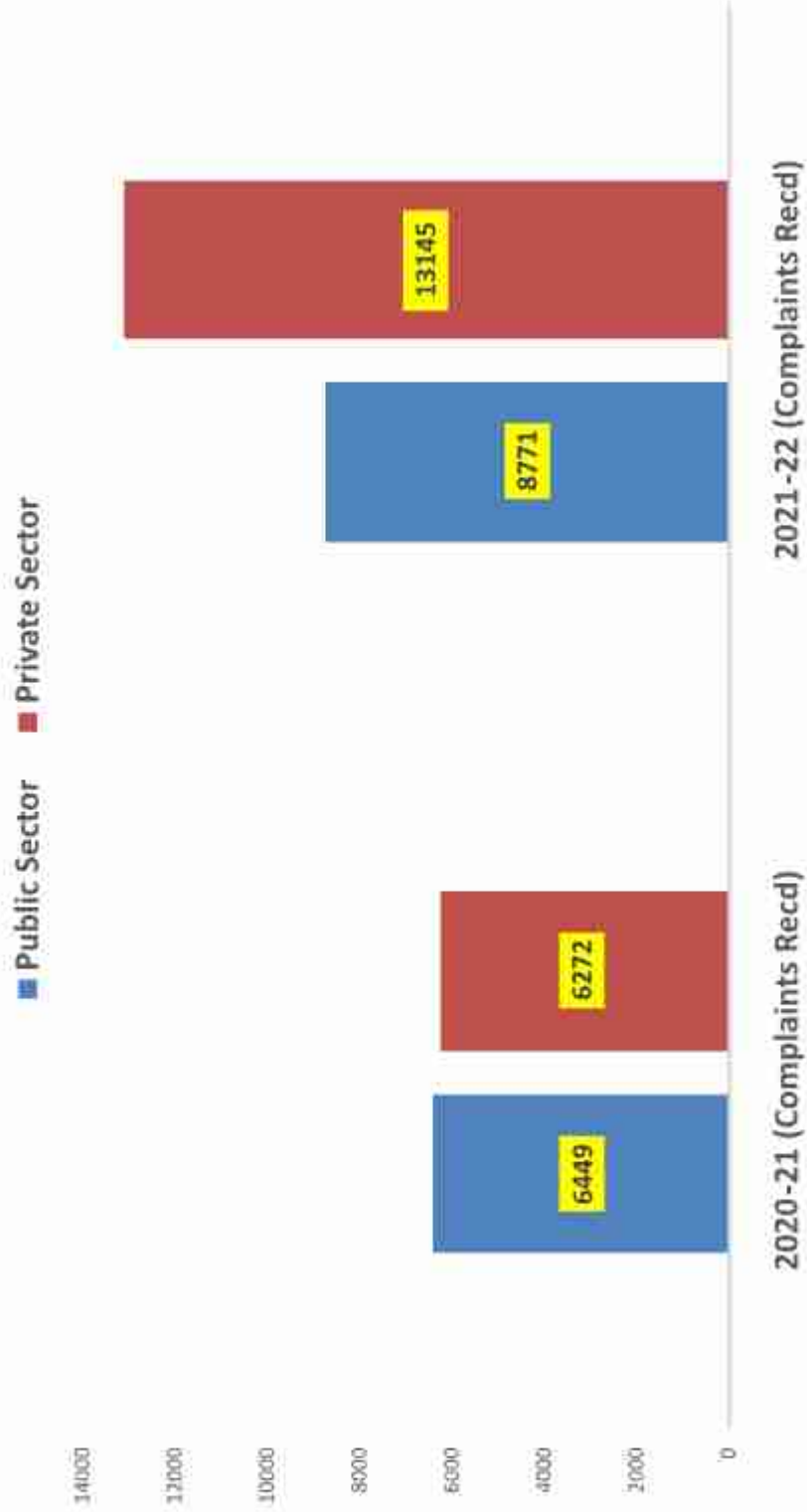




### Complaints received Sector-wise and Year-wise (General Segment)



## Complaints received Sector-wise and Year-wise (Health Insurance)







संघीय विवाद निवारण आयोग  
Council for Insurance Ombudsmen

**(D) COMMON OBSERVATIONS / SUGGESTIONS / RECOMMENDATIONS OF OMBUDSMEN REGARDING QUALITY OF SERVICES RENDERED BY INSURER & CAUSES OF GRIEVANCES.**

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**LIFE**

1. Delay in settlement of claim is one major cause of the grievance of the complaint. The reason for delay may be probed and necessary steps may be taken to reduce the delay.
2. Each insurer has to print the address of the servicing office with telephone numbers and email ids for customer service/grievance redressal in the policy bond prominently which will avoid customers directly approaching to Insurance Ombudsmen office without attempting to get their grievances resolved by Insurer/Insurance Broker.
3. The most common complaints under life insurance pertains to repudiation of death claim for concealment of material facts relating to past ailments, occupation, income etc.
4. The insurance company should educate the insuring public and also the agents/intermediaries/brokers about the importance of true disclosure of the material facts at the proposal stage and also at the revival stage in case of lapsed policies.
5. It is observed that maximum number of complaints are under Rule 13(1)(d)- Misrepresentation of policy terms and conditions at any time in the policy document or policy contract. The second contributing factor.
6. For number of complaint is Rule 13(1)(b) – any partial or total repudiation of claims by an insurer.
7. Sensitization of insuring customers through print & electronic media on the significance of correct declaration by customers.(Hyderabad)

**Non-life**

1. Several complaints arise on quantum of loss in motor claims. The assessment of surveyors at times is not in tune to the desired repairs and reasons of not allowing the estimated items are not properly explained.
2. Delay in submission of FIR to Police is the cause of denial of most of the motor theft claimants and it can be minimized by making insured aware of the fact that in the event of denial of police authority to register FIR, he has an option to send the FIR directly to police SP under registered post.
3. It is observed that maximum number of complaints are under 13(1)(b) – any partial or total repudiation of claims by an insurer.

**Health**

1. Insurer should formulate a committee consisting of medical practitioners, law officer and one of his senior officer who should review the repudiation effected by TPA and intimate the decision to the insured.
2. In proposal form, the obligation and the importance to correctly furnish the pre-existing diseases (PED) by the customer should be prominently displayed.
3. A copy of the signed proposal form should be shared with the customers immediately.
4. Declined risks/exclusion list of diseases may be clearly and prominently specified in the proposal form.



5. It is observed that maximum number of complaints are under 13(1)(b) – any partial or total repudiation of claims by an insurer.
6. When the claim is rejected or short paid, the grievance department of the insurer should re-examine the stand taken by their TPA and analyse the cause of complaint, giving their independent decision/opinion.

### GENERAL SUGGESTIONS

1. The increase in the number of complaints is an indication of growing awareness among the public about the functioning of the forum.
2. In number of cases it is observed that the claims are repudiated without assigning any reason or the reason is not properly explained.
3. The officers who are deputed for hearing the cases should be well versed and conversant with the complaint.
4. The agents must be trained and educated to give a proper advice related to selling of policies as per the premium paying capacity of the customer so as to reduce complaints regarding mis-selling.
5. Office of Insurance Ombudsmen can maximize settlements, by way of conciliation and mediation, in line with the broader objectives of the Ombudsman Scheme.
6. Complaint registered under Rule 13(1)(d)- Misrepresentation of policy terms and conditions at any time in the policy document or policy contract, the insurer should secure a written response from the policy sourcing intermediary.
7. In view of variety of complaints under Insurance Ombudsman Rule 13(1)(a) to Rule 13(1)(i), the insurer should perform root cause analysis of repeated nature of complaints.
8. The insurer should submit qualitative, comprehensive self-contained notes (SCN) in a timely fashion for quick disposal.
9. The pre-issuance verification call (PIVC) and the welcome calls exercise by insurers eliciting assertive and comprehensive response from the policyholders will arrest grievance under Rule 13(1)(d)
10. At least one hoarding (English, Hindi and regional language) at prominent location in all state capitals and major towns giving contact details of local Ombudsman centre is required to be displayed by insurers.
11. Mis-selling is a major concern in life insurance industry. Customer awareness programmes should be made mandatory for insurers with prior intimation to ombudsman offices for attending.
12. Holding online hearing have made the disposal of complaints very simple, fast and cost free in true sense, in term of money and time both.
13. Mis-selling of inappropriate policies by unscrupulous brokers/agents, superficial scrutiny and gross lapse at underwriting stage, over dependence on TPAs for settlement of claims which are often dealt with in a most casual and cavalier manner, failure of Grievance Redressal Officers to resolve genuine grievances etc are the major concerns observed by the Ombudsman centres.

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**(E) Brief review of Annual Reports of various offices of  
The Insurance Ombudsmen**

**AHMEDABAD**

Insurance Ombudsman –**Shri Kuldip Singh**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	253	248	815	1316
Received during the year	1364	228	3666	5258
Disposed during the year	1608	473	4318	6399
Outstanding as at 31-03-2022	9	3	163	175
	9	3	163	175

The office disposed of 97% of the total complaints received out of which 73% of the complaints were disposed of within 90 days. No complaint was pending for more than 90 days.

The Centre had settled 429 cases through recommendation (mediation).

The audit for the Annual Accounts for the financial year 2021-22 was done by Singhvi & Mehta, Chartered Accountants, Ahmedabad.

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**BENGALURU**

Insurance Ombudsman –**Mr Vipin Anand**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	58	8	58	124
Received during the year	429	140	858	1427
Disposed during the year	487	148	875	1510
Outstanding as at 31-03-2022	0	0	41	41

The office disposed of 97% of the total complaints received out of which 69% of the complaints were disposed of within 90 days. No complaint was pending for more than 90 days.

The centre has faced a challenge of non-availability of full time Ombudsman for almost six months. In spite of that a dedicated team of Bengaluru OIO achieved 97% of disposal rate.

The audit for the Annual Accounts for the financial year 2021-2022 was done by M/s Rao & Emmar Chartered Accountants.

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**BHOPAL**

Insurance Ombudsman – **Mr Ravindra Mohan Singh**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	11	3	18	32
Received during the year	913	188	979	2080
Disposed during the year	891	180	888	1959
Outstanding as at 31-03-2022	33	11	109	153

The office disposed 93% of the total complaints received out of which 86% of the complaints were disposed within 90 days.

All complaints pertaining to life were disposed of within 30 days.

The audit for the Annual Accounts for the financial year 2021-2022 was done by M/s BRISKA & Associates, Chartered Accountants.

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**BHUBANESWAR**

Insurance Ombudsman - **Shri Suresh Chandra Panda**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	24	3	10	37
Received during the year	531	263	339	1133
Disposed during the year	555	258	333	1146
Outstanding as at 31-03-2022	0	8	16	24

The office disposed of 98% of the total complaints received out of which 96% of the complaints were disposed of within 90 days. No complaint was pending for more than 90 days.

The audit for the Annual Accounts for the financial year 2021-2022 was done by appointed Chartered Accountant, M/s C. K. Prusty & Associates.

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## CHANDIGARH

Insurance Ombudsman – **Mr Atul Jerath**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	220	40	88	348
Received during the year	2014	380	1175	3569
Disposed during the year	2049	389	1144	3582
Outstanding as at 31-03-2022	185	31	119	335

The office disposed of 91% of the total complaints received out of which 64% of the complaints were disposed of within 90 days. No complaint was pending for more than 90 days.

Chandigarh OIO had given relief of more than INR 8.88 Cr to the complainants.

The audit for the Annual Accounts for the financial year 2021-2022 was done by appointed Chartered Accountant N. Kumar Chhabra & Co.

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## CHENNAI

Insurance Ombudsman - **Mr Segar Sampathkumar**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	53	36	172	261
Received during the year	802	248	1423	2473
Disposed during the year	815	242	1387	2444
Outstanding as at 31-03-2022	40	42	208	290

The office disposed of 89% of the total complaints received out of which 70% of the complaints were disposed of within 90 days.

The audit for the financial year 2021-22 was conducted by M/S Vaithisvaran and Co, Chennai.

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**DELHI**

**Insurance Ombudsman -MrSudhir Krishna**

The Complaint statistics of the centre for the financial year 2020-21 is as follows –

DELHI	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01 -04-2021	0	0	0	0
Received during the year	2304	397	1129	3830
Disposed during the year	2304	397	1129	3830
Outstanding as at 31 -03-2022	0	0	0	0

The office disposed of 100% of the total complaints received out of which 100% of the complaints were disposed of within 90 days.

No complaint was pending in the office at the end of the financial year 2021-2022. . The ratio of settlement by way of conciliation was over 60% which was an all-time high ratio for the centre.

The audit for the financial year 2021-22 was conducted by K G Somani& Co LLP, Chartered Accountant, New Delhi.

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**GUWAHATI**

**Insurance Ombudsman –Mr SomnathGhosh**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2021	0	0	0	0
Received during the year	259	112	211	582
Disposed during the year	259	112	211	582
Outstanding as at 31-03-2022	0	0	0	0

The office disposed of 100% of the total complaints received out of which 100% of the complaints were disposed of within 90 days.

The centre has plans to seek Government support in driving message of Ombudsman to the Block, Taluka and Panchayat levels.

The audit for the financial year 2021-22 was conducted by the appointed Chartered Accountant R M Kothari&Co.

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## HYDERABAD

Insurance Ombudsman – **Mr A Sankaran**

The Complaint statistics of the centre for the financial year 2020-21 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	37	0	0	37
Received during the year	1391	154	903	2448
Disposed during the year	1428	154	903	2485
Outstanding as at 31-03-2022	0	0	0	0

The office disposed of 100% of the total complaints received out of which 99.92% of the complaints were disposed of within 90 days.

The centre has organised press meets, radio jingles, running scrollers etc to create awareness.

The audit for the financial year 2021-22 was conducted by the appointed Chartered Accountants, Raju & Prasad.

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## JAIPUR

Insurance Ombudsman – **Shri R D Sharma**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	0	0	0	0
Received during the year	516	229	661	1406
Disposed during the year	516	229	661	1406
Outstanding as at 31-03-2022	0	0	0	0

The office disposed of 100% of the total complaints received out of which 92% of the complaints were disposed of within 90 days.

The Centre has run “Mass Awareness Campaign” and also has undertaken customer survey to get feedback from the customers.

The audit for the financial year 2021-22 was conducted by B.L. Ajmera & Co. Chartered Accountant, Jaipur.

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**KOCHI (Ernakulam)**

**Insurance Ombudsman –Mr G Radhakrishnan**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	14	11	55	80
Received during the year	538	220	1301	2059
Disposed during the year	448	189	1115	1752
Outstanding as at 31-03-2022	104	42	241	387

The office disposed of 82% of the total complaints received out of which 89% of the complaints were disposed of within 90 days.

The audit for the financial year 2021-22 was conducted by the appointed Chartered Accountant, Elias George & Co.

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**KOLKATA**

**Insurance Ombudsman –Mr P.K. Rath**

The Complaint statistics of the centre for the financial year 2020-21 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	272	14	119	405
Received during the year	1623	188	1008	2819
Disposed during the year	1753	181	1001	2935
Outstanding as at 31-03-2022	142	21	126	289

The office disposed of 91% of the total complaints received out of which 89% of the complaints were disposed of within 90 days.

The Centre has made an observation that at-least 40% of the complaints belong to rural and semi-urban areas. The office is shifted to a new spacious premises.

The audit for the financial year 2021-22 was conducted by the appointed Chartered Accountant, M/s Chaturvedi & Co.

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## LUCKNOW

Insurance Ombudsman - **Justice Shri Anil Kumar Srivastava**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2021	0	0	0	0
Received during the year	872	191	418	1481
Disposed during the year	772	187	392	1351
Outstanding as at 31-03-2022	100	4	26	130

The office disposed of 91% of the total complaints received out of which 99.56% of the complaints were disposed of within 90 days.

The audit for the financial year 2021-22 was conducted by the appointed Chartered Accountant, Avichal SN. Kapur.

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## MUMBAI

Insurance Ombudsman – **Mr B S Pandya**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2021	53	4	242	299
Received during the year	1299	258	3034	4591
Disposed during the year	1155	186	2065	3406
Outstanding as at 31-03-2022	197	76	1211	1484

The office disposed of 70% of the total complaints received out of which 64% of the complaints were disposed of within 90 days.

The audit for the financial year 2021-22 was conducted by the appointed Chartered Accountant, L.S.Nalwaya & Co.

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**NOIDA**

**Insurance Ombudsman –Mr C. S. Prasad**

The Complaint statistics of the centre for the financial year 2021-22 is as follows–

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	104	21	40	165
Received during the year	1156	282	702	2140
Disposed during the year	1136	270	646	2052
Outstanding as at 31-03-2022	124	33	96	253

The office disposed of 89% of the total complaints received out of which 73% of the complaints were disposed of within 90 days.

The Centre has registered 49% increase in the number of fresh complaints over the previous year.

The audit for the financial year 2021-22 was conducted by K G Somani & Co LLP, Chartered Accountant, New Delhi.

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**PATNA**

**Insurance Ombudsman –Mr N.K. Singh**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2021	2	3	0	5
Received during the year	515	262	206	983
Disposed during the year	517	265	206	988
Outstanding as at 31-03-2022	0	0	0	0

The office disposed of 100% of the total complaints received out of which 94% of the complaints were disposed of within 90 days.

Honorable Ombudsman was holding additional charge of OIO, Guwahati for the period May 2021 to October 2021.

The audit for the financial year 2021-22 was conducted by the appointed Chartered Accountant, AnandRungta & Company.

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**PUNE**

**Insurance Ombudsman -Mr Vinay Sah**

The Complaint statistics of the centre for the financial year 2021-22 is as follows –

	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04 -2021	414	71	829	1314
Received during the year	1058	153	1457	2668
Disposed during the year	1209	128	1363	2700
Outstanding as at 31-03 -2022	263	96	923	1282

The office disposed of 68% of the total complaints received out of which 31% of the complaints were disposed of within 90 days.

Pune Centre has the highest % of entertainable complaints ie 76.42% of the total complaints received.

Honourable Ombudsman had been given additional charge of Mumbai Centre from May 2021 to Sept.2021.

The audit for the financial year 2021-22 was conducted by the appointed Chartered Accountant, A.R.Sulakhe & Co.

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**बीमा लोकपाल परिषद**  
**Council for Insurance Ombudsmen**

Jeevan Seva Annexe, 3rd Floor, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 6903 8801/0

जीवन सेवा अनिक्स, तीमररी मंजोल, एस. व्ही. रोड, सांतक्रुज (प.), मुंबई 400 054. दुरभाष : 6903 8801/02