



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



**Annual Report**  
**2023 - 2024**



**MEMBERS OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**For the Year 2023-24**

Sr. No.	Name of Member	Designation
1	<b>Shri. Siddhartha Mohanty</b>	Chairperson, Life Insurance Corporation of India <b>Chairperson (CIO)</b>
2	<b>Shri. B.C.Patnaik</b>	Member (Life), IRDAI <b>Member(CIO)</b>
3	<b>Shri. Mukesh Kumar Bansal</b>	Joint Secretary, DFS, Ministry of Finance <b>Member (CIO)</b>
4	<b>Shri. R. R. Singh</b>	Chairperson, GIPSA Chairperson Cum MD, Oriental Insurance Company Ltd. <b>Member (CIO)</b>
5	<b>Shri. Anup Bagchi</b>	MD & CEO, ICICI Prudential Life Insurance Company Ltd. <b>Member (CIO)</b>
6	<b>Shri. Amit Jhingran</b>	MD & CEO, SBI Life Insurance Co Ltd. <b>Member (CIO)</b>
7	<b>Smt. M Rajeshwari Singh</b>	CMD, National Insurance Co Ltd. <b>Member (CIO)</b>
8	<b>Shri. Anand Roy</b>	MD & CEO, Star Health & Allied Insurance Co Ltd. <b>Member (CIO)</b>
9	<b>Smt. Neerja Kapur</b>	CMD, The New India Assurance Company Ltd. <b>Member (CIO)</b>





## Members of the Council for Insurance Ombudsmen (CIO)



**Shri. Siddhartha Mohanty**

Chairperson, Life Insurance Corporation of India, Chairperson (CIO)



**Shri. B.C. Patnaik**

Member (Life), IRDAI  
Member (CIO)



**Shri. Mukesh Kumar Bansal**

Joint Secretary, DFS, Ministry of Finance  
Member (CIO)



**Shri. R. R. Singh**

Chairperson, GIPSA  
CMD, Oriental Insurance Company Ltd.  
Member (CIO)



**Shri. Anup Bagchi**

MD & CEO, ICICI Prudential Life Insurance Company Ltd.  
Member (CIO)



**Shri. Amit Jhingran**

MD & CEO, SBI Life Insurance Co Ltd.  
Member (CIO)



**Smt. M Rajeshwari Singh**

CMD, National Insurance Co Ltd.  
Member (CIO)



**Shri. Anand Roy**

MD & CEO, Star Health & Allied Insurance Co Ltd.  
Member (CIO)



**Smt. Neerja Kapur**

CMD, The New India Assurance Company Ltd.  
Member (CIO)





## PREFACE

I am really happy to present the activities report of the office of the Council for Insurance Ombudsmen as well as the detailed complaints disposal report of the Offices of the Insurance Ombudsman for the year 2023-24. A year full of productive activities aiming to provide resolution leading to better performance and reduced time lag.

Our motto for all Insurance Ombudsman Offices last year was 'Clean Slate' aiming for a nil/minimum backlog of complaints at the end of the year. Notably, our 9 centres namely Ahmedabad, Bhubaneswar, Delhi, Guwahati, Hyderabad, Jaipur, Lucknow, Noida and Patna achieved the feat of nil outstanding complaints as on 31.03.2024. Two offices namely Bengaluru and Kolkata were very close to achieving the feat.

During the year, all 17 Insurance Ombudsman centres together received a total 52575 complaints and disposed of 49705 complaints out of which 12855 were treated as non-entertainable. Our sustained efforts to reduce non-entertainable complaints and focus on resolution by way of **Recommendation (Mediation)**, Award and Withdrawal (RAW) were seen bearing fruits as there was over 43% increase in disposal of total complaints as compared to the previous year. There was a massive reduction in non-entertainable complaints by 50% in the financial year 2023-24 over the previous year. Out of the total 36850 entertainable complaints disposed, 15528 complaints were redressed by way of recommendation (mediation) which accounts for over 42% of total entertainable complaints disposed. Kudos to all the centres. Offices like Delhi, Chandigarh and Bengaluru disposed of over 50% complaints by way of recommendation (mediation) which is truly noteworthy. Our combined efforts resulted in scintillating performance showing 169.16% increase in the cases resolved by way of recommendation (mediation). Further, the mandate of speedy disposal was largely achieved as we disposed of nearly 87% of the complaints within 90 days from the date of registration.

The year 2023-24 witnessed nearly a total digital transformation in the endeavour of handling disposal of complaints in a speedy manner. During the year nearly 40% of complaints were registered online and a total 72% of complaints were heard and disposed online.

**All the awards issued during the year were digitally signed.** Digital initiatives such as end to end process of award automation, on hold mechanism where the pending cases are being followed up at regular intervals up to 45 days through auto mailers were added fillip. To ensure data privacy, downloading of awards is restricted only through OTP on the registered mobile number of the complainant. In days to come, more initiatives such as real time tracking of complaints, auto mailer for hearing of schedule etc are planned. Award automation initiative has saved an estimated over two lac papers which is a step to reduce carbon footprint.

Like every year, Bima Lokpal day was celebrated on 11th November across the centres with a lot of fervour. Chairperson and Members of the IRDAI Insurance Ombudsman Advisory Committee, Member (Actuary), IRDAI blessed the occasion with their gracious



presence at Chennai, Hyderabad, Chandigarh, Ahmedabad, Guwahati, Bhubaneswar, Bengaluru centres. Press conferences, radio and TV talks, interviews of Insurance Ombudsmen, in various print media, media coverage of events and good publicity about Insurance Ombudsman redressal mechanism was done through electronic and print media. Camp hearings were organised in the respective jurisdictions of Insurance Ombudsman centres for quick disposal and for the convenience of the complainants.

A plethora of publicity measures are taken to create awareness about the IO redressal mechanism amongst the general public. An advertisement in English, Hindi and in regional newspapers was published pan India on Bima Lokpal Day (11<sup>th</sup> November) to create awareness about the Insurance Ombudsman grievance redressal mechanism. A coloured advertisement to caution the public about fraudsters was also published. A radio jingle was played for the period of two months in Hindi and also in regional languages on All India Radio (Prasar Bharati). CIO had also hired 200 screens for the period of three months in tier 2 and tier 3 cities across India at PVR and INOX multiplexes where the ads (195 slots per day per screen) cautioning about fraudsters and also about the IO mechanism were displayed. Feedback through google review was also proved to be a very good tool to get the pulse of the complainant. Annual report 2023-24 was made accessible through scan and the MD and CEOs of all Insurance Companies were requested to share the link for Annual Report with their respective customers. This was done with an aim to reach every customer of insurance in turn spreading awareness about institution of the Insurance Ombudsman.

The way forward is to reduce pendency, increase mediation, disposal within three months in accordance with the provisions of Rule 17(4) of Insurance Ombudsman Rules 2017 (amended till date). This year (2024-25) our mission is to spread awareness about the facility of **online registration** of complaints and achieve at least 70% registration of complaints through online mode. The agenda for the year is more automation, new features in CMS module, revamping of CIO website for easy access to information for the visitors. A summary of performance highlights on key areas is annexed.

I am very much thankful to the esteemed Chairperson and all the members of Council for Insurance Ombudsmen, IRDAI, Ministry of Finance, Department of Financial services and the members of Insurance Ombudsman Advisory Committee for their valuable guidance and support throughout. Last but not the least, my sincere thanks to all Insurance Ombudsmen, all staff members across Offices of Insurance Ombudsman and also in the office of the Council for Insurance Ombudsmen for their immense contribution in strengthening the Institution of Insurance Ombudsman with a mission of speedy redressal of grievances.

*“Success is no accident. It is hard work,  
Perseverance, learning, studying, sacrifice  
and most of all, love of what you are doing  
or learning to do” - Pele*

**Satyabrata Nayak**  
Secretary General (CIO)

**Council for Insurance Ombudsmen  
Key Result Areas at a glance.**

IT Initiative		2023-24	2022-23
a	Digitally Signed Awards	From April -2023	NIL
b	Auto mailer of Awards signed digitally.	Done	NIL
c	Average time lag in sending awards	Instant	7 days
d	On-hold mechanism with auto mailing follow-up at every 15 days (max 3)	From Aug. 23	NIL
e	On line registration of Complaints % age	39.65	25.91
f	On line hearing of Complaints % age	73.21	78.01
g	Self-help video about online Registration of Complaints on website	Available	-
h	SMS alert to the complainants at every stage of complaint disposal.	From July-2024	-

Time Lag (Duration wise Entertainable complaint disposed) (% age to Total )		2023-24	2022-23
a	No. of Complaints disposed within 30 days from the date of registration	16661 (45.2)	6594 (25.6)
b	No. of Complaints disposed between 30 to 60 days	11414 (31.0)	8448 (32.8)
c	No. of Complaints disposed between 60 to 90 days	2178 (5.9)	3997 (15.5)
d	No. of Complaints disposed above 90 days	6597 (17.9)	6721 (26.1)
<b>Total</b>		<b>36850</b>	<b>25760</b>

Nature wise Complaints Disposed		2023-24	2022-23
a	No. of Entertainable complaints (% age)	36850 (74.13)	25760 (49.89)
b	No. of Non-Entertainable complaints (% age )	12855 (25.87)	25865 (50.11)
c	No. of complaints disposed through mediation (% age)	15528 (42.14)	5769 (22.39)
d	No. of complaints disposed in favour of the complainant - Awards + Mediation (% age)	24837 (67.40)	15605 (60.57)

**Star Performing Offices ( F.Y. 2023-24)**

Centre	O/S Complaints as on 31-03-24	Centre	Disposal through Mediation > 40%	Centre	Non-Entertainable <10 %	Top 5 centres on number of Entertainable Complaints Disposed	
Ahmedabad	Nil	Delhi	67.82	Hyderabad	6.95	Chandigarh	3712
Bhubaneswar	Nil	Bengaluru	65.65	Chennai	7.81	Kolkata	3612
Delhi	Nil	Chandigarh	51.37	Kolkata	8.00	Mumbai	3601
Guwahati	Nil	Chennai	49.52	Bhopal	9.42	Delhi	2871
Hyderabad	Nil	Kochi	46.79			Ahmedabad	2771
Jaipur	Nil	Hyderabad	46.12				
Lucknow	Nil	Patna	46.03				
Noida	Nil	Lucknow	44.75				
Patna	Nil	Bhubaneswar	44.18				
		Kolkata	42.36				
		Guwahati	42.03				

Secretary General.



## INDEX

Sr. No.	Description	Page Nos.	
1	A	Introduction	1
	A1	Territorial Jurisdiction of Insurance Ombudsman	2-3
	A2	Activities undertaken in the Financial Year 2023-24	4-5
	A3	Bima Lokpal Day Celebration - 11th November 2023	6-12
	A4	Digital Initiatives by CIO	13
	A5	Our efforts to reach out..... :- Publicity measures	14-16
2	B	Accounts / Annexures to Accounts (Consolidated Auditor's Report for CIO & 17 Offices of the Insurance Ombudsman)	17-32
	C	Complaint Analysis Annexure & Graphs to Complaint Analysis	33-75
3	D	Common suggestions/observations/Recommendations of the Insurance Ombudsmen	76-77
4	E	Brief Review of Annual Report of the OIOS	
	i)	Ahmedabad	78
	ii)	Bengaluru	78
	iii)	Bhopal	79
	iv)	Bhubaneswar	79
	v)	Chandigarh	80
	vi)	Chennai	80
	vii)	Delhi	81
	viii)	Guwahati	81
	ix)	Hyderabad	82
	x)	Jaipur	82
	xi)	Kochi	83
	xii)	Kolkata	83
	xiii)	Lucknow	84
	xiv)	Mumbai	84
	xv)	Noida	85
	xvi)	Patna	85
	xvii)	Pune	86
5	F	Testimonials and accolades	87-92

## 1. (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, vide Gazette notification 413 ( E) dated 25.04.2017, under which the name of Governing Body of Insurance Council was changed to Executive Council of Insurers.

The Insurance Ombudsman Rules 2017 were amended and the amendments were notified vide Gazette notification No 147 (E) Dated 02.03.2021. (and GSR 334 (E) dated 18.05.2021) The name of ECOI – Executive Council of Insurers (erstwhile GBIC) was changed to Council for Insurance Ombudsmen (CIO) vide the aforesaid notification dt. 02.03.2021. The latest amendment to Insurance Ombudsman Rules, 2017 has been notified vide Gazette Notification No.828 (E) dated 09.11.2023.

As per the Insurance Ombudsman Rules, 2017 (as amended from time to time) Rule 18(2) specifies That the Council for Insurance Ombudsmen on receipt of annual reports from all Offices of Insurance Ombudsman, 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 2023-24 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.

\*\*\*\*\*





सीमा लोकापाल परिषद  
Council for Insurance Ombudsmen

## 1. (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 Collu Vikas Rao 10.10.2022
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 Odisha	Shri Manoj Kumar Parida 12.09.2022
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 Segar Sampathkumar 12.11.2021 to 27.09.2023. Addl Charge given to Shri N Sankaran, Insurance Ombudsman, Hyderabad w.e.f. 01.10.2023 to 31.03.2024
7	Delhi- July, 1999	Delhi and 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh	Smt. Sunita Sharma 05.12.2022
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

## 1. (A1) TERRITORIAL JURISDICTION OF INSURANCE OMBUDSMEN

12	Kolkata– March, 2000	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands	Ms. Kiran Sahdev 06.10.2022
13	Lucknow – October, 1999	<u>Districts of Uttar Pradesh</u> 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.	Shri Atul Sahai 01.09.2022
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 to 27.07.2023 Addl. Charge given to 1. Shri Somnath Ghosh, Insurance Ombudsman, Guwahati, from 01.08.2023 to 31.01.2024 2. Ms. Susmita Mukherjee, Insurance Ombudsman, Patna, from 01.02.2024 31.03.2024
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, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Shri Bimbadhar Pradhan 26.09.2022
16	Patna- September, 2014	States of Bihar and Jharkhand	Ms. Susmita Mukherjee 10.10.2022
17	Pune- September, 2014	State of Maharashtra - Areas of Navi Mumbai and Thane but excluding Mumbai Metropolitan.	Shri Sunil Jain 05.12.2022

\* A new centre at Thane, Maharashtra has been approved. Expected to be operational soon.

# 1. (A2) Activities undertaken in the year 2023-24

## Automation is the key to transformation

- Awards/Recommendations are digitally signed by Insurance Ombudsman
- Auto mailer to complainants/Insurers
- SMS at every stage of complaint disposal
- Downloading of awards using registered mobile number
- Follow up for pending requirements at 15 days interval at two instances
- Demo video for online registration of complaints
- Online registration and online hearing of complaints
- Availability of Link and scan for downloading annual report 2022-23
- For the first time, Online, recruitment process for contractual engagement of retired officials from Life /Non-Life Insurance Industry (Specialists -Life/Non-Life)

## Publicity

- Radio jingle in English, Hindi and in regional language for a period of three months on 44 stations of Prasar Bharti for 61 days.
- Advertisement on Bima Lokpal Day in 66 English, Hindi and in regional newspapers on Bima Lokpal Day (11<sup>th</sup> November)
- Publication of Colour advertisement in 66 Hindi, English and regional newspapers cautioning public about fraudsters.
- 200 Screen display at PVR and Inox in tier II and III cities depicting beware of fraudsters and information about the Insurance Ombudsman redressal mechanism
- Facilitation of distribution of Annual Report for Insurance companies for their selected customers.
- Press Release was issued and published in 66 newspapers
- All Insurance Ombudsman Centers have utilized the publicity budget for outdoor publicity, ads in Metros, press advertisement in local newspapers, radio jingles on local cable tv and also on All India Radio.
- Distribution of pamphlets, handbills in regional language to general public disseminating information about the Insurance Ombudsman Mechanism. This activity is undertaken by all Insurance Ombudsman Centres
- E banner is provided to all Insurers to be displayed on their website

## Measures for Improvement in Disposal of Complaints

- Daily tracker for all 17 Insurance Ombudsman centers
- Camp Hearings
- Insurers' meets
- CMS Training for GROs

### **Premises**

- In the 9<sup>th</sup> meeting of Council for Insurance Ombudsmen opening of the new centre at Thane is approved. The jurisdiction of Thane OIO (to be opened) will be carved out of some area of Mumbai and Pune OIO.
- OIO, Bhopal is shifted to the new premises.
- OIO, Kochi is shifted to the new premises.
- OIO, Chandigarh is shifted to new premises.

### **Recruitment**

- For the first time, the recruitment of personnel having experience in Life & General Insurance (including health Insurance) companies (both public and private sector) on contractual basis as specialist in the offices of Insurance Ombudsman Offices was carried out online. Specialists are engaged to assist Insurance Ombudsmen. The entire exercise was completed in the month of February.

### **Accounts**

Final Audited report of statutory Audit for CIO & for all the 17 OIOs for the Financial Year 2023-24 was submitted by the auditor. The statutory Audit was also conducted for Consolidated Accounts of CIO & 17 OIOs and the final report was submitted by the Auditors on 28.04.2024.



बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## 1. (A3) Bima Lokpal Day Celebration for the year 2023-24

The Institution of Insurance Ombudsman was established under the Redressal of Public Grievances Rules 1998 and Insurance Ombudsman was set up after the Government of India passed a Notification dated 11<sup>th</sup> November 1998 to provide fair solution to Insurance related complaints. To popularise the institution of Insurance Ombudsmen a speedy and free of cost mechanism for redressal of insurance related complaints, Bima Lokpal Day is celebrated every year on 11<sup>th</sup> November. However this year 11<sup>th</sup> November being Saturday, the celebration happened on the next working day and continued for a couple of days at CIO and 17 Ombudsmen centres with lot of fervour and enthusiasm.

All the 17 OIOs distributed pamphlets /flyers/ Brochures having information about Ombudsman forum and its functions.

Banners/hoardings were displayed at prominent places, various Insurance Company Offices, at important locations like Bus Stops, Metro Stations, Railway Stations and Market places to create awareness about Insurance ombudsman Forum.

A brief report of activities undertaken by CIO and all 17 centres is reproduced below:-

### **Council for Insurance Ombudsmen:-**

CIO has designed creatives for pamphlets, posters, standees for Insurance Ombudsman offices for displaying for giving publicity to IO Mechanism.

CIO also arranged to air radio spot in Hindi and also in 10 regional languages on 44 radio stations of AIR .These are being aired from 05.11.2023 to 04.01.2024.CIO has also published advertisement on Bima Lokpal Day in English , Hindi & in all regional languages in leading pan India newspapers .

As per the directives of IRDAI, E-banner was provided to all insurance companies to be displayed on their respective website during the Bima Lokpal week. CIO also provided creative for banner to be displayed at all offices of all insurance companies on a permanent basis for the benefit of the insured public.

**Ahmedabad :-** Dr.Venkat Changavalli (Member IAC & CEO,IIB) was the Chief Guest of the press meet on 23.11.2023 wherein Shri C. Vikas Rao, Insurance Ombudsman, Ahmedabad shared performance of the centre with the media. An interactive session with the representatives of various insurance companies was conducted where the Ombudsman expressed his views on speedy resolution of complaints by way of mediation. Interview of Secretary, OIO-Ahmedabad was aired on Akashwani Ahmedabad & FM 96.7

**Bengaluru:-** Shri.P.K.Arora, Member (Actuary), IRDAI was invited as Chief Guest of the event. Shri.Vipin Anand, Insurance Ombudsman, Bengaluru made a presentation on the functioning & performance of the centre in an interactive session with the representatives of the Insurers, Insurance Intermediaries, Policyholders & Media persons on 24.11.2023. The entire event was covered by Raj TV.

**Bhopal :-** Shri Sivakumar Bose, Banking Ombudsman, RBI was the Chief Guest and Shri Kamaljeet Sahay, Ex.Chairman, Star Union Dai-Ichi, was the Special Invitee for an interactive meet with representatives of various insurance companies on 13.11.2023. A press meet was also arranged on the same day which was well attended by media representatives. Insurance Ombudsman Shri R M Singh also interacted with media. The Press Release of the same was published in the Newspaper and the event was telecast by the New World News Channel.

**Bhubaneswar:-** Shri B P Acharya, IAS (R), Chairperson IRDAI Advisory Committee who was the Special Guest of the event, highlighted the recent initiatives undertaken by IRDAI and CIO, also stressed upon the role of all the OIOs in his speech.

A press meet on 13.11.2023 was well attended by major print media of the State such as The Samaj, Dharitri, Sambad, Pragatibadi, Prameya and also the electronic media channels such as



Doordarshan, OTV, Kanak TV, Kalinga News, ARGUS News, MBC TV. The Interview of the Insurance Ombudsman Shri Manoj Kumar Parida was published in local newspaper.

**Chandigarh :-** Mr. Shatrunjay Rawat, Member, IRDAI Insurance Ombudsman Advisory committee chaired the insurers' meet on 13.11.2023. He emphasized on committee's commitment in enhancing the efficiency & effectiveness of the Insurance Ombudsman redressal machinery Shri Atul Jerath, Insurance Ombudsman, Chandigarh arranged a special campaign which was attended by complainants, representatives of Insurance Companies for resolution of complaints through mediations. 44 complaints were heard and awards were handed over on the spot. An interview with the Ombudsman was telecast on Doordarshan –Punjabi & Doordarshan –Haryanain.

**Chennai:-** Shri B P Acharya, IAS (R) Chairperson, Insurance Ombudsman Advisory Committee of IRDAI was the Chief Guest of the event held on 17.11.2023. In his key note address, he reiterated the need to create awareness among the policyholders about the Insurance Ombudsman mechanism. Shri Satyajit Tripathy, Chairman & Managing Director, UIIC Ltd, Chennai and Shri. Anand Roy, MD & CEO of Star Health and Allied Insurance Co Ltd, Chennai also addressed the gathering. Shri N Sankaran, Insurance Ombudsman (Addl. charge), Chennai briefed about the grievance redressal mechanism of Insurance Ombudsman and its effectiveness in resolving the complaints. This event was telecast on Doordarshan, Chennai.

**Delhi:-** Smt.Sunita Sharma, Insurance Ombudsman, Delhi in the press meet on 13.11.2023 appealed to complainants and representatives of Insurance Companies to cooperate and follow the path of mediation for amicable settlement. Delhi OIO ran a radio campaign which was broadcast in the entire Delhi NCR region on Radio City to create awareness about the Insurance Ombudsman platform and to caution general public about fraudulent calls in the name of CIO/IRDAI. Bima Lokpal Diwas message was displayed in Delhi Metro.

**Guwahati :-** Prof Bejon Kumar Misra, Member, IRDAI Insurance Ombudsman Advisory Committee, was the keynote speaker for the Bima Lokpal Day celebration at OIO-Guwahati. He highlighted the performance of Guwahati Centre. He mentioned the importance of the role of Insurance Ombudsman for driving customer centric initiatives. He also emphasised on holding seminars and camps for creating awareness among the people regarding insurance. The Insurance Ombudsman, Shri Somnath Ghosh narrated the initiatives taken by the Centre for speedy, fast, transparent and economic services to the policyholders. The officials of OIO-Guwahati staged a play 'Nyay Aur Samadhan' to showcase the entire process of lodgement of complaint. DD Assam conducted an interview of the Insurance Ombudsman, Shri Somnath Ghosh in programme titled 'Insurance Ombudsman - A Discussion'.

**Hyderabad:-** Shri B. P. Acharya, IAS (R), Chairperson, Insurance Ombudsmen Advisory Committee, IRDAI was the Chief Guest and Shri L.K. Sham Sunder, Zonal Manager, LIC of India, SCZO was the guest of honour for the event on 14.11.2023. The Chief Guest Shri B. P. Acharya emphasised on creating awareness about the institution of Insurance Ombudsman mechanism & also about IRDAI's initiative Bima Bharosa. Shri N. Sankaran, Insurance Ombudsman, Hyderabad emphasized the significance of Mediation as an effective tool for resolving grievances in an amicable way. The function received a wide coverage in the print as well as electronic media.

**Jaipur:-** Mr. Hemant Bhargava, retired Managing Director LIC of India, was the Chief Guest of a meet with representative of various insurance companies on 20.11.2023. He narrated the importance of Insurance Ombudsman office and emphasized on the fact that the IO Mechanism is totally free of cost He has described the IO mechanism as 'No Vakeel , no appeal'.( No Lawyer, No appeal). Shri R D Sharma, Insurance Ombudsman, Jaipur briefed a press meet on 29.11.2023 about various aspects of complaint resolution process .

**Kochi :-** Smt. S. Preetha, Deputy General Manager, New India Assurance Co. Ltd. addressed an interactive meet held on 23.11.2023. Shri Girish Radhakrishnan, Insurance Ombudsman, Kochi emphasised on resolution of complaints through mediation and sought co-operation from Insurers. Interview of the Ombudsman was telecast on ACV TV and also was broadcast on Red FM and in Kochi FM. An advertisement was given in Kochi Metro both as Poster and LCD Display.



बीमा लोकरपाल परिषद  
Council for Insurance Ombudsmen

**Kolkata:-** Ms.Kiran Sahdev, Insurance Ombudsman, Kolkata in an interactive meet with the Nodal Officers conducted on 20.11.2023, spoke about the timely submission of SCN (Self Contained Note) with proper mention of policy clause, exclusions, applicable rules & regulations by the Insurance Companies well before the hearing of complaint for smooth disposal of complaints. In the press meet the Ombudsman talked about the need of spreading awareness about Insurance Ombudsman Complaint redressal mechanism in remote areas with the help of media.

**Lucknow:-** Hon'ble Justice Dr. Devendra Kumar Arora, Chairperson , UP Real Estate Appellate Tribunal was the Guest of Honour for an Insurers' meet organised on 16.11.2023. This event was widely covered by many leading newspapers & news channels. Shri Atul Sahai, Insurance Ombudsman, Lucknow briefed the functioning of the Ombudsman Office in helping the policy holders for providing solutions to the grievances in a press Conference. This event was covered by many leading print & electronic media houses. An advertisement scroller was run at a local TV News Channel Bharat Samachar.

**Mumbai:-** Shri Bharatkumar Pandya, Member, National Consumer Disputes Redressal Commission as the Chief Guest, Shri Inderjeet Singh, Secretary General, General Insurance Council as Guest of Honour and Shri B. P. Acharya, Chairperson, IRDAI Advisory Committee as Keynote Speaker were invited for an online interactive session on 22.11.2023 which was well attended by representatives of the insurers and the policyholders. Shri Satyabrata Nayak, the Secretary General, CIO also attended the session online, Shri. Somnath Ghosh Insurance Ombudsman (Addl. charge), Mumbai highlighted important issues such as mis selling of policies, porting of health insurance policy etc. This event was covered by Sahyadri channel of Doordarshan (Marathi). An interview of the Insurance Ombudsman Shri. Somnath Ghosh was published in Money Control and a talk was telecast on channel 'Zee 24 taas'.

**Noida :-** Shri. Bimbadhar Pradhan, Insurance Ombudsman, Noida expressed his views & concerns regarding the complaint disposal mechanism in an interactive conference on 14.11.2023 which was well attended by representatives of various insurance companies, media representatives & policy holders. He also appealed to enhance the cooperation & strengthen the bond between the Ombudsman Office & Insurance companies. Radio jingle was aired on Akashwani- AIR 16.11.2023. A meet with Media personnel was arranged to create awareness of the Insurance Ombudsman Mechanism.

**Patna:-** Smt. Susmita Mukherjee, Insurance Ombudsman, Patna participated in a live session which was telecast on 'DD-Bihar' and also in a chat show as how to enhance the cooperation & strengthen the bond between Insurance Ombudsman Office & insurance companies was broadcast on 'AIR, Patna'. An interaction with local TV channel 'Aab Tak' was uploaded on You Tube. A press meet was arranged on 15.11.2023 which was well attended by print & digital media personnel. Interactive meetings were organized with representatives of Insurance companies in which Insurance Ombudsman discussed about educating the policy holders about the limitation clause, medical evidence, terms & of the policy before repudiating any claim.

**Pune:-** Dr. Tarun Agarwal, Director NIA, Pune, was the Chief Guest for an interactive session arranged on 17.11.2023 with representatives of insurance companies and policy holders emphasized on the role of Insurance Ombudsmen in the complaint redressal mechanism & possibility of the insurance market expansion. Shri. Sunil Jain ,Insurance Ombudsman, Pune emphasised on the relevance of Bima Lokpal Day. He urged the representatives of the Insurance companies to come up with customer centric products, more sensitive approach towards consumer complaints. An audio clip of 'Insurance Ombudsman Forum Awareness' in Hindi was played for one day, in eight spots in 23 State Transport Bus stations situated in the jurisdiction of the OIO, Pune.

Secretary General  
(CIO)



# Glimpses of Bima Lokpal Day Celebrations



**AHMEDABAD**



**BENGALURU**



**BHOPAL**



**BHUBANESWAR**



**CHANDIGARH**



बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

# Glimpses of Bima Lokpal Day Celebrations



CHENNAI



DELHI



GUWAHATI



HYDERABAD



# Glimpses of Bima Lokpal Day Celebrations



**JAIPUR**



**KOCHI**



**KOLKATA**



**LUCKNOW**



बीमा लोकापाल परिषद  
Council for Insurance Ombudsmen

# Glimpses of Bima Lokpal Day Celebrations



MUMBAI



NOIDA



PATNA



PUNE



## 1. (A4) Digital Initiatives by CIO

- ✿ Major online facilities available on our website [www.cioins.co.in](http://www.cioins.co.in)
- ✿ Registration of complaint online using mobile number
- ✿ All awards are **digitally signed by Insurance Ombudsman**
- ✿ Tracking of complaint using registered mobile number
- ✿ SMS at every stage of complaint disposal
- ✿ Three reminder automailers for cases pending for requirements
- ✿ Auto mailers for Award/Recommendation
- ✿ A facility for a complainant to view and download Award given by Insurance Ombudsman using registered mobile number
- ✿ Addresses jurisdiction and contact details and contact details of all 17 Insurance Ombudsman offices
- ✿ Details of Grievance Redressal Officers of all Insurance Companies
- ✿ Educational video about lodging complaint online
- ✿ Chatbot 'Bima Lokpal Mitra' to resolve common queries
- ✿ Frequently asked questions (FAQs)
- ✿ Insurance Ombudsman Rules 2017 (amended till date)
- ✿ Annual Reports
- ✿ E-forms for complainant & for Insurance Company







बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

# 1. (A5) : Our Efforts to reach out...

**MONEY** | बिजनेस वैश्व | 11

**CIO resolves highest-ever number of complaints**

The 17 Insurance Ombudsman offices across India, operating under the administrative oversight of the Council for Insurance Ombudsmen in Mumbai, have successfully concluded the fiscal year 2023-24 on March 31, 2024. This period saw a notable accomplishment for the institution, marked by the highest-ever number of complaints received. The notable achievements during the year are given as under:

- Number of Entertainable Complaints disposed - 3584
- Number of Complaints disposed by way of mediation - 15528
- Awards and recommendation passed in favour of the complainants - 24815
- Complaints disposed within 30 days of registration - 36%
- Offices of Insurance Ombudsmen with MA outstanding as on March 31, 2024: Nine

Hyderabad, Jaipur, Lucknow, Noida and Patna. Further, 34% of complaints were registered online at www.cio.org.in and 74% of complaints were heard and disposed on line during the year. One of the most important initiatives taken by the Council for Insurance Ombudsmen was the introduction of digital signatures for all Ombudsmen in April 2023, whereby all the awards, mediation (Recommendation) passed by Insurance Ombudsmen were digitally signed and mailed instantly to the complainants and the concerned insurer both.

This initiative alone has saved approximately 2 lakh sheets of A4 size paper, which is a first step of the CIO towards carbon free green environment. The Institute of Insurance Ombudsmen was established under RPS Act, 1996.

**बिजनेस वैश्व** | बिजनेस वैश्व | 11

**बीमा लोकपाल परिषद ने 2023-24 वित्तीय वर्ष में हजारों शिकायतों का निपटारा किया**

बीमा लोकपाल परिषद ने 2023-24 वित्तीय वर्ष में हजारों शिकायतों का निपटारा किया। परिषद के 17 ऑफिसों ने कुल 3584 शिकायतों का निपटारा किया, जिनमें 15528 शिकायतें मध्यस्थता के माध्यम से निपटार की गईं।

**देश-विदेश** | देश-विदेश | 11

**प्राधिकरण ने बीमा लोकपाल नियम 2017 तैयार किया**

प्राधिकरण ने बीमा लोकपाल नियम 2017 तैयार किया। यह नियम बीमा कंपनियों के खिलाफ गैर न्यायिक प्रथाओं को दूर करने के लिए तैयार किया गया है।

**बिजनेस** | बिजनेस | 11

**प्राधिकरण ने बीमा लोकपाल नियम 2017 तैयार किया**

प्राधिकरण ने बीमा लोकपाल नियम 2017 तैयार किया। यह नियम बीमा कंपनियों के खिलाफ गैर न्यायिक प्रथाओं को दूर करने के लिए तैयार किया गया है।

**एक संदेश** | एक संदेश | 11

**प्राधिकरण ने बीमा लोकपाल नियम 2017 तैयार किया**

प्राधिकरण ने बीमा लोकपाल नियम 2017 तैयार किया। यह नियम बीमा कंपनियों के खिलाफ गैर न्यायिक प्रथाओं को दूर करने के लिए तैयार किया गया है।

**जसरात** | जसरात | 11

**प्राधिकरण ने बीमा लोकपाल नियम 2017 तैयार किया**

प्राधिकरण ने बीमा लोकपाल नियम 2017 तैयार किया। यह नियम बीमा कंपनियों के खिलाफ गैर न्यायिक प्रथाओं को दूर करने के लिए तैयार किया गया है।



# 1. (A5) : Our Efforts to reach out...



**INSURANCE OMBUDSMAN**  
 ALTERNATE GRIEVANCE REDRESSAL MACHINERY FOR RESOLVING COMPLAINTS OF INSURANCE SECTOR  
**FREE OF COST**

- We do not make any payment/declare bonus on Insurance Policies
- We do not charge any fees
- We do not sell any insurance or financial products/ appoint any representative for sale of any such products

**CAUTION**  
 Beware of Fraudsters

**SAY NO** to sharing your personal information scanning of QR code/any link from unknown sources

Hyderabad 500050, TG, India, Mysuru



**INSURANCE OMBUDSMAN**  
 AN ALTERNATE GRIEVANCE REDRESSAL PLATFORM

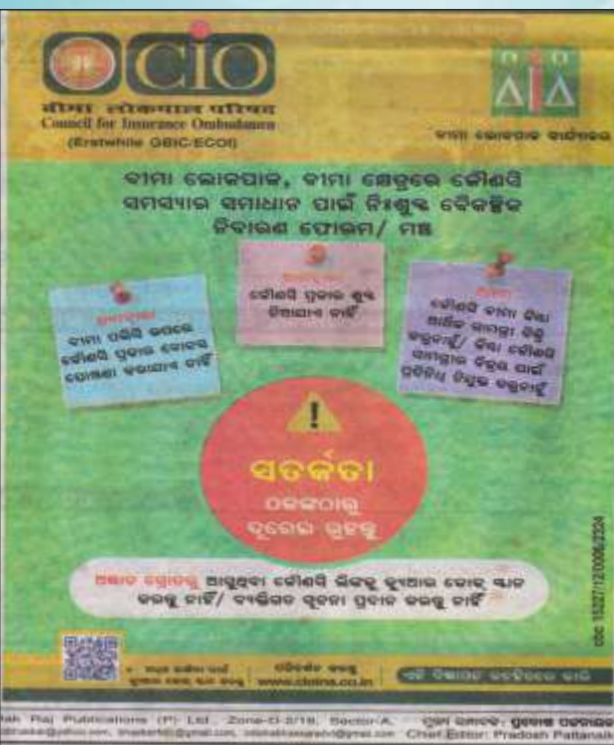
If you are not satisfied with the resolution of grievance provided by your Insurance Company/Insurance Broker.

**Then ↓**

Approach us for the redressal of your Grievance

**FREE OF COST**

Hyderabad 500050, TG, India, Mysuru

**INSURANCE OMBUDSMAN**  
 ALTERNATE GRIEVANCE REDRESSAL MACHINERY FOR RESOLVING COMPLAINTS OF INSURANCE SECTOR  
**FREE OF COST**

- ଆମେ କୌଣସି ଲାଭ/ବଣାମାନ ଲାଭ କରିବା ନାହିଁ
- କୌଣସି ଫିସ୍ ଲାଭ ନାହିଁ
- କୌଣସି ବିମା କମ୍ପାନୀର ବିକ୍ରୟକର୍ତ୍ତା/କର୍ମଚାରୀଙ୍କୁ ନିଯୁକ୍ତ କରୁନାହିଁ

**ସତର୍କତା**  
 ଘଟଣା ଘଟୁଥିବା ସମୟରେ ଆପଣଙ୍କ ବ୍ୟକ୍ତିଗତ ସୂଚନା ଲୁଚାଇ ରଖନ୍ତୁ

ଘଟଣା ଘଟୁଥିବା ସମୟରେ ଆପଣଙ୍କ ବ୍ୟକ୍ତିଗତ ସୂଚନା ଲୁଚାଇ ରଖନ୍ତୁ

Hyderabad 500050, TG, India, Mysuru



**INSURANCE OMBUDSMAN, ALTERNATE GRIEVANCE REDRESSAL MACHINERY FOR RESOLVING COMPLAINTS OF INSURANCE SECTOR FREE OF COST**

- We do not make any payment/declare bonus on Insurance Policies
- We do not charge any fees
- We do not sell any insurance or financial products/ appoint any representative for sale of any such products

**CAUTION**  
 Beware of Fraudsters

**SAY NO** to sharing your personal information scanning of QR code/any link from unknown sources

Hyderabad 500050, TG, India, Mysuru





बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

# Publicity Drive





## 2. (B) ACCOUNTS

All the Offices of the Insurance Ombudsman have submitted their audited Trial Balances as at 31.03.2024. 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 Office of CIO and all 17 Offices of the Insurance Ombudsman for the financial year 2023-24. They have completed their Audit and signed the Accounts on 25.04.2024.

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.

The method of funding implemented from 01.04.2015 is that the amount towards expenses of Council for Insurance Ombudsmen and all Offices of Insurance Ombudsman is collected in advance from the member companies, in the beginning of the financial year, as provided by Life Insurance Council and General Insurance Council based on the provisional market share pertaining to previous financial year and paid-up capital (whichever is more). Later the amount gets adjusted as per actual share.

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, Schedule of Fixed Assets and Balance Sheet as at 31.03.2024 are annexed herewith.



**L. S. NALWAYA & CO.**  
Chartered Accountants

**Independent Auditor's Report**

To  
The Secretary,  
Office of the "Council for Insurance Ombudsmen" & 17 Offices of Insurance Ombudsmen  
(Erstwhile Executive Council of Insurers)  
3<sup>rd</sup> 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 31<sup>st</sup> March, 2024 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.

**Management's Responsibility 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 to provide a basis for our audit opinion.

D-315, Crystal Plaza, Opp. Infiniti Mall, New Link Road, Andheri (West), Mumbai - 400058  
M: + 91 97850 16852; +91 98192 71714 E: Lsnco@rediffmail.com : mumbai.lsnco@gmail.com





**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 Insurers) 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 31<sup>st</sup> March, 2024; 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) 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.
  - b) 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".
  - c) 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).
    - a) Note No. 08 : 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.
    - b) Note No. 09: 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, the council had obtained TDS on GST No. 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 2022-23. CIO had also filed appeal before the Maharashtra Appellate Authority for advance ruling for Goods & Service Tax against order No. GST-ARA-77-2020-21 / B-73 dated 31<sup>st</sup> May 2022 received from Maharashtra Authority for Advance Ruling. A contingent liability may arise in respect of the above cases.





- c) Note No. 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.
- d) In case of Chandigarh OIO, In the Trial Balance, Profit is stated at Rs. 3,27,98,594/- whereas as per Income & Expenditure Statement Excess of Expenditure over Income is stated at Rs. 3,27,98,594/- whereas total fund Rs. 3,37,81,651/- received from CIO as a matching grant / replenishment of expenses is not adjusted against the expenditure / loss for the year, therefore, the income & expenditure account is overstating the loss by Rs 3,27,98,594/-.

**Report on Other Legal & Regulatory Requirements**

- 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 Office 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:**

***In case of Bhubaneshwar:***

- 1. It has been explained that the head "collection for fixed assets" is the name of the capital account. In our opinion this is a misnomer. so, a proper name should be assigned.
- 2. In respect of the supply of manpower, following terms and conditions of appointment order have not been complied with:
  - i) Uniform has not been supplied to all security guard by the agency.
  - ii) Details qualification and identity proof has not been provided to insurance Ombudsman office.
  - iii) Surprise visit has not been undertaken by the agency.

***In case of Guwahati:***

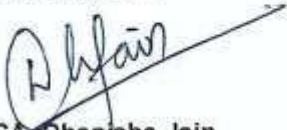
Tax Deducted at source – It has been observed that TDS amounting to Rs 443.00 was deducted for the month of October 2023. This tax amount was deposited on 29/01/2024 i.e. beyond the due date for deposit of tax (07/11/2023). For this delay, an interest of Rs 27.00 was paid on 18/03/2024 by the consultant engaged for filling TDS returns for the office.



**In case of Patna:**

1. Profit on sale of fixed Assets of Rs. 18,695.00 shown as income in statement of Income & Expenditure, although as per Trial Balance (Tally) showing under Current Assets.
2. Other Outstanding Exp. A/c 103 & 104 (Current Liabilities) included income tax late filing fee amounting to Rs 17,550.00 Dr. balance which should be changed to Profit & Loss account, hence understated the "Excess of Expenditure over Income" and understated other outstanding Exp. (current liabilities) by the same amount.

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



CA. Dhanisha Jain  
Partner  
MRN. 471877



UDIN:24471977BK1JJJ3848

Place: Mumbai  
Date: 02.05.2024

## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN & 17 OFFICES OF INSURANCE OMBUDSMAN Consolidated Balance Sheet of CIO & 17 OIO Offices as on 31.03.2024

	Year ended 31-03-2024	Year ended 31-03-2023	Assets	Year ended 31-03-2024	Year ended 31-03-2023
<b>Liabilities</b>					(Amount in Rs.)
<b>Collection for Fixed Assets:</b>			<b>1. Fixed Assets (at Cost):</b>		
1. Collection for Fixed Assets			Gross Block		6,62,03,753.10
Balance as per last Balance Sheet	5,94,18,016.17	5,51,89,064.50	Add : Additions during the year	7,44,74,686.76	1,05,16,966.31
Add : Fixed Assets purchased during FY 2023-24	1,16,22,285.75	1,05,16,966.31	Less : Deletions during the year	1,16,22,285.75	22,46,032.64
Less : Depreciation charged for the FY 2023-24	73,67,935.84	62,88,014.64	Less : Accumulated Depreciation (As per Schedule 'A' attached)	4,91,27,578.00	4,63,01,169.47
<b>Total</b>	<b>6,36,72,366.08</b>	<b>5,94,18,016.17</b>	229 Capital Work in Progress	1,83,360.00	-
<b>2. Receipts from Member Companies</b>			<b>2. Current Assets:</b>		
Balance as per last Balance Sheet	3,29,27,181.69	7,33,20,161.43	Deposits	63,07,428.59	55,80,094.59
Add : Replenishment received from LI/GI Member Cos.	73,55,83,998.98	61,20,99,999.00	228 Prepaid Expenses	20,59,255.36	16,98,830.52
Less : Amount Refunded to Member Cos of LI and GI Council.	3,29,27,184.77	7,33,20,161.00	214 Postage Stamps on Hand Postage	4,195.00	2,506.00
Less : Excess of Expenditure over Income for 2023-24	60,62,10,284.52	57,49,43,866.07	215 Revenue Stamp on Hand Revenue	18.00	18.00
Less : Fixed Assets purchased during FY 2023-24	1,16,22,285.75	1,05,16,966.31	232 Stock on Hand Printing & Stationery	3,35,832.44	4,57,596.57
Add : Depreciation for the FY 2023-24	73,67,935.84	62,88,014.64	227 Other Misc Debit	3,500.00	14,840.75
Add : Amount Receivable from Insurance Copmany	1,16,000.00	3,29,27,181.69	207 Sundry advance	-	14,900.00
<b>Total</b>	<b>18,89,07,727.55</b>	<b>9,23,45,197.86</b>	O/s Income	1,33,550.00	-
<b>3. Current Liabilities:</b>			<b>3. Cash &amp; Bank Balances:</b>		
118 Cheque Cancelled Account	4,479.00	4,479.00	213 Imprest Cash	-	-
122 Other misc. Credits: Deposits received from Court	61,20,023.00	44,36,968.00	212 Balance at Bank	15,71,38,498.61	6,49,40,015.80
103 Outstanding Expenses	34,06,161.67	36,64,723.67			
128 Unclaimed Amount Written Back	1,710.00	1,710.00			
124 Refundable Deposit	1,01,384.00	4,25,741.00			
102 Income Tax Other than Salary	-	3,500.00			
<b>Total</b>	<b>96,33,757.67</b>	<b>85,37,121.67</b>	<b>Grand Total (in Rs.)</b>	<b>16,59,82,278.00</b>	<b>7,27,08,802.23</b>
	<b>19,85,41,485.22</b>	<b>10,08,82,319.53</b>		<b>19,85,41,485.22</b>	<b>10,08,82,319.53</b>

Notes to Accounts as per Schedule 'B' annexed  
As per our Report of even date

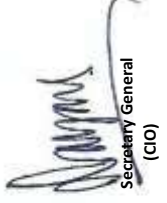
For L. S. Nalwaya & Company  
Chartered Accountants  
FRN: 115645W



CA. Dhanisha Jain  
Partner  
MRN: 471877

UDIN: 244414776X15113848  
Place Mumbai  
Date: 25.04.2024

  
Secretary  
(C/O)

  
Secretary General  
(C/O)



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN & 17 Offices of Insurance Ombudsman**  
**Consolidated Income & Expenditure Account for the year ended 31st March, 2024**

(Amount in INR)

A/C Code	Description (Expense Code)	Year ended 31.03.2024	Year ended 31.03.2023	A/C Code	Description (Income Code)	Year ended 31.03.2024	Year ended 31.03.2023
401	Basic Salary to Omb.	4,25,26,244.00	4,43,67,806.00	501	Sundry Receipts	86,054.12	1,21,345.80
402	Dearness Allowance	1,98,93,150.00	1,67,63,491.00	502	Reversal of Excess Provisions	60,424.00	63,254.00
406	Basic Salary to Others	15,84,07,795.27	19,63,24,313.00	503	Payment received under RTI	2,020.00	3,188.00
407	Special Pay to Others	77,66,692.56	80,21,667.27	597	Pension From Previous Employer (Basic)	44,30,526.00	78,77,979.00
408	D.A. to Others	8,54,57,264.48	7,05,64,869.19	598	Recovery of Pension (DA) From Prev. Employer	19,61,615.00	29,81,243.00
409	HRA to Others	1,08,83,961.99	1,00,17,590.62	599	PROFIT ON SALE OF FIXED ASSETS	3,87,875.00	87,780.10
410	CCA to Others	25,42,619.65	24,00,880.49				
411	FPA to Others	24,32,957.63	22,87,634.33		Excess of Expenditure over Income	60,62,10,284.52	57,49,43,866.07
412	Conveyance to Others	22,91,850.30	23,07,203.75				
413	Deputation Allowance to Others	3,01,61,655.66	2,82,01,003.33				
416	Qualification Pay to Others	13,77,309.84	13,66,679.38				
417	Other Allow. to Others	1,20,578.00	1,72,563.00				
419	PLI	19,853.00	-				
420	Employer's Contribution to Pension	1,55,24,727.83	1,47,15,817.88				
421	Employer's Contri. to PF	10,75,570.00	8,61,014.87				
422	Employer's Contri. to Gratuity	1,25,79,210.99	1,17,99,154.61				
423	Employer's Contribution to Mediclaim	29,72,812.20	20,06,376.42				
424	Employer's Contribution to GSLI	98,115.54	1,14,737.07				
425	Leave Encashment to Omb.	36,90,143.00	33,20,244.00				
426	Travelling Expenses on Tour	19,05,262.30	11,24,908.00				
427	Transfer T E	16,58,742.00	16,04,855.00				
428	L T C Expenses	23,39,167.70	22,76,249.00				
429	Motor Car Expenses	19,82,035.72	20,10,503.49				
430	Auditors Fees	4,52,520.00	4,38,462.00				
431	Law Charges	3,53,555.00	1,41,998.00				
432	Printing & Stationery	36,41,717.55	35,29,360.25				
433	Postage, Revenue Stamps	28,84,810.34	28,52,359.28				
434	Bank Charges	3,605.74	7,487.54				
435	Telephone Charges	11,00,835.77	11,53,110.75				
436	Electricity Charges	50,84,218.62	47,40,033.71				
437	Carriage & Freight	2,69,773.00	2,49,439.76				
438	Repairs & Maintenance	7,02,700.00	7,72,677.54				
439	Staff Amenities	1,18,29,244.64	1,22,67,235.28				
440	Lumpsum Medical Benefit	31,81,051.67	28,01,755.78				
441	All Insurance Premiums	2,28,954.17	2,33,419.83				
442	Entertainment Expenses	8,76,631.55	8,93,027.30				
443	Contractual Payments Other Than AMC	2,48,68,486.68	2,16,49,262.03				
444	AMC Payments	63,67,205.16	30,80,847.04				
445	Office Upkeep	6,57,988.24	7,89,522.66				
446	Subscription to Newspaper	2,96,213.00	2,74,932.00				
447	Conference Expenses	12,49,960.10	11,29,748.25				
448	Training Fees	7,75,260.00	12,59,335.00				
449	Consultancy Fees	5,62,431.00	15,29,727.16				
450	Rent, Rates & Taxes	6,00,06,095.45	5,11,40,667.06				
451	Depreciation	73,67,935.84	62,88,014.64				
452	PR & Publicity	1,34,26,209.85	24,81,213.14				
453	Other Misc. Expenses	4,94,746.88	5,86,510.54				
454	Shifting Expenses	4,33,532.00	-				
455	Infrastructure & Renovation Cost	27,18,636.00	-				
456	Expenses on (External) Committees	1,51,509.30	19,75,402.30				
457	Sundry Office Equipment <Rs.5000/-	4,35,850.36	8,41,937.15				
460	S R A/c	54.01	94.45				
461	Library Expenses	23,221.50	20,991.50				
462	Fixed Allowance	1,41,75,415.00	1,47,89,270.00				
466	GST GOOD & SERVICE TAX	10,10,629.44	-				
467	Reimbursement to Employer for IT Paid on Perks	8,12,335.00	12,32,325.00				
468	Payment to Specialist	3,72,64,325.93	2,41,11,790.00				
469	Incidental Charges Online Hearing	28,320.00	47,200.00				
470	HFL Subsidy Reimbursement	2,05,226.99	1,29,659.33				
471	Bima Lokpal Day	14,73,691.20	-				
499	Loss on Sale of Fixed Assets	16,182.00	10,278.00				
	<b>Total (In Rs)</b>	<b>61,31,38,798.64</b>	<b>58,60,78,655.97</b>		<b>Total (In Rs)</b>	<b>61,31,38,798.64</b>	<b>58,60,78,655.97</b>

Notes to Accounts as per Schedule 'B' annexed  
As per our Report of even date

For L.S. Nalwaya & Company  
Chartered Accountants  
FRN: 115645W  
CA. Dhanisha Jain  
Partner  
MRN: 471877



AO

Secretary (CIO)

Secretary General (CIO)

Place Mumbai  
Date: 25.04.2024



Office of Council for Insurance Ombudsmen & 17 offices of Insurance Ombudsman-Consolidated Statement

SCHEDULE FORMING PART OF THE BALANCE SHEET

AS ON 31-03-2024

SCHEDULE 'A' : FIXED ASSETS

Code	Particulars	Rate	Gross Block		Depreciation			Net Block		2022-24 Depreciation JV to be Passed				
			Gross Block as on 01-04-2023 (A)	Addition in Yr. 2023-24 (B)	Deletion in Yr. 2023-24 (C)	Gross Block as on 31-03-2024 (D = A+B-C)	Depreciation as on 01-04-2023 (E)	Depreciation Add in year 2023-24 (F)	Depreciation Deducted in year 2023-24 (G)		Depreciation as on 31-03-2024 (H) = (E + F - G)	As on 31.03.2024 J = (D - I)	As on 31.03.2023 K = (A - E)	
216	Office Equipments	10%	16714080.02	2945250.82	1457721.35	20201609.46	11586594.21	1432177.36	230456.25	1286736.54	11671611.61	6529988.14	71127486.11	1517194.78
217	Computers	30%	14338022.13	5676262.77	2064689.00	17949565.90	11259757.10	2064625.00	661576.25	1289031.08	1144739.43	6504846.47	3078265.03	1949807.33
218	Air Conditioner, Fridgje etc.	13.91%	8449514.96	849582.20	418208.00	8926575.16	6366035.29	372509.00	142094.83	554524.88	6690175.99	2236398.17	2082459.67	696829.70
219	Electrical Fittings	10%	7849174.17	439042.35	240403.91	8047812.61	3684513.23	233156.91	236794.28	446048.36	4136108.96	3811613.66	4164660.94	684942.64
221	Fax, Phone, Equalix etc.	10%	645542.00	0.00	9250.00	636292.00	425053.75	9249.00	1770.00	37625.90	455203.65	181086.35	220488.25	39388.90
222	Xerox machine	20%	755529.00	0.00	0.00	755529.00	348893.00	0.00	0.00	136731.00	486624.00	268905.00	405636.00	136791.00
223	Library Books	20%	488070.01	6379.00	0.00	494449.01	475135.01	0.00	670.00	3254.00	479069.01	15380.00	12935.00	3834.00
224	Miscellaneous Capital Equip	10%	3294685.14	347467.69	403265.00	3228867.83	1847064.04	365330.00	75826.10	166886.70	1659968.50	1523204.01	1437591.10	242714.80
231	Leasehold Improvements	10%	19850099.33	1358300.92	0.00	21308400.27	10307104.13	0.00	404155.27	169272.45	12403986.85	8904413.42	9642905.20	2096892.72
	<b>Grand Total</b>		<b>74474686.76</b>	<b>11622286.75</b>	<b>4593547.29</b>	<b>81549111.23</b>	<b>46301169.75</b>	<b>4477107.29</b>	<b>1755342.96</b>	<b>5612592.90</b>	<b>49127578.00</b>	<b>32375547.22</b>	<b>28173517.30</b>	<b>7367935.88</b>

For L. S. MALWAYA & COMPANY  
Chartered Accountants

AG  
CO

SECRETARY GENERAL

Place  
Date  
02/05/2024





Ref: CIO/Accts./2023-24 /CONSO

**M/s L. S. Nalwaya & Co.**  
Chartered Accountants  
122-Sheer\_E-Punjab,  
Opp. St Dominic Savio High School,  
Andheri (East),  
Mumbai – 400 093

Dear Sirs,

Re: **Audit of financial statements for the year ended March 31, 2024**

In connection with your audit of Balance Sheet of the Council for Insurance Ombudsmen and its 17 Ombudsman Offices as at March 31, 2024 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 Ombudsman Rules, 2017 (as amended till date) 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:



1



बीमा लीकपाल परिषद  
Council for Insurance Ombudsmen

### **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 Insurance Ombudsman Rules, 2017 (as amended till date) 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 Ombudsman Rules, 2017 (as amended till date) and for safeguarding 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, 2024 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 31<sup>st</sup> March 2023.

### **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, 2023.
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 a material effect on the financial statements.

 2



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, 2024
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 Offices.

**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.







बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

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 will be duly adjusted from the funds required from all the insurance companies for 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 2023-24. We have also filed appeal before the Maharashtra Appellate Authority for advance Ruling for Goods and Services Tax against Order No GST-ARA-77-2020-21/B-73 dated 31.05.2022 received from Maharashtra Authority for Advance Ruling,

**For the Council for Insurance Ombudsmen**



**Secretary General**

Place: Mumbai  
Date: 25.04.2024

**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 31/03/2024**

**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 up to Rs.5,000/- each shall be charged to revenue account code 457 – Sundry Office Equipment in the year of purchase.

A/c code	Asset	Rate of depreciation
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%







चीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

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

2. As per Ombudsman Rules 2017 (as amended till date) and as decided in the 2<sup>nd</sup> meeting of Executive Council of Insurers, Office of the "Council for Insurance Ombudsmen" has received Rs.73,55,83,999/- (Rs. Seventy Three Crore Fifty Five Lakhs Eighty Three Thousand Nine Hundred Ninety Nine Only) from the member companies of Life Insurance Council and General Insurance Council towards advance sharing of expenses for the financial year 2023-24 through Life Insurance Council and General Insurance Council.
3. Based on advance sharing done and informed to member Insurance Companies by through Life Insurance Council and General Insurance Council , We had received funds from member Insurance companies of Life Insurance Council and General Insurance Council for the financial year 2023-24.After getting the requisite data of actual share of expenses of each Insurance Company from Life Insurance Council and General Insurance Council for the Financial Year 2022-23, we had completed the necessary exercise of identifying the status of each Insurance Company regarding the excess or short remittance received from them for the financial year 2022-23.We have refunded Rs.5,65,51,728 /- ( Rs. Five Crore Sixty Five Lakh Fifty One Thousand Seven Hundred Twenty Eight Only) to the member Insurance companies of Life Insurance Council and General Insurance Council and have recovered Rs. 2,36,24,543.23 (Rs. Two Crore Thirty Six Lakhs Twenty Four Thousand Five Hundred Forty Three Paise Twenty Three only) towards actual sharing of expenses for the FY 2022-23.
4. As per Ombudsman Rules 2017 (as amended till date) and the decision taken regarding the sharing of expenses of CIO & 17 OIO's in the 2<sup>nd</sup> Meeting of the then Executive Council of Insurers, we will inform the Life Insurance Council & General Insurance Council the actual expenses of CIO & 17 OIO's for the financial year 2023-2024.The actual expenses will be distributed equally and informed to Life Insurance Council and General Insurance Council and on receipt of the details of actual sharing of expenses, we will refund/recovery based on actual sharing given by LI AND GI Council for the FY 2023-24.
5. An amount of Rs. 48,20,87,224.02 (Rs. Forty Eight Crore Twenty Lakhs Eighty Seven Thousand Two Hundred and Twenty Four paise Two Only) has been provided as replenishment to 17 Ombudsman Offices for the financial year 2023-24.



2

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 31.03.2024

Centre	Amount in Rs.
Bhopal	9,42,820/-
Hyderabad	31,62,336/-
Noida	9,74,711/-
Chennai	9,41,406/-
Kochi	98,100/-
<b>Total</b>	<b>61,19,373/-</b>

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. 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 and filed the TDS on GST returns during the financial year 2023-24 .We have also filed appeal before the Maharashtra Appellate Authority for Advance Ruling for Goods and Services Tax against Order No. GST-ARA-77-2020-21/B-73 DATED 31.05.2022 received from Maharashtra Authority for Advance Ruling. A contingent liability may arise in respect of the above cases.







बीमा लीकपाल परिषद  
Council for Insurance Ombudsmen

10. During the year, status of complaints is as under:

Particulars	Complaints o/s as on 01.04.2023	Received during the year	Disposed during the year	Outstanding as on 31/03/2024
For Life Insurance	1211	16252	15554	1899
For General Insurance	275	4833	4735	373
For Health Insurance	2846	31490	29406	4930
<b>TOTAL</b>	<b>4332</b>	<b>52575</b>	<b>49705</b>	<b>7202</b>

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" is not required to file Income Tax Return, as it is not carrying on any commercial activity.

As per our Report of even date

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



*[Signature]*

Partner  
MRN: 471877

*[Signature]*  
Secretary (CIO)

*[Signature]*  
Secretary General

UDIN: 24471877BK1JJJ3848

Place: Mumbai  
Date: 25.04.2024



## 2. (C) COMPLAINT ANALYSIS

Complaints Statistics have been generated through the CMS.  
The following consolidated statements as at 31.03.2024 are attached herewith:

SR. No.	Description	Statement
1	Complaints Disposal (Summary - Life, General & Health Insurance)	LIGIHI
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 & Recommendation in favour of Complainants-Amount Wise (Centre Wise- Life, General & Health Insurance)	L4G4H4
9	Details of Awards & Recommendation in favour of Complainants - Amount Wise (Company Wise Analysis - Life Insurance)	L5
10	Details of Awards & Recommendation in favour of Complainants - Amount Wise (Company Wise Analysis - General Insurance)	G5
11	Details of Awards & Recommendation in favour of Complainants - 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
19	Complaints received trend (Sector wise & Stream wise)	GRAPH
20	Streamwise comparison of complaints received	GRAPH
21	Complaints settled through Mediation (Centre wise & Year wise)	GRAPH
22	Stream wise comparison of Complaints Received (Life, General & Health Insurance)	GRAPH
23	Streamwise ,Sector wise comparison of complaints received (Life, General & Health Insurance)	GRAPH
24	Comparison of online & offline statistics of hearing	GRAPH
25	Complaints settled through Mediation (Centre wise & Year wise)	GRAPH

# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

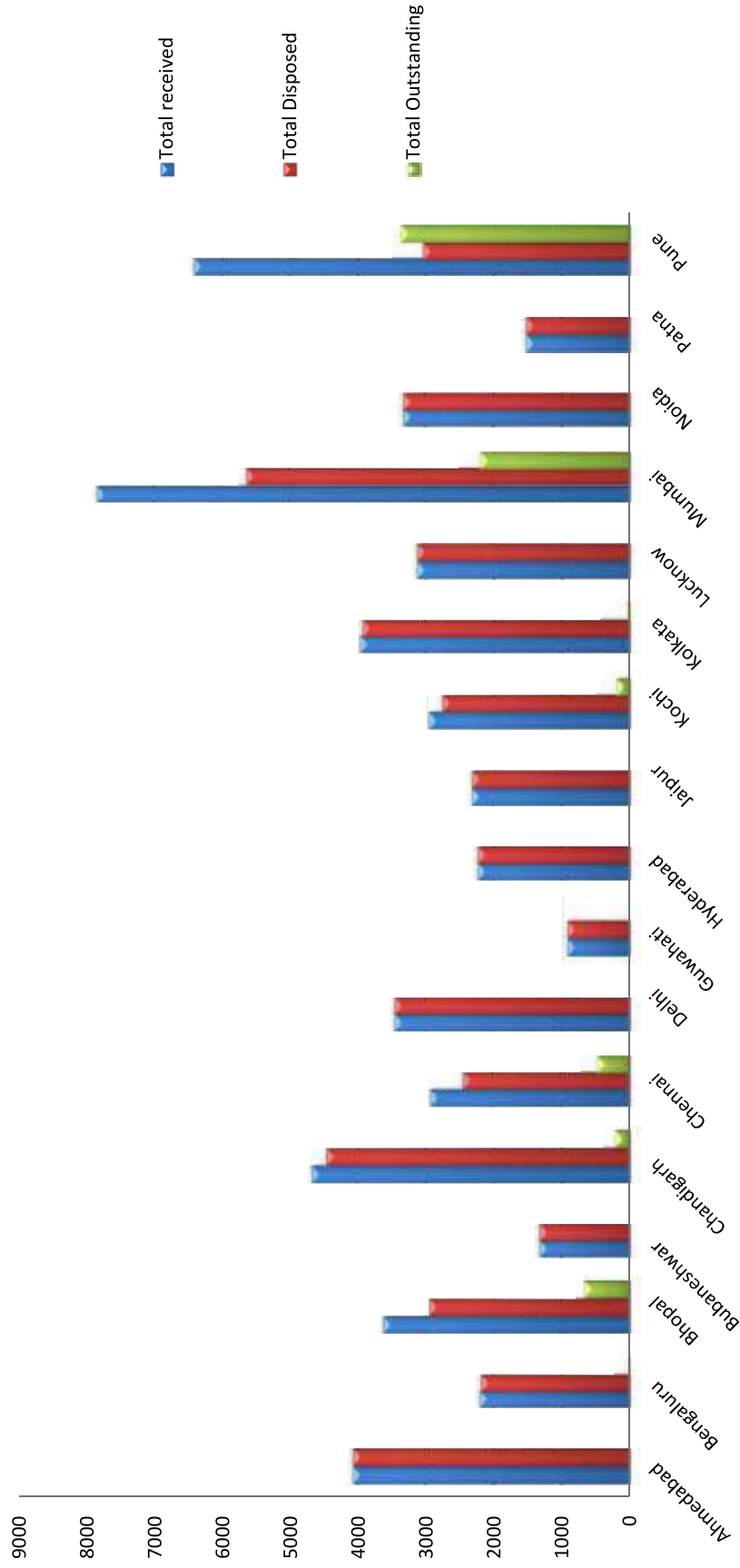
## Complaints Received & Disposal statement for the period 01.04.2023 to 31.03.2024

### STATEMENT L1G1H1 LIFE , GENERAL & HEALTH INSURANCE

NAME OF CENTER	Total No of Complaints		No. of Complaints Disposed by way of					No. of Durationwise disposal					No. of Durationwise Outstanding complaints							
	Ols at the beginning	Received for the period	Total	Recommen dations	Awards fvg complainant	Awards fvg. Ins. Co.	Withdrawal	No-entertainable	Total Disposed	Within month	1 Month to 2 months 3 months	2 months To 3 months to 1 year	Above 1 year	Total	Within month	1 Month to 2 months 3 months	2 months To 3 months to 1 year	Above 1 year	Total Outstanding	
Ahmedabad	23	4050	4073	839	1039	678	215	1302	4073	2570	1143	352	8	4073	0	0	0	0	0	
Bengaluru	0	2202	2202	1164	338	183	88	407	2180	1479	698	3	0	2180	22	0	0	0	22	
Bhopal	73	3556	3629	974	725	648	270	335	2952	960	871	551	570	2952	151	276	99	0	677	
Bhubaneswar	0	1320	1320	433	250	286	11	340	1320	1017	281	22	0	1320	0	0	0	0	0	
Chandigarh	212	4469	4681	1907	1008	767	30	747	4459	2690	1619	139	11	4459	197	22	2	1	222	
Chennai	0	2906	2906	1092	537	405	171	227	2432	1462	541	421	8	2432	233	169	68	4	474	
Delhi	0	3459	3459	1947	53	612	259	588	3459	3272	171	13	3	3459	0	0	0	0	0	
Guwahati	0	915	915	340	220	192	57	106	915	827	87	1	0	915	0	0	0	0	0	
Hyderabad	1	2231	2232	958	495	323	301	155	2232	1772	415	44	1	2232	0	0	0	0	0	
Jaipur	0	2320	2320	535	503	294	150	838	2320	1705	559	56	0	2320	0	0	0	0	0	
Kochi	148	2811	2959	903	439	519	69	830	2760	1157	522	175	906	2760	2	0	1	196	199	
Kolkata	0	3963	3963	1530	441	1186	455	317	3929	1931	1855	138	5	3929	27	7	0	0	34	
Lucknow	0	3130	3130	661	311	343	162	1653	3130	2239	860	31	0	3130	0	0	0	0	0	
Mumbai	1979	5865	7844	883	1422	705	591	2044	5645	2186	106	121	3006	5645	480	233	222	1264	2199	
Noida	98	3230	3328	733	565	584	137	1309	3328	1998	1310	20	0	3328	0	0	0	0	0	
Patna	0	1520	1520	452	179	249	102	538	1520	1094	358	68	0	1520	0	0	0	0	0	
Pune	1798	4628	6426	177	762	664	329	1119	3051	1147	23	28	1026	3051	296	282	410	124	3375	
<b>Total</b>	<b>4332</b>	<b>52575</b>	<b>56907</b>	<b>15528</b>	<b>9287</b>	<b>8638</b>	<b>3397</b>	<b>12855</b>	<b>49705</b>	<b>29506</b>	<b>11419</b>	<b>2183</b>	<b>5544</b>	<b>49705</b>	<b>1408</b>	<b>864</b>	<b>979</b>	<b>3827</b>	<b>124</b>	<b>7202</b>



## Life Insurance, General & Health Insurance Industry: Complaint Analysis (L1G1H1) for the period 01.04.2023 to 31.03.2024



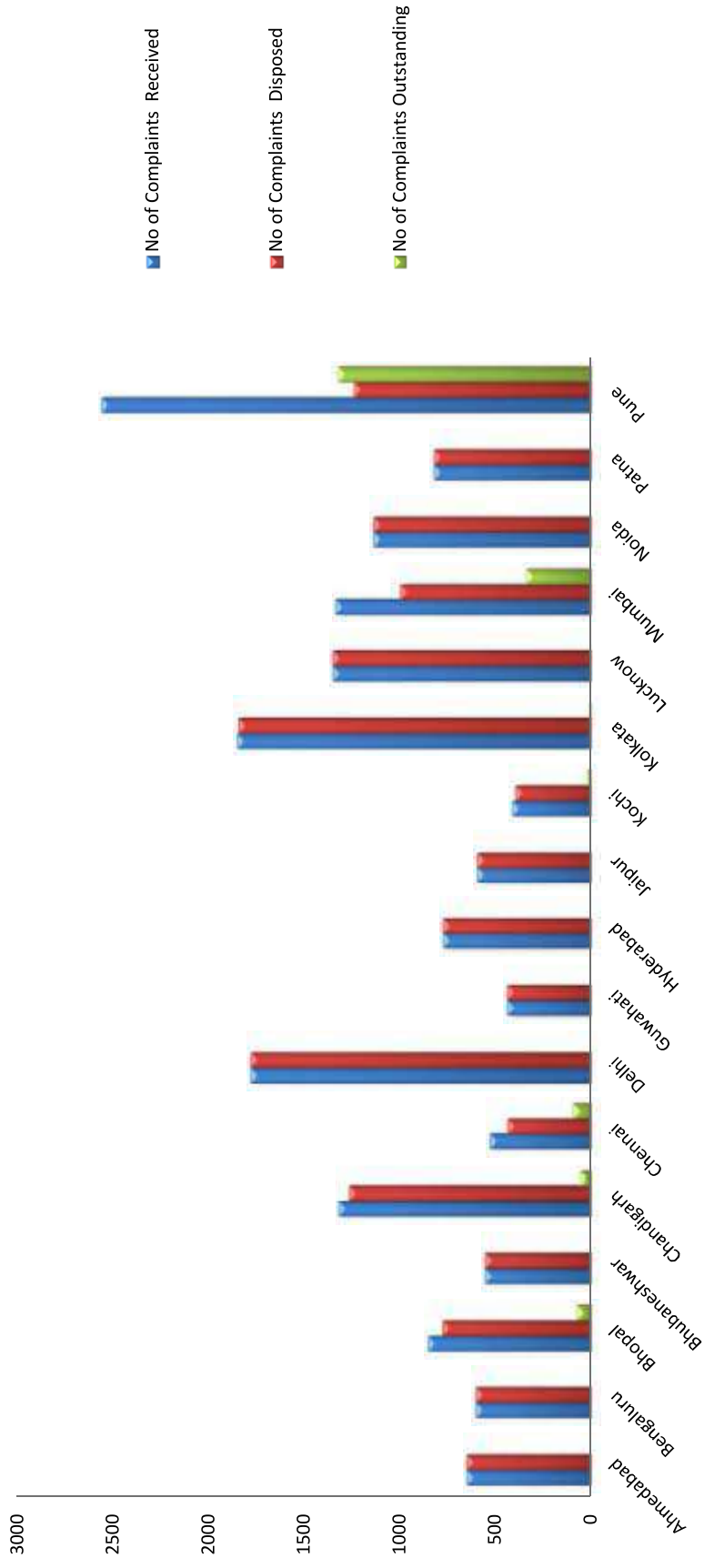


सीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

**OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN**  
**Complaints Disposal statement for the period 01.04.2023 to 31.03.2024**  
**STATEMENT L2**  
**LIFE INSURANCE**

NAME OF CENTER	Total No of Complaints		No. of Complaints Disposed by way of						No. of Durationwise disposal						No. of Durationwise Outstanding complaints								
	O/s at the beginning of the year	Received for the period	Total	Recommen- dations	Awards fvg complainant	Awards fvg. Ins. Co.	Withdrawal	Non- entertainable	Total Disposed	Within month	1 Month to 2 months	2 months To 3 months	3 months to 1 year	Above 1 year	Total	Within month	1 Month to 2 months	2 months To 3 months	3 months to 1 year	Above 1 year	Total Outstanding		
																						34	263
Ahmedabad	3	642	645	133	49	166	34	263	645	447	172	26	0	0	645	0	0	0	0	0	0	0	0
Bengaluru	0	596	596	346	84	60	45	61	596	529	67	0	0	0	596	0	0	0	0	0	0	0	
Bhopal	18	830	848	113	68	347	136	109	773	376	336	46	15	0	773	48	20	7	0	0	0	75	
Bhubaneswar	0	549	549	174	73	174	6	122	549	329	204	16	0	0	549	0	0	0	0	0	0	0	
Chandigarh	42	1271	1313	347	284	346	7	274	1258	802	419	35	2	0	1258	48	4	2	1	0	0	55	
Chennai	0	524	524	143	98	99	41	51	432	313	55	64	0	0	432	48	33	9	2	0	0	92	
Delhi	0	1773	1773	1035	25	422	104	187	1773	1683	78	9	3	0	1773	0	0	0	0	0	0	0	
Guwahati	0	430	430	211	46	94	19	60	430	388	42	0	0	0	430	0	0	0	0	0	0	0	
Hyderabad	1	765	766	266	127	163	124	86	766	592	151	22	1	0	766	0	0	0	0	0	0	0	
Jaipur	0	591	591	108	66	62	40	315	591	508	80	3	0	0	591	0	0	0	0	0	0	0	
Kochi	19	385	404	39	78	140	23	109	389	129	34	37	189	0	389	0	0	1	14	0	0	15	
Kolkata	0	1844	1844	669	241	575	180	173	1838	1008	766	62	2	0	1838	4	2	0	0	0	0	6	
Lucknow	0	1347	1347	351	91	182	28	695	1347	994	347	6	0	0	1347	0	0	0	0	0	0	0	
Mumbai	297	1033	1330	231	181	152	54	374	992	392	21	16	544	19	992	67	52	18	201	0	0	338	
Noida	25	1107	1132	251	205	192	37	447	1132	679	453	0	0	0	1132	0	0	0	0	0	0	0	
Patna	0	818	818	227	50	174	58	309	818	621	186	11	0	0	818	0	0	0	0	0	0	0	
Pune	806	1747	2553	94	344	377	72	348	1235	354	4	3	815	59	1235	117	125	234	842	0	0	1318	
<b>Total</b>	<b>1211</b>	<b>16252</b>	<b>17463</b>	<b>4738</b>	<b>2110</b>	<b>3725</b>	<b>1008</b>	<b>3983</b>	<b>15564</b>	<b>10144</b>	<b>3415</b>	<b>356</b>	<b>1571</b>	<b>78</b>	<b>15564</b>	<b>332</b>	<b>236</b>	<b>271</b>	<b>1060</b>	<b>0</b>	<b>0</b>	<b>1899</b>	

## Life Insurance Industry: (L2) Complaint Analysis (Centrewise) for the period 01.04.2023 to 31.03.2024

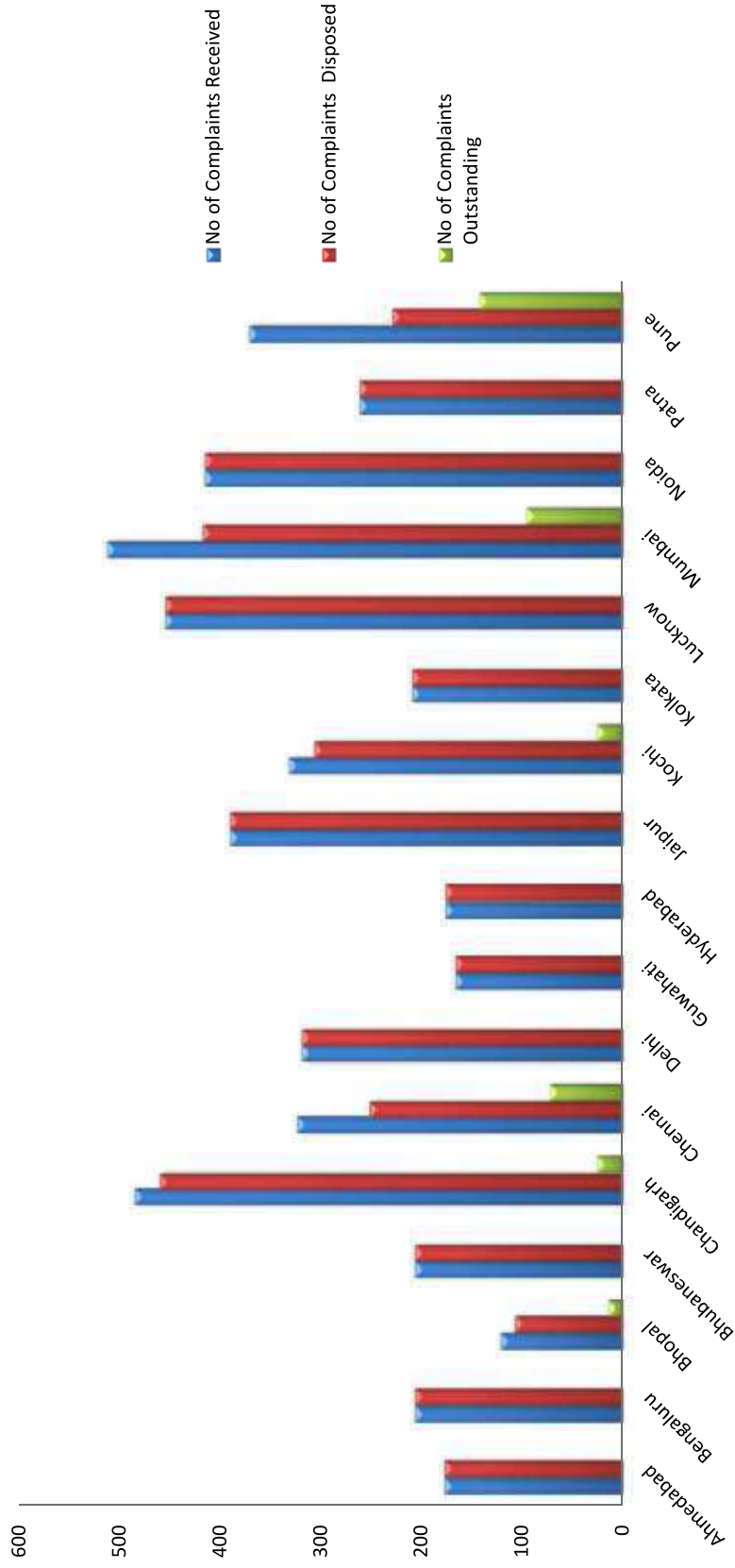




**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Complaints Disposal statement for the period 01.04.2023 to 31.03.2024**  
**STATEMENT G2**  
**GENERAL INSURANCE**

NAME OF CENTER	Total No of Complaints			No. of Complaints Disposed by way of						No. of Durationwise disposal						No. of Durationwise Outstanding complaints					
	O/s at the beginning of the year	Received for the period	Total	Recommndations	Awards for complaintant	Awards for Ins. Co.	Withdrawal	Non-entertainable	Total Disposed	Within month	1 Month to 2 months	2 months To 3 months	3 months to 1 year	Above 1 year	Total	Within month	1 Month to 2 months	2 months To 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Ahmedabad	0	176	176	8	34	34	6	94	176	111	47	18	0 <td>0 <td>176</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> </td>	0 <td>176</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td>	176	0	0	0	0	0	0
Bengaluru	0	205	205	51	43	12	8	91	205	132	73	0	0	205	0	0	0	0	0	0	0
Bhopal	7	113	120	9	21	22	5	49	106	53	17	9	27	106	2	3	9	0	0	0	14
Bhubaneswar	0	205	205	26	55	52	2	70	205	168	37	0	0	205	0	0	0	0	0	0	0
Chandigarh	29	455	484	83	148	93	7	128	459	234	191	28	6	459	21	4	0	0	0	0	25
Chennai	0	323	323	34	77	58	30	52	251	137	61	51	2	251	33	24	13	2	0	0	72
Delhi	0	317	317	144	8	51	26	88	317	293	21	3	0	317	0	0	0	0	0	0	0
Guwahati	0	165	165	32	71	33	10	19	165	156	9	0	0	165	0	0	0	0	0	0	0
Hyderabad	0	175	175	38	45	23	41	28	175	145	23	7	0	175	0	0	0	0	0	0	0
Jaipur	0	389	389	29	89	42	28	201	389	312	62	15	0	389	0	0	0	0	0	0	0
Kochi	35	295	330	28	62	80	8	127	305	135	17	16	137	305	2	0	0	23	0	0	25
Kolkata	0	208	208	35	22	60	40	51	208	110	93	5	0	208	0	0	0	0	0	0	0
Lucknow	0	454	454	53	37	44	7	313	454	347	102	5	0	454	0	0	0	0	0	0	0
Mumbai	114	398	512	22	82	59	23	231	417	238	3	2	154	417	30	3	12	50	0	0	95
Noida	6	408	414	12	46	81	12	263	414	307	107	0	0	414	0	0	0	0	0	0	0
Patna	0	261	261	46	70	15	17	113	261	187	69	5	0	261	0	0	0	0	0	0	0
Pune	84	286	370	0	32	29	18	149	228	153	0	0	15	228	16	13	10	90	13	142	
<b>Total</b>	<b>275</b>	<b>4833</b>	<b>5108</b>	<b>650</b>	<b>942</b>	<b>788</b>	<b>288</b>	<b>2067</b>	<b>4735</b>	<b>3218</b>	<b>932</b>	<b>164</b>	<b>341</b>	<b>4735</b>	<b>104</b>	<b>47</b>	<b>44</b>	<b>165</b>	<b>13</b>	<b>373</b>	

## General Insurance Industry (G2) Complaint analysis (Centrewise) for the period 01.04.2023 to 31.03.2024

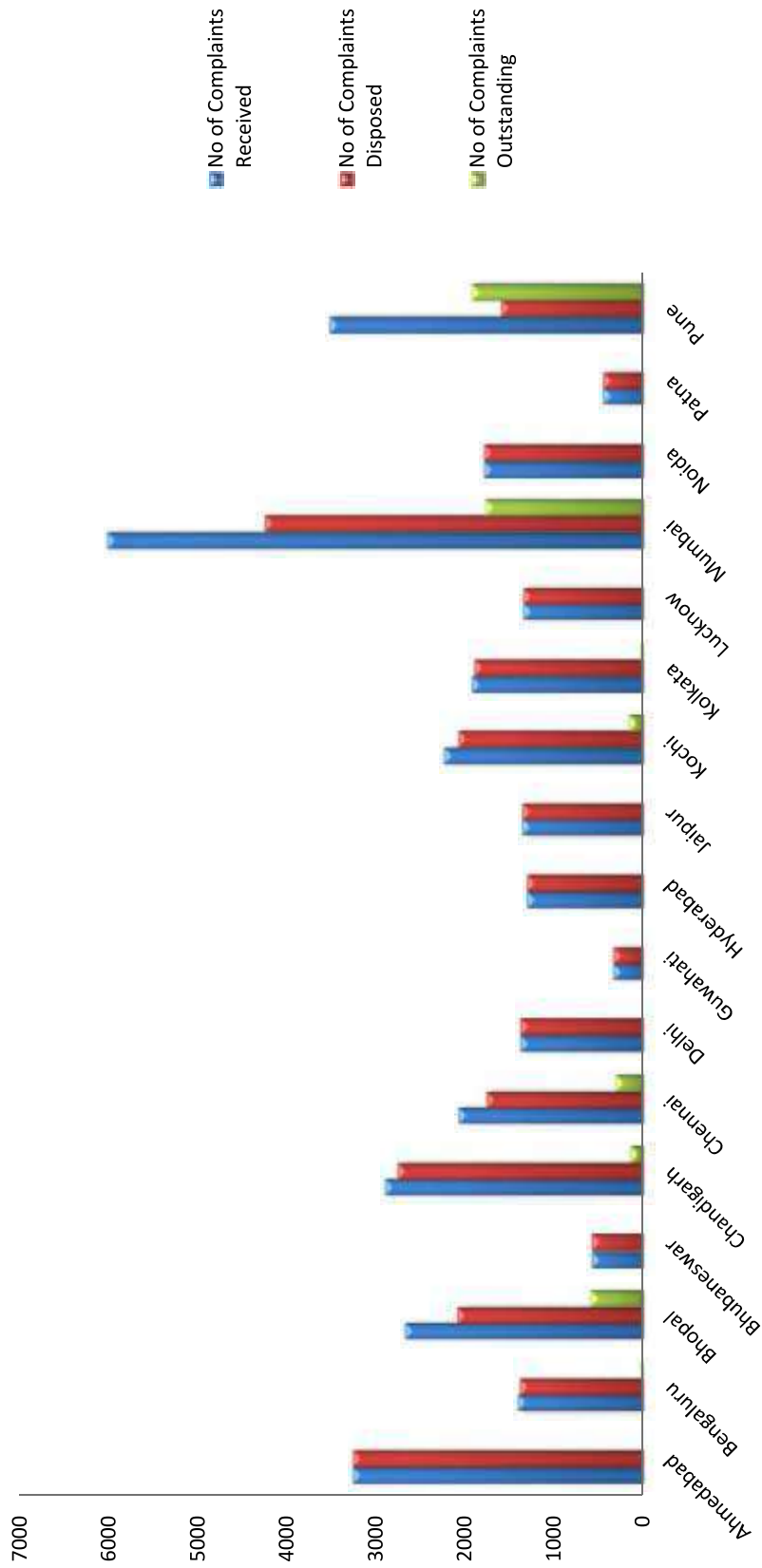


**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Complaints Disposal statement for the period 01.04.2023 to 31.03.2024**  
**STATEMENT H2**  
**HEALTH INSURANCE**

NAME OF CENTER	Total No of Complaints		No. of Complaints Disposed by way of						No. of Durationwise disposal						No. of Durationwise Outstanding complaints							
	O/s at the beginning of the year	Received for the period	Total	Recommendations	Awards fvg complainant	Awards fvg. Ins. Co.	Withdrawal	Non-entertainable	Total Disposed	Within month	1 Month to 2 months	2 months To 3 months	3 months to 1 year	Above 1 year	Total	Within month	1 Month to 2 months	2 months To 3 months	3 months to 1 year	Above 1 year	Total Outstanding	
																						1 Month to 2 months
Ahmedabad	20	3232	3252	698	956	478	175	945	3252	2012	924	308	8	0	3252	0	0	0	0	0	0	0
Bengaluru	0	1401	1401	767	211	111	35	255	1379	818	558	3	0	0	1379	22	0	0	0	0	0	22
Bhopal	48	2613	2661	852	636	279	129	177	2073	531	518	496	528	0	2073	101	128	260	99	0	0	588
Bhubaneswar	0	566	566	233	122	60	3	148	566	520	40	6	0	0	566	0	0	0	0	0	0	0
Chandigarh	141	2743	2884	1477	576	328	16	345	2742	1654	1009	76	3	0	2742	128	14	0	0	0	0	142
Chennai	0	2059	2059	915	362	248	100	124	1749	1012	425	306	6	0	1749	152	112	46	0	0	0	310
Delhi	0	1369	1369	768	20	139	129	313	1369	1296	72	1	0	0	1369	0	0	0	0	0	0	0
Guwahati	0	320	320	97	103	65	28	27	320	283	36	1	0	0	320	0	0	0	0	0	0	0
Hyderabad	0	1291	1291	654	323	137	136	41	1291	1035	241	15	0	0	1291	0	0	0	0	0	0	0
Jaipur	0	1340	1340	398	348	190	82	322	1340	885	417	38	0	0	1340	0	0	0	0	0	0	0
Kochi	94	2131	2225	836	299	299	38	594	2066	893	471	122	580	0	2066	0	0	0	159	0	0	159
Kolkata	0	1911	1911	826	178	551	235	93	1883	813	996	71	3	0	1883	23	5	0	0	0	0	28
Lucknow	0	1329	1329	257	183	117	127	645	1329	898	411	20	0	0	1329	0	0	0	0	0	0	0
Mumbai	1568	4434	6002	630	1159	494	514	1439	4236	1556	82	103	2308	187	4236	383	178	192	1013	0	0	1766
Noida	67	1715	1782	470	314	311	88	599	1782	1012	750	20	0	0	1782	0	0	0	0	0	0	0
Patna	0	441	441	179	59	60	27	116	441	286	103	52	0	0	441	0	0	0	0	0	0	0
Pune	908	2595	3503	83	386	258	239	622	1588	640	19	25	196	708	1588	163	144	166	1331	111	111	1915
<b>Total</b>	<b>2846</b>	<b>31490</b>	<b>34336</b>	<b>10140</b>	<b>6235</b>	<b>4125</b>	<b>2101</b>	<b>6805</b>	<b>29406</b>	<b>16144</b>	<b>7072</b>	<b>1663</b>	<b>3632</b>	<b>895</b>	<b>29406</b>	<b>972</b>	<b>581</b>	<b>664</b>	<b>2602</b>	<b>111</b>	<b>111</b>	<b>4930</b>



## Health Insurance Industry (H2) Complaint Analysis (Centrewise) for the period 01.04.2023 to 31.03.2024





सीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

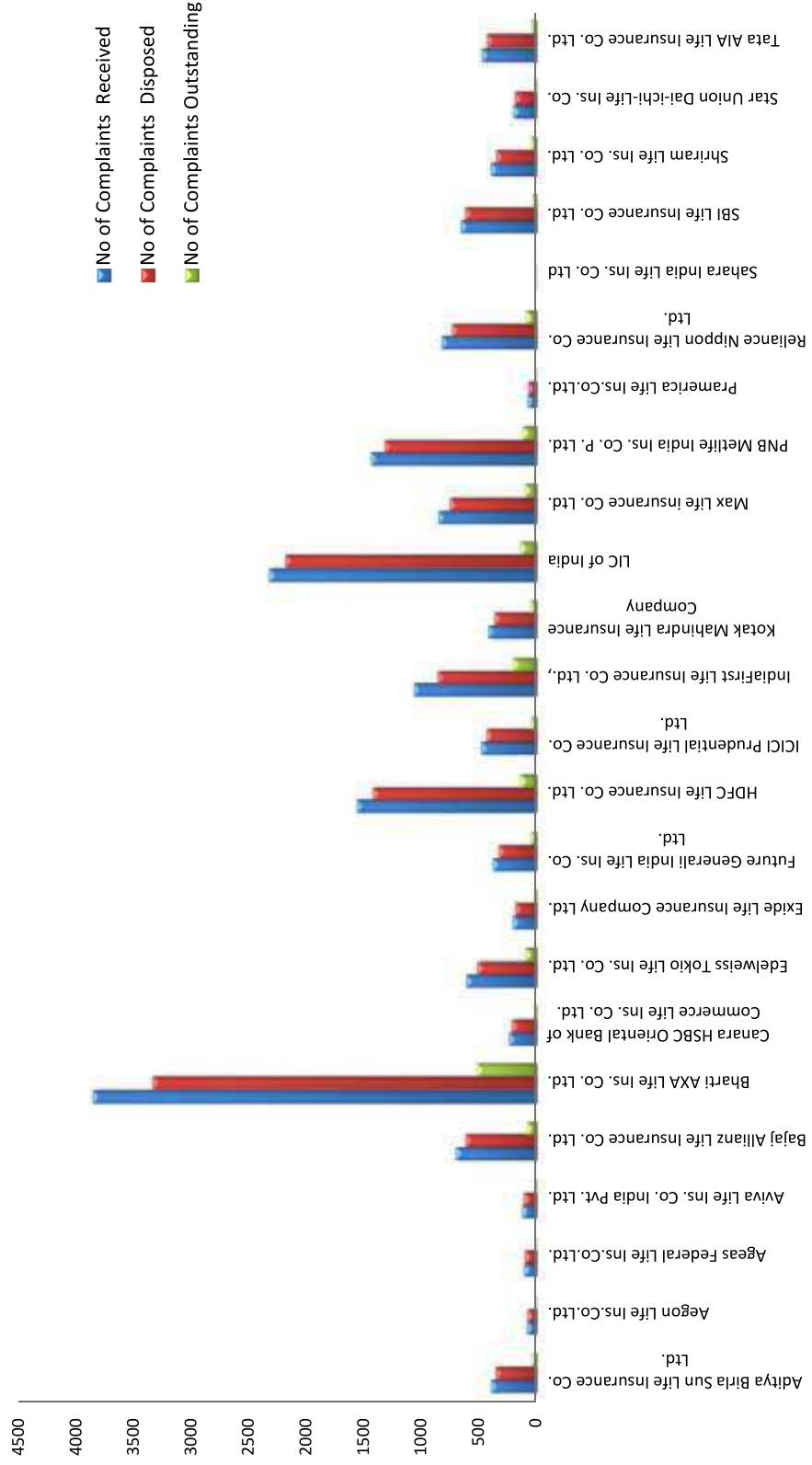
## OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

### Complaints Disposal statement for the period 01.04.2023 to 31.03.2024

#### STATEMENT L3 LIFE 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 the period	Total	Recommen- dations	Awards fvg complainant	Awards fvg 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
Aditya Birla Sun Life Insurance Co. Ltd.	20	374	394	71	63	105	29	86	354	317	35	2	354	17	23	0	40
Aegon Life Ins.Co.Ltd.	17	67	84	6	10	33	3	26	78	60	17	1	78	4	2	0	6
Ageas Federal Life Ins.Co.Ltd.	12	94	106	25	14	28	6	28	101	74	24	3	101	4	1	0	5
Aviva Life Ins. Co. India Pvt. Ltd.	5	118	123	30	12	29	8	30	109	103	5	1	109	6	8	0	14
Bajaj Allianz Life Insurance Co. Ltd.	30	667	697	256	45	135	43	135	614	558	54	2	614	45	38	0	83
Bharti AXA Life Ins. Co. Ltd.	367	3475	3842	1287	502	809	106	622	3326	2869	436	21	3326	159	357	0	516
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	19	218	237	72	37	28	21	55	213	186	26	1	213	13	11	0	24
Edelweiss Tokio Life Ins. Co. Ltd.	50	559	609	103	107	167	38	96	511	443	63	5	511	32	66	0	98
Exide Life Insurance Company Ltd.	32	171	203	58	20	61	7	37	183	140	41	2	183	6	14	0	20
Future Generali India Life Ins. Co. Ltd.	47	332	379	66	57	120	10	75	328	272	52	4	328	23	28	0	51
HDFC Life Insurance Co. Ltd.	99	1458	1557	547	139	289	93	348	1416	1270	140	6	1416	74	67	0	141
ICICI Prudential Life Insurance Co. Ltd.	23	456	479	113	36	103	41	139	432	396	33	3	432	29	18	0	47
IndiaFirst Life Insurance Co. Ltd.,	126	935	1061	304	125	186	41	201	857	702	147	8	857	83	121	0	204
Kotak Mahindra Life Insurance Company	11	405	416	123	29	106	16	90	364	346	18	0	364	32	20	0	52
LIC of India	89	2226	2315	396	298	522	216	744	2176	2000	171	5	2176	71	68	0	139
Max Life insurance Co. Ltd.	35	815	850	221	97	155	61	215	749	692	56	1	749	43	58	0	101
PNB Metlife India Ins. Co. P. Ltd.	76	1359	1435	485	140	292	88	310	1315	1241	72	2	1315	61	59	0	120
Pramerica Life Ins.Co.Ltd.	2	74	76	7	8	35	4	17	71	69	1	1	71	2	3	0	5
Reliance Nippon Life Insurance Co. Ltd.	77	746	823	190	141	194	22	185	732	635	94	3	732	40	51	0	91
Sahara India Life Ins. Co. Ltd	0	3	3	0	1	0	0	2	3	3	0	0	3	0	0	0	0
SBI Life Insurance Co. Ltd.	33	621	654	91	119	187	54	168	619	577	40	2	619	24	11	0	35
Shriram Life Ins. Co. Ltd.	14	368	382	120	44	40	37	98	339	320	19	0	339	27	16	0	43
Star Union Dai-ichi-Life Ins. Co.	9	186	195	63	14	23	22	57	179	170	9	0	179	12	4	0	16
Tata AIA Life Insurance Co. Ltd.	13	447	460	100	46	74	36	161	417	398	14	5	417	28	15	0	43
<b>Total</b>	<b>1206</b>	<b>16174</b>	<b>17380</b>	<b>4734</b>	<b>2104</b>	<b>3721</b>	<b>1002</b>	<b>3925</b>	<b>15486</b>	<b>13841</b>	<b>1567</b>	<b>78</b>	<b>15486</b>	<b>835</b>	<b>1059</b>	<b>0</b>	<b>1894</b>

## Life Insurance Industry (L3) Complaints Analysis Company wise for the period 01.04.2023 to 31.03.2024







सीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

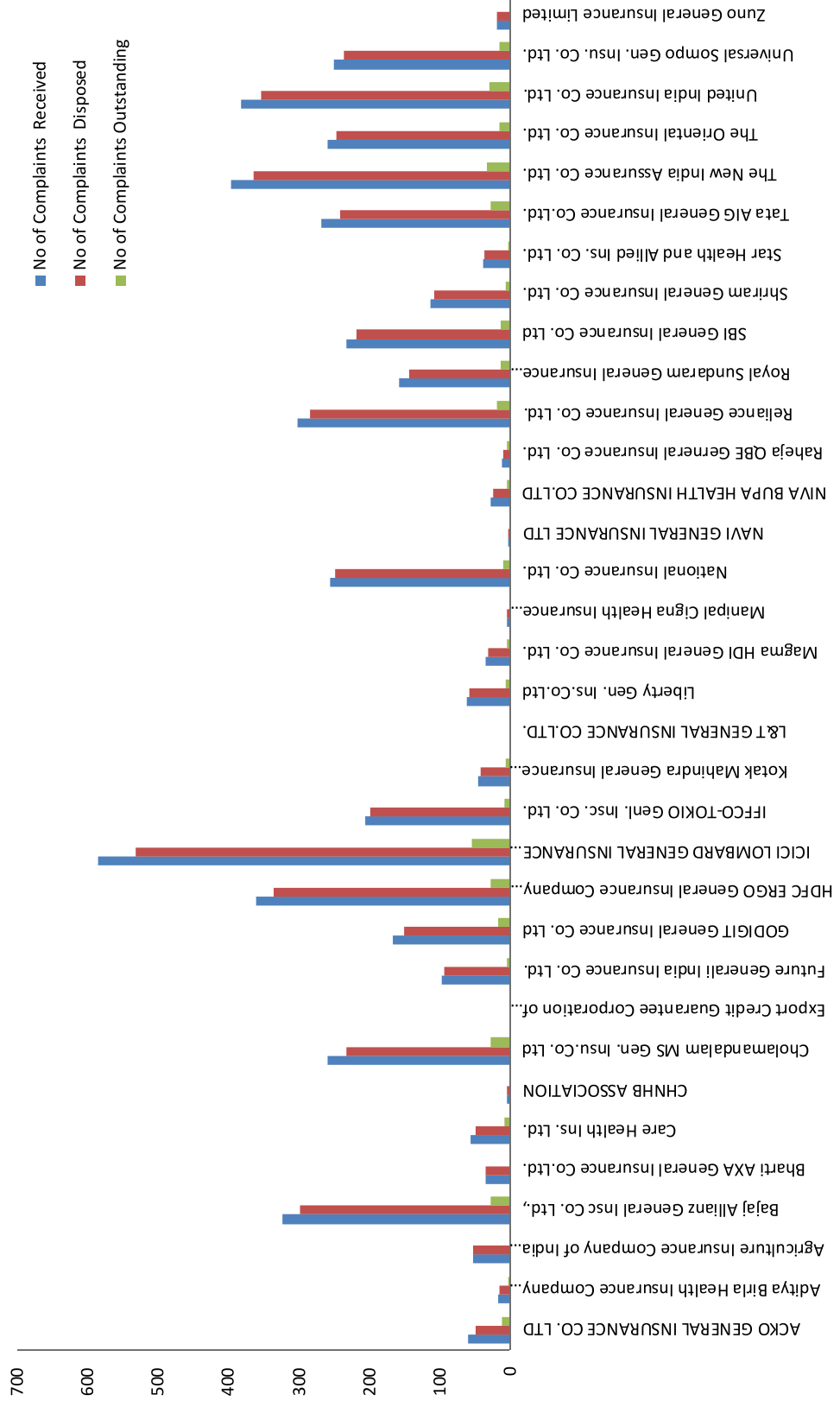
# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Complaints Disposal statement for the period 01.04.2023 to 31.03.2024

### STATEMENT G 3 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	Recommendations	Awards fvg complainant	Awards fvg. 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			
ACKO GENERAL INSURANCE CO. LTD	0	58	11	9	7	2	19	48	45	3	0	48	8	2	0	10			
Aditya Birla Health Insurance Company Limited	0	15	2	2	0	4	6	14	14	0	0	14	0	1	0	1			
Agriculture Insurance Company of India Ltd.	0	51	0	0	0	0	51	51	51	0	0	51	0	0	0	0			
Bajaj Allianz General Insc. Co. Ltd.,	13	310	63	50	43	30	111	297	279	16	2	297	12	13	1	26			
Bharti AXA General Insurance Co.Ltd.	0	33	1	3	0	0	29	33	32	1	0	33	0	0	0	0			
Care Health Ins. Ltd.	9	46	55	12	10	4	18	48	33	13	2	48	3	4	0	7			
CHNH ASSOCIATION	0	3	0	0	0	0	3	3	3	0	0	3	0	0	0	0			
Cholamandalam MS Gen. Insu.Co. Ltd	10	248	37	72	32	12	78	231	205	26	0	231	13	13	1	27			
Export 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.	7	89	12	13	17	6	44	92	84	7	1	92	3	1	0	4			
GODIGIT General Insurance Co. Ltd	7	158	165	16	25	13	72	149	138	9	2	149	10	6	0	16			
HDFC ERGO General Insurance Company Ltd.	23	337	65	55	57	21	136	334	308	15	11	334	10	15	1	26			
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	31	553	60	114	89	30	238	531	487	31	13	531	31	20	2	53			
IFFCO-TOKIO Genl. Insc. Co. Ltd.	8	196	204	45	28	6	97	197	191	4	2	197	5	2	0	7			
Kotak Mahindra General Insurance Company Limited	3	42	45	2	3	9	23	40	37	1	2	40	4	1	0	5			
L&T GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Liberty Gen. Ins.Co.Ltd	3	58	61	7	9	8	21	56	50	6	0	56	5	0	0	5			
Magma HDI General Insurance Co. Ltd.	3	31	34	6	5	4	16	31	27	4	0	31	0	1	2	3			
Manipal Cigna Health Insurance Company Limited	2	2	4	0	1	1	2	4	2	1	1	4	0	0	0	0			
National Insurance Co. Ltd.	7	248	255	46	45	12	116	247	228	18	1	247	5	3	0	8			
NAVI GENERAL INSURANCE LTD	0	1	1	0	0	0	1	1	1	0	0	1	0	0	0	0			
NIVA BUPA HEALTH INSURANCE CO.LTD	0	27	27	7	7	1	7	23	21	2	0	23	1	3	0	4			
Raheja OBE General Insurance Co. Ltd.	0	11	11	1	3	1	2	8	6	2	0	8	1	2	0	3			
Reliance General Insurance Co. Ltd.	19	282	301	52	61	17	115	283	254	23	6	283	9	9	0	18			
Royal Sundaram General Insurance Company Limited	27	129	156	17	45	32	30	143	109	21	13	143	6	7	0	13			
SBI General Insurance Co. Ltd	10	221	231	30	39	37	91	218	205	8	5	218	6	6	1	13			
Shriram General Insurance Co. Ltd.	7	105	112	25	30	8	42	107	99	5	3	107	2	3	0	5			
Star Health and Allied Ins. Co. Ltd.	1	37	38	8	4	2	20	36	33	3	0	36	1	1	0	2			
Tata AIG General Insurance Co.Ltd.	13	254	267	29	45	48	17	102	228	10	3	241	8	17	1	26			
The New India Assurance Co. Ltd.	31	365	396	41	83	73	154	364	310	47	7	364	14	15	3	32			
The Oriental Insurance Co. Ltd.	14	245	259	23	57	38	112	245	224	19	2	245	10	4	0	14			
United India Insurance Co. Ltd.	17	364	381	34	73	72	19	154	317	34	1	352	16	12	1	29			
Universal Sampo Gen. Insu. Co. Ltd.	9	240	249	49	51	33	6	96	222	10	3	235	10	4	0	14			
Zuno General Insurance Limited	0	18	18	1	2	1	12	18	18	0	0	18	0	0	0	0			
<b>Total</b>	<b>274</b>	<b>4777</b>	<b>5051</b>	<b>941</b>	<b>786</b>	<b>286</b>	<b>2018</b>	<b>4680</b>	<b>4261</b>	<b>339</b>	<b>80</b>	<b>4680</b>	<b>193</b>	<b>165</b>	<b>13</b>	<b>371</b>			

## General Insurance Industry (G3) Complaints Analysis Company wise for the period 01.04.2023 to 31.03.2024



# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Complaints Disposal statement for the period 01.04.2023 to 31.03.2024

### STATEMENT H3 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	Recommen- dations	Awards fvg complain- ant	Awards fvg ins.co.	withdraw al	Non-Entertai- nable	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
ACKO GENERAL INSURANCE CO. LTD	0	43	6	4	12	1	11	34	31	3	0	8	1	0	9
Aditya Birla Health Insurance Company Limited	49	1366	461	239	140	72	315	1227	1117	97	13	96	91	1	188
Aditya Birla Sun Life Insurance Co. Ltd.	0	11	0	1	3	2	3	9	9	0	0	1	1	0	2
Aegon Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ageas Federal Life Ins. Co. Ltd.	0	1	0	0	0	0	1	1	1	0	0	0	0	0	0
Agriculture Insurance Company of India Ltd.	0	4	0	0	0	0	4	4	4	0	0	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	1	0	0	0	0	1	1	1	0	0	0	0	0	0
Bajaj Allianz General Insc Co. Ltd.,	29	482	122	78	64	41	115	420	374	31	15	39	50	2	91
Bajaj Allianz Life Insurance Co. Ltd.	1	11	0	1	1	2	7	11	10	1	0	1	0	0	1
Bharti AXA General Insurance Co.Ltd.	8	10	1	2	5	2	4	14	7	0	7	1	2	1	4
Bharti AXA Life Ins. Co. Ltd.	0	5	0	0	0	0	4	4	4	0	0	1	0	0	1
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	6	0	0	0	0	5	5	5	0	0	0	1	0	1
Care Health Ins. Ltd.	299	3419	1111	576	407	202	836	3132	2661	400	71	3132	247	329	586
CHNH ASSOCIATION	0	1	0	0	0	0	1	1	1	0	0	0	0	0	0
Cholamandalam MS Gen. Insu.Co. Ltd	60	414	69	144	65	22	116	416	332	63	21	18	40	0	58
EdeIweiss Tokio Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exide Life Insurance Company Ltd.	0	1	0	1	0	0	0	1	1	0	0	0	0	0	0
Export Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	21	167	33	34	48	10	37	162	125	30	7	10	15	1	26
Future Generali India Life Ins. Co. Ltd.	1	4	5	2	0	1	1	4	3	0	1	0	1	0	1
GODIGIT General Insurance Co. Ltd	15	164	32	35	26	15	51	159	137	14	8	10	10	0	20
HDFC ERGO General Insurance Company Ltd.	137	1079	309	256	220	81	201	1067	876	150	41	1067	72	0	149
HDFC Life Insurance Co. Ltd.	0	8	0	0	2	0	5	7	7	0	0	1	0	0	1
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	93	821	176	148	145	99	213	781	664	96	21	47	81	5	133
ICICI Prudential Life Insurance Co. Ltd.	1	18	3	1	2	3	10	19	18	1	0	0	0	0	0
IFFCO-TOKIO Genl. Insc. Co. Ltd.	37	355	34	109	65	21	74	303	248	36	19	36	52	1	89
IndiaFirst Life Insurance Co. Ltd.,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kotak Mahindra General Insurance Company Limited	4	66	8	5	23	6	19	61	56	4	1	5	4	0	9
Kotak Mahindra Life Insurance Company	0	3	0	0	0	1	2	3	3	0	0	0	0	0	0
L&T GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

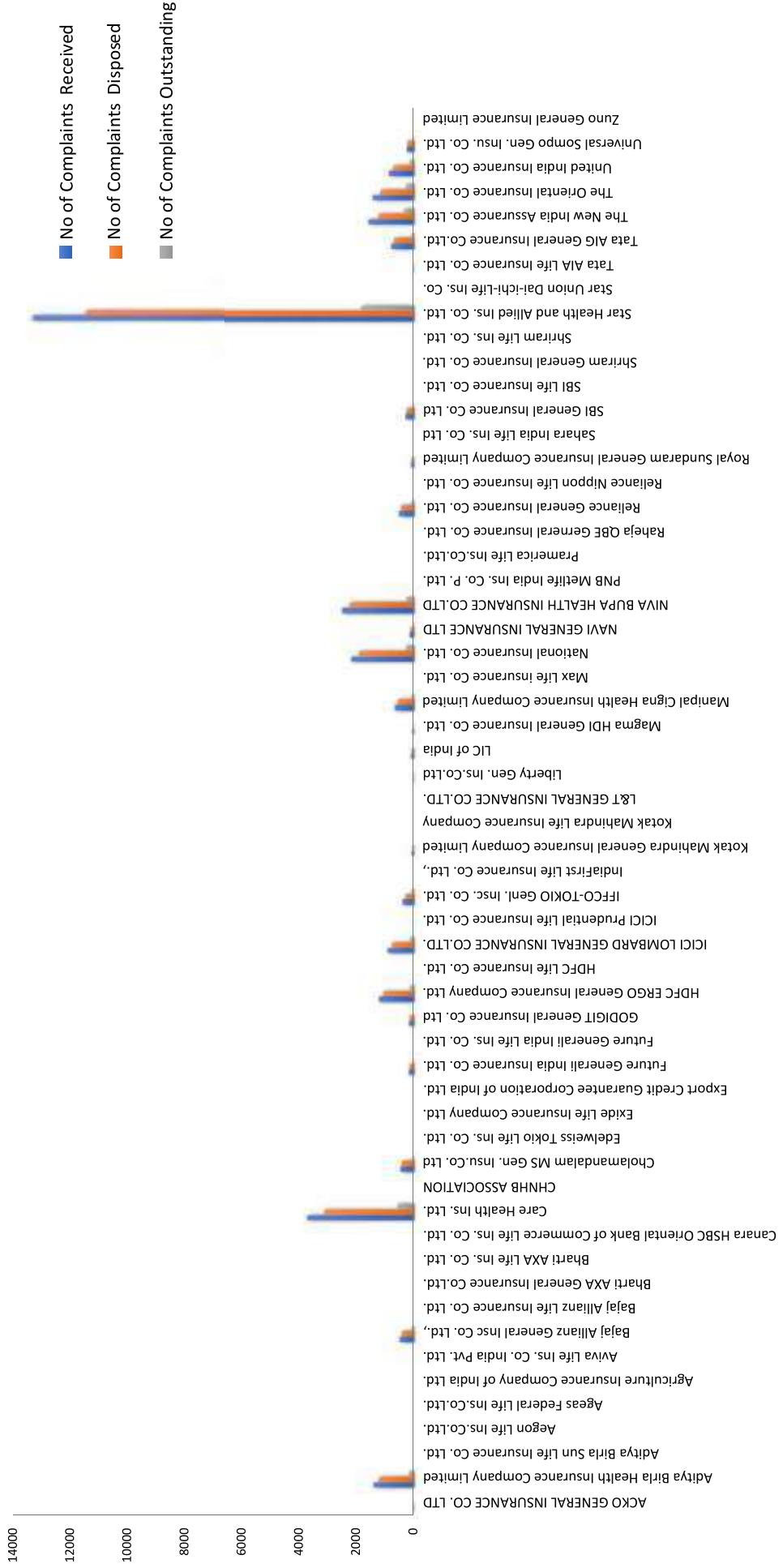
(Contd.)



**STATEMENT H3  
HEALTH INSURANCE**

Liberty Gen. Ins.Co.Ltd	2	27	29	8	5	4	2	7	26	21	4	1	26	2	1	0	3
LIC of India	0	95	95	13	13	25	11	32	94	94	0	0	94	1	0	0	1
Magma HDI General Insurance Co. Ltd.	3	42	45	3	3	14	4	12	36	32	3	1	36	4	5	0	9
Manipal Cigna Health Insurance Company Limited	69	609	678	170	132	107	41	137	587	470	89	28	587	32	56	3	91
Max Life insurance Co. Ltd.	0	6	6	0	0	0	1	5	6	6	0	0	6	0	0	0	0
National Insurance Co. Ltd.	273	1923	2196	328	687	351	112	435	1913	1523	308	82	1913	109	165	9	283
NAVI GENERAL INSURANCE LTD	8	146	154	9	34	43	7	40	133	119	11	3	133	9	11	1	21
NIVA BUPA HEALTH INSURANCE CO.LTD	112	2399	2511	1060	237	167	228	532	2224	2028	173	23	2224	148	135	4	287
PNB Metlife India Ins. Co. P. Ltd.	0	5	5	0	1	0	0	4	5	5	0	0	5	0	0	0	0
Pramerica Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Raheja QBE General Insurance Co. Ltd.	1	11	12	1	4	4	1	0	10	9	1	0	10	0	2	0	2
Reliance General Insurance Co. Ltd.	55	465	520	113	106	76	34	112	441	371	56	14	441	31	45	3	79
Reliance Nippon Life Insurance Co. Ltd.	0	3	3	0	0	0	0	3	3	3	0	0	3	0	0	0	0
Royal Sundaram General Insurance Company Limited	7	90	97	12	20	21	9	22	84	72	10	2	84	5	8	0	13
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SBI General Insurance Co. Ltd	37	256	293	38	58	53	35	76	260	206	38	16	260	13	20	0	33
SBI Life Insurance Co. Ltd.	0	10	10	0	1	0	1	8	10	10	0	0	10	0	0	0	0
Shriram General Insurance Co. Ltd.	0	2	2	1	0	0	0	1	2	2	0	0	2	0	0	0	0
Shriram 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.	714	12594	13308	5477	2029	1166	728	2080	11480	10094	1130	256	11480	918	866	44	1828
Star Union Dai-ichi-Life Ins. Co.	0	4	4	0	0	0	0	4	4	4	0	0	4	0	0	0	0
Tata AIA Life Insurance Co. Ltd.	3	21	24	0	0	0	7	17	24	19	5	0	24	0	0	0	0
Tata AIG General Insurance Co. Ltd.	52	736	788	137	149	190	45	178	699	611	75	13	699	51	35	3	89
The New India Assurance Co. Ltd.	302	1300	1602	144	386	327	77	316	1250	819	372	59	1250	147	200	5	352
The Oriental Insurance Co. Ltd.	267	1182	1449	134	403	195	84	356	1172	832	246	94	1172	77	189	11	277
United India Insurance Co. Ltd.	80	798	878	81	233	114	69	227	724	572	111	41	724	57	94	3	154
Universal Sampo Gen. Insu. Co. Ltd.	100	166	266	38	94	36	10	54	232	129	67	36	232	11	19	4	34
Zuno General Insurance Limited	1	12	13	3	2	1	0	5	11	10	0	1	11	1	1	0	2
<b>Total</b>	<b>2841</b>	<b>31362</b>	<b>34203</b>	<b>10135</b>	<b>6233</b>	<b>4122</b>	<b>2087</b>	<b>6699</b>	<b>29276</b>	<b>24756</b>	<b>3625</b>	<b>895</b>	<b>29276</b>	<b>2214</b>	<b>2602</b>	<b>111</b>	<b>4927</b>

## Health Insurance Industry (H3) Complaints Analysis Company wise for the period 01.04.2023 to 31.03.2024



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Recommendation and Awards in favour of complainants**  
**for the period 01.04.2023 to 31.03.2024**  
**STATEMENT L4G4H4**

(amt in thousands)

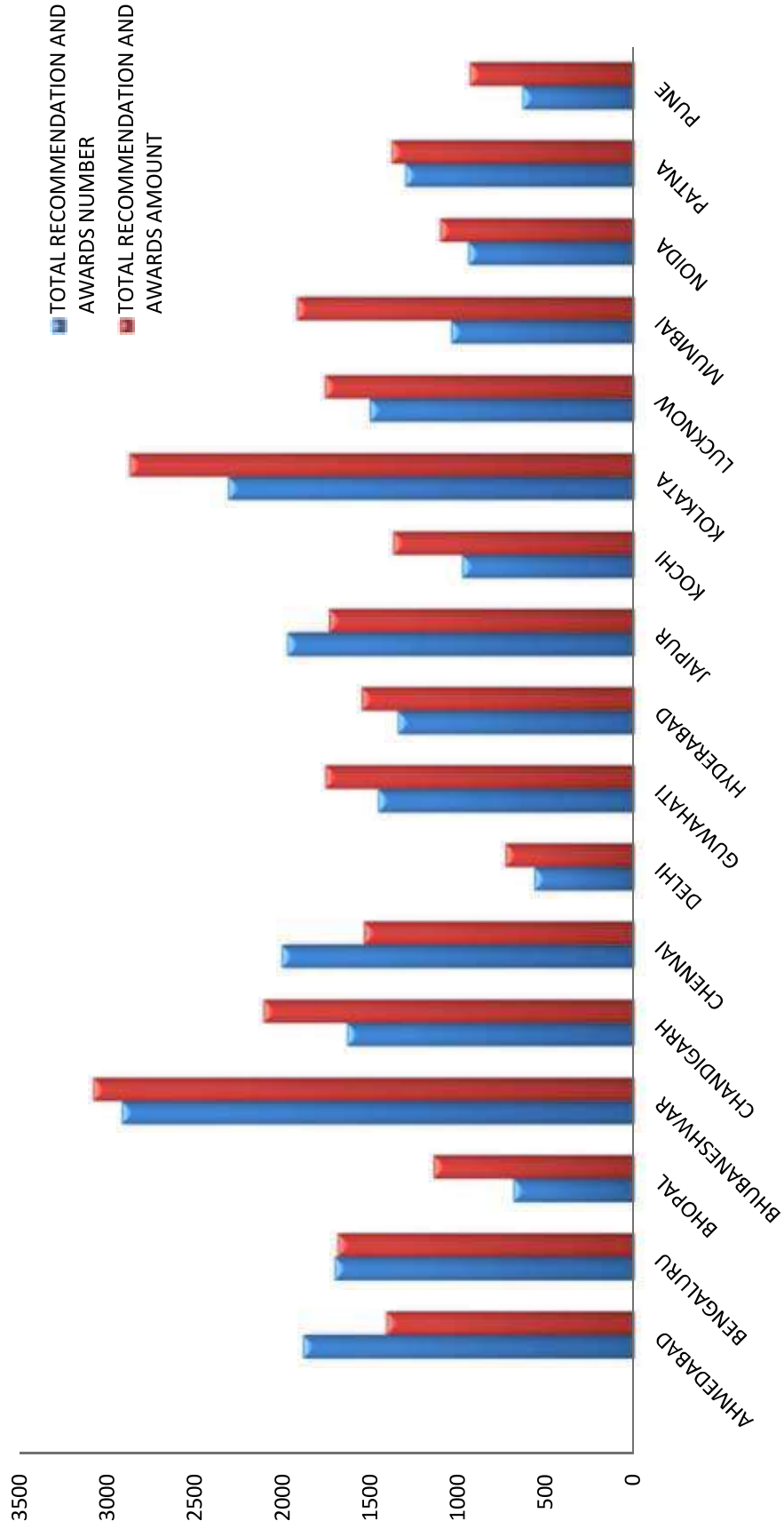
Name of the Insurer	LIFE		GENERAL		HEALTH		TOTAL	
	RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
AHMEDABAD	182	18429	42	5804	1654	116203	1878	140436
BENGALURU	181	25798	30	5592	1488	136875	1699	168264
BHOPAL	247	47802	81	18535	355	47250	683	113587
BHUBANESWAR	631	102208	231	42115	2053	163652	2915	307976
CHANDIGARH	241	52830	111	26134	1277	131703	1629	210667
CHENNAI	1060	52895	152	20989	788	79430	2000	153315
DELHI	257	23479	103	27138	200	21710	560	72327
GUWAHATI	393	41090	83	12761	977	121439	1453	175290
HYDERABAD	117	26789	90	33211	1135	94801	1342	154801
JAIPUR	910	91719	57	6658	1004	74991	1971	173369
KOCHI	442	80793	90	18972	440	36570	972	136335
KOLKATA	412	62981	104	23495	1789	200179	2305	286654
LUCKNOW	430	47200	94	8442	978	120039	1502	175681
MUMBAI	174	51693	118	46142	746	93622	1038	191456
NOIDA	438	33176	32	16196	469	60581	939	109952
PATNA	456	57907	58	8727	784	70771	1298	137406
PUNE	277	22706	116	38015	238	32281	631	93002
<b>Total</b>	<b>6848</b>	<b>839494</b>	<b>1592</b>	<b>358928</b>	<b>16375</b>	<b>1602096</b>	<b>24815</b>	<b>2800518</b>





बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## Life, General and Health Insurance Industry (L4G4H4) Recommendations & Awards (Centrewise) in favour of complainants for the period 01.04.2023 to 31.03.2024 ( Amt in thousands)



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN  
RECOMMENDATION AND AWARDS IN FAVOUR OF COMPLAINANTS  
for the period 01.04.2023 To 31.03.2024**

**STATEMENT L 5  
LIFE INSURANCE**

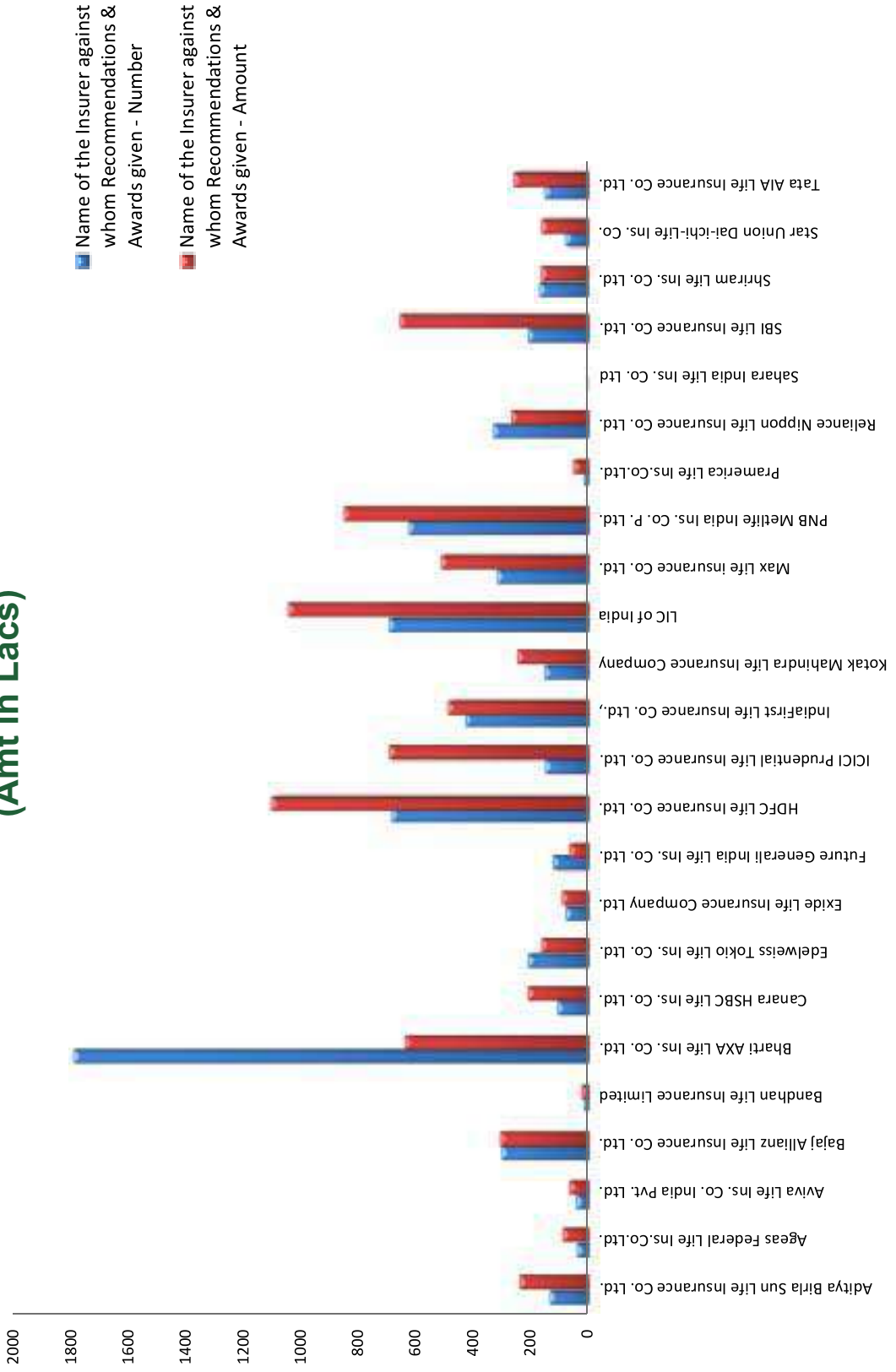
(amt In Lacs )

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	Number	Amount	Number	Amount	Number	Amount
Aditya Birla Sun Life Insurance Co. Ltd.	71	120	63	118.76	134	239.23
Ageas Federal Life Ins.Co.Ltd.	25	32.32	14	56.55	39	88.87
Aviva Life Ins. Co. India Pvt. Ltd.	30	46.64	12	19.57	42	66.21
Bajaj Allianz Life Insurance Co. Ltd.	256	254.62	45	52.16	301	306.78
Bandhan Life Insurance Limited	6	8.75	10	14.21	16	22.96
Bharti AXA Life Ins. Co. Ltd.	1287	350.17	502	287.7	1789	637.87
Canara HSBC Life Ins. Co. Ltd.	72	91.65	37	118.64	109	210.29
Edelweiss Tokio Life Ins. Co. Ltd.	103	56.18	107	106.68	210	162.86
Exide Life Insurance Company Ltd.	58	55.92	20	36.28	78	92.20
Future Generali India Life Ins. Co. Ltd.	66	8.08	57	56.87	123	64.95
HDFC Life Insurance Co. Ltd.	547	733.87	139	367.27	686	1101.14
ICICI Prudential Life Insurance Co. Ltd.	113	510.68	36	182.53	149	693.21
IndiaFirst Life Insurance Co. Ltd.,	304	344.33	125	142.64	429	486.97
Kotak Mahindra Life Insurance Company	123	181.78	29	64.8	152	246.58
LIC of India	396	282.25	298	761.95	694	1044.20
Max Life insurance Co. Ltd.	221	310.24	97	201.85	318	512.09
PNB Metlife India Ins. Co. P. Ltd.	485	580.09	140	269.02	625	849.11
Pramerica Life Ins.Co.Ltd.	7	5.28	8	47.09	15	52.37
Reliance Nippon Life Insurance Co. Ltd.	190	83.61	141	184.47	331	268.08
Sahara India Life Ins. Co. Ltd	0	0	1	0	1	0.00
SBI Life Insurance Co. Ltd.	91	238.94	119	416.19	210	655.13
Shriram Life Ins. Co. Ltd.	120	117.42	44	40.03	164	157.45
Star Union Dai-ichi-Life Ins. Co.	63	113.05	14	43.82	77	156.87
Tata AIA Life Insurance Co. Ltd.	100	108.94	46	144.52	146	253.46
<b>Total</b>	<b>4734</b>	<b>4635.28</b>	<b>2104</b>	<b>3733.6</b>	<b>6838</b>	<b>8368.88</b>



सीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## Life Insurance Industry (L5) Recommendations & Awards (Companywise) in favour of complainant for the period 01.04.2023 to 31.03.2024 (Amt in Lacs)



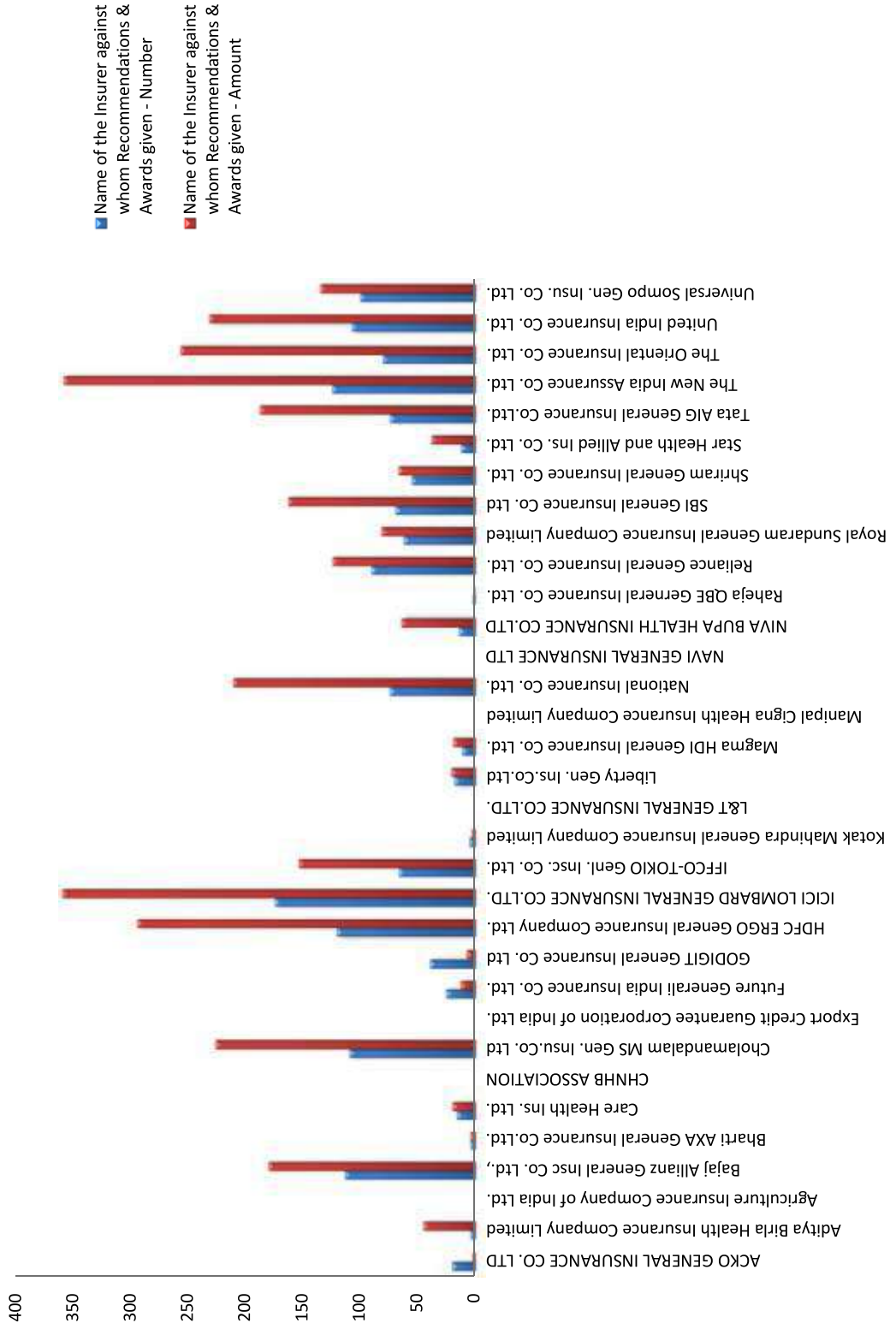


**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Recommendation and Awards in favour of complainants**  
**for the period 01.04.2023 to 31.03.2024**

**STATEMENT G 5**  
**GENERAL INSURANCE**

Name of the Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATION & AWARDS	
	Number	Amount	Number	Amount	Number	Amount
ACKO GENERAL INSURANCE CO. LTD	11	0.48	9	1.9	20	2.38
Aditya Birla Health Insurance Company Limited	2	10.00	2	35	4	45.00
Agriculture Insurance Company of India Ltd.	0	0.00	0	0	0	0.00
Bajaj Allianz General Insc Co. Ltd.,	63	100.64	50	78.87	113	179.51
Bharti AXA General Insurance Co.Ltd.	1	0.39	3	3.53	4	3.92
Care Health Ins. Ltd.	4	3.36	12	16.37	16	19.73
CHNH ASSOCIATION	0	0.00	0	0	0	0.00
Cholamandalam MS Gen. Insu. Co. Ltd	37	31.77	72	193.59	109	225.36
Export Credit Guarantee Corporation of India Ltd.	0	0.00	0	0	0	0.00
Future Generali India Insurance Co. Ltd.	12	5.77	13	6.72	25	12.49
GODIGIT General Insurance Co. Ltd	23	1.87	16	5.55	39	7.42
HDFC ERGO General Insurance Company Ltd.	65	141.32	55	152.13	120	293.45
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	60	104.85	114	253.65	174	358.50
IFFCO-TOKIO Genl. Insc. Co. Ltd.	21	11.06	45	142.19	66	153.25
Kotak Mahindra General Insurance Company Limited	2	1.47	3	1.39	5	2.86
L&T GENERAL INSURANCE CO.LTD.	0	0.00	0	0	0	0.00
Liberty Gen. Ins. Co.Ltd	11	5.33	7	15.16	18	20.49
Magma HDI General Insurance Co. Ltd.	6	10.44	5	8.67	11	19.11
Manipal Cigna Health Insurance Company Limited	0	0.00	0	0	0	0.00
National Insurance Co. Ltd.	28	86.01	46	124.18	74	210.19
NAVI GENERAL INSURANCE LTD	0	0.00	0	0	0	0.00
NIVA BUPA HEALTH INSURANCE CO.LTD	7	37.68	7	26.29	14	63.97
Raheja QBE General Insurance Co. Ltd.	1	0.75	1	0.18	2	0.93
Reliance General Insurance Co. Ltd.	38	66.53	52	57.1	90	123.63
Royal Sundaram General Insurance Company Limited	17	33.55	45	48.04	62	81.59
SBI General Insurance Co. Ltd	30	71.04	39	91.45	69	162.49
Shriram General Insurance Co. Ltd.	25	34.85	30	31.67	55	66.52
Star Health and Allied Ins. Co. Ltd.	8	24.07	4	13.7	12	37.77
Tata AIG General Insurance Co.Ltd.	29	79.13	45	107.65	74	186.78
The New India Assurance Co. Ltd.	41	93.22	83	263.94	124	357.16
The Oriental Insurance Co. Ltd.	23	56.30	57	199.48	80	255.78
United India Insurance Co. Ltd.	34	74.11	73	157	107	231.11
Universal Sampo Gen. Insu. Co. Ltd.	49	68.09	51	66.32	100	134.41
Zuno General Insurance Limited	1	0.4	2	0.04	3	0.44
<b>Total</b>	<b>649</b>	<b>29.12</b>	<b>941</b>	<b>2101.76</b>	<b>1590</b>	<b>3256.24</b>

## General Insurance Industry (G5) Recommendation and Awards in favour of complainants for the period 01.04.2023 to 31.03.2024 (amt in Lacs )



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Recommendation and Awards ( Company wise) in favour of complainant**  
**for the period 01.04.2023 to 31.03.2024**

**STATEMENT H5**  
**HEALTH INSURANCE**

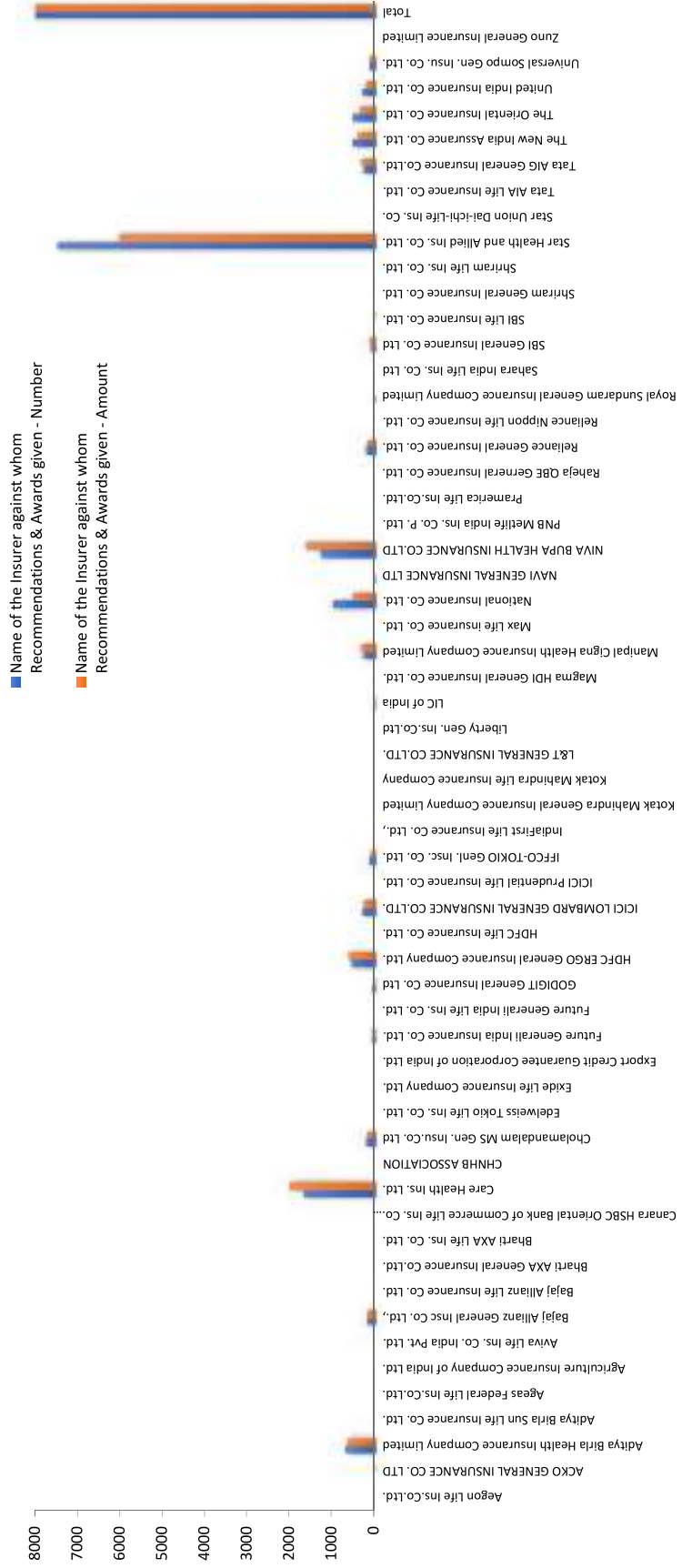
Name of Insurer	(amt in Lacs)					
	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	Number	Amount	Number	Amount	Number	Amount
Aegon Life Ins.Co.Ltd.	0	0	0	0	0	0
ACKO GENERAL INSURANCE CO. LTD	6	18.05	4	7.47	10	25.52
Aditya Birla Health Insurance Company Limited	461	443.09	239	235.38	700	678.47
Aditya Birla Sun Life Insurance Co. Ltd.	0	0	1	0.13	1	0.13
Ageas Federal 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 Insc Co. Ltd.,	122	86.12	78	95.32	200	181.44
Bajaj Allianz Life Insurance Co. Ltd.	0	0	1	0	1	0
Bharti AXA General Insurance Co.Ltd.	1	0	2	0.29	3	0.29
Bharti AXA Life Ins. Co. Ltd.	0	0	0	0	0	0
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	0	0	0	0	0
Care Health Ins. Ltd.	1111	1250.71	576	761.57	1687	2012.28
CHNHB ASSOCIATION	0	0	0	0	0	0
Cholamandalam MS Gen. Insu.Co. Ltd	69	51.06	144	140.64	213	191.7
Edelweiss Tokio Life Ins. Co. Ltd.	0	0	0	0	0	0
Exide Life Insurance Company Ltd.	0	0	1	16.06	1	16.06
Export Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	33	26.16	34	27.76	67	53.92
Future Generali India Life Ins. Co. Ltd.	0	0	2	0.65	2	0.65
GODIGIT General Insurance Co. Ltd	32	12.12	35	23.42	67	35.54
HDFC ERGO General Insurance Company Ltd.	309	330.05	256	318.09	565	648.14
HDFC Life Insurance Co. Ltd.	0	0	0	0	0	0
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	176	129.54	148	159.99	324	289.53
ICICI Prudential Life Insurance Co. Ltd.	3	1	1	0.94	4	1.94
IFFCO-TOKIO Genl. Insc. Co. Ltd.	34	18.13	109	85.9	143	104.03
IndiaFirst Life Insurance Co. Ltd.,	0	0	0	0	0	0
Kotak Mahindra General Insurance Company Limited	8	4.55	5	7.2	13	11.75
Kotak Mahindra Life Insurance Company	0	0	0	0	0	0
L&T GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0
Liberty Gen. Ins.Co.Ltd	8	1.71	5	10.72	13	12.43
LIC of India	13	9.21	13	13.86	26	23.07
Magma HDI General Insurance Co. Ltd.	3	7.15	3	0.55	6	7.7
Manipal Cigna Health Insurance Company Limited	170	218.89	132	137.55	302	356.44
Max Life insurance Co. Ltd.	0	0	0	0	0	0
National Insurance Co. Ltd.	328	148.2	687	391.98	1015	540.18
NAVI GENERAL INSURANCE LTD	9	1.26	34	13.64	43	14.9
NIVA BUPA HEALTH INSURANCE CO.LTD	1060	1231.16	237	423.57	1297	1654.73
PNB Metlife India Ins. Co. P. Ltd.	0	0	1	3.37	1	3.37
Pramerica Life Ins.Co.Ltd.	0	0	0	0	0	0
Raheja QBE General Insurance Co. Ltd.	1	0	4	0.18	5	0.18
Reliance General Insurance Co. Ltd.	113	86.73	106	115.8	219	202.53
Reliance Nippon Life Insurance Co. Ltd.	0	0	0	0	0	0
Royal Sundaram General Insurance Company Limited	12	1.95	20	11.93	32	13.88
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0
SBI General Insurance Co. Ltd	38	44.4	58	90.36	96	134.76
SBI Life Insurance Co. Ltd.	0	0	1	24.11	1	24.11
Shriram General Insurance Co. Ltd.	1	0	0	0	1	0
Shriram Life Ins. Co. Ltd.	0	0	0	0	0	0
Star Health and Allied Ins. Co. Ltd.	5477	4330.29	2029	1723.89	7506	6054.18
Star Union Dai-ichi-Life Ins. Co.	0	0	0	0	0	0
Tata AIA Life Insurance Co. Ltd.	0	0	0	0	0	0
Tata AIG General Insurance Co.Ltd.	137	192.25	149	154.53	286	346.78
The New India Assurance Co. Ltd.	144	91.87	386	332.38	530	424.25
The Oriental Insurance Co. Ltd.	134	82.55	403	287.04	537	369.59
United India Insurance Co. Ltd.	81	68.75	233	166.13	314	234.88
Universal Sampo Gen. Insu. Co. Ltd.	38	29.9	94	92.65	132	122.55
Zuno General Insurance Limited	3	0.68	2	0.21	5	0.89
<b>Total</b>	<b>10135</b>	<b>89175.53</b>	<b>6233</b>	<b>5875.26</b>	<b>16368</b>	<b>14792.79</b>





बीमा लोकरपाल परिषद  
Council for Insurance Ombudsmen

## Health Insurance Industry (H5) Recommendation and Awards in favour of complainants for the period 01.04.2023 to 31.03.2024 (amt in Lacs)



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Nature wise classification of complaints received**  
**for the period 01.04.2023 to 31.03.2024**  
**STATEMENT L7G7H7**  
**LIFE , GENERAL AND HEALTH INSURANCE**



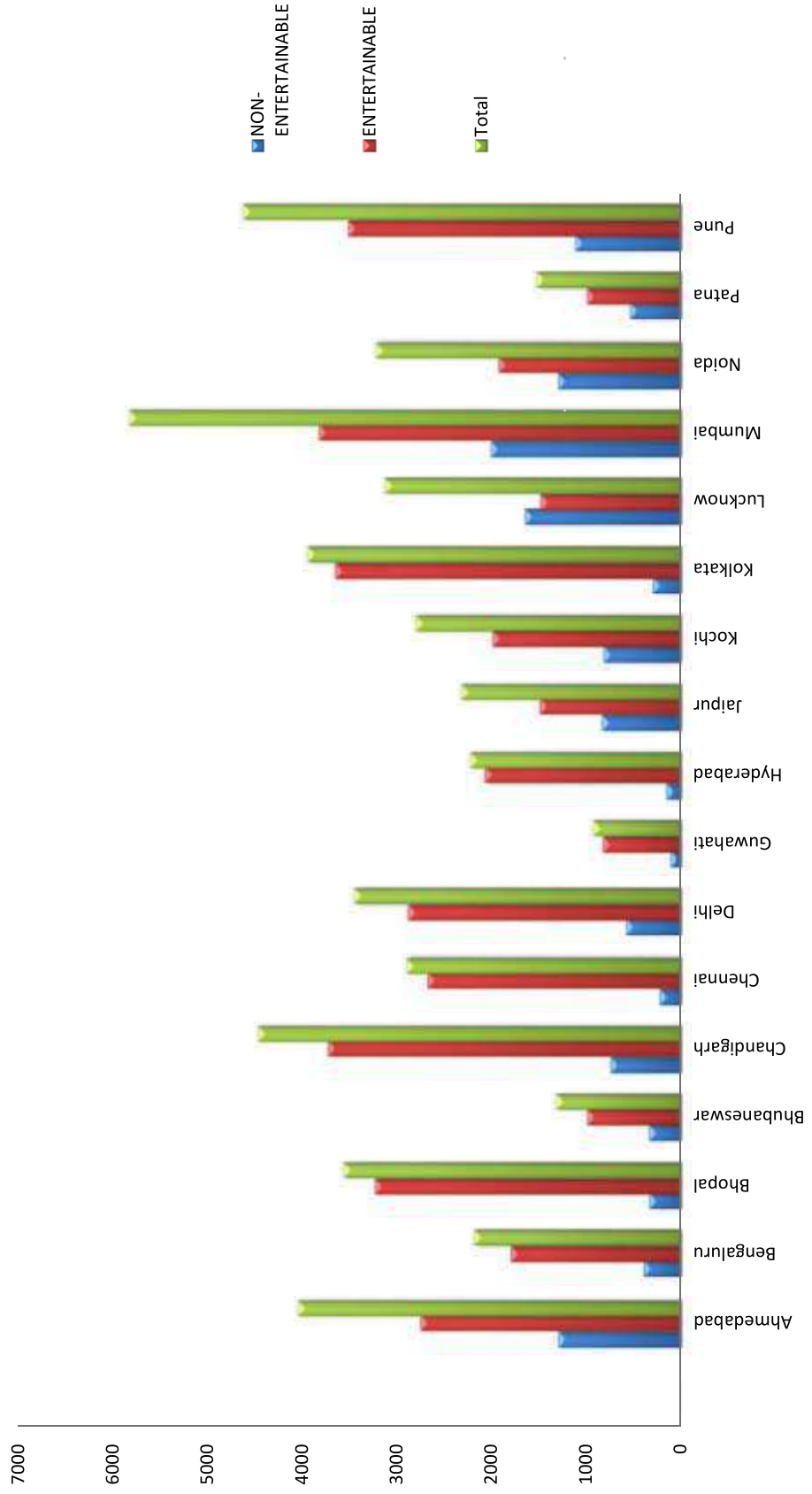
Name of the Center	NON ENTERTAINABLE					ENTERTAINABLE										Total (A+B)	
	Beyond Rule [13(1)(a) to (i)]	[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)		Total B
Ahmedabad	105	44	1097	3	44	1293	1	2742	0	3	0	0	0	0	0	2746	4039
Bengaluru	69	73	192	52	4	390	93	1191	17	413	0	58	12	6	2	1792	2182
Bhopal	184	49	3	6	91	333	62	2542	14	552	2	41	4	4	0	3221	3554
Bhubaneswar	34	16	266	5	10	331	34	615	11	287	2	19	1	5	5	979	1310
Chandigarh	106	204	404	2	23	739	16	2818	9	831	0	32	4	3	8	3721	4460
Chennai	84	74	25	3	37	223	172	2039	21	214	24	168	5	13	10	2666	2889
Delhi	139	225	185	5	19	573	25	1264	5	1421	2	147	2	1	3	2870	3443
Guwahati	23	13	36	1	33	106	171	384	27	142	10	21	6	3	44	808	914
Hyderabad	61	58	21	8	6	154	88	1416	51	288	3	184	12	17	7	2066	2220
Jaipur	238	39	306	3	240	826	49	1234	2	138	1	54	0	1	3	1482	2308
Kochi	153	11	629	0	16	809	12	1852	40	23	2	21	9	2	20	1981	2790
Kolkata	193	80	0	0	20	293	178	1822	1541	6	0	72	6	16	3	3644	3937
Lucknow	201	304	1093	0	41	1639	28	875	8	471	2	78	2	7	4	1475	3114
Mumbai	106	1257	599	28	11	2001	43	3072	44	507	3	131	2	3	7	3813	5813
Noida	130	221	879	0	60	1290	39	1290	9	511	2	53	5	4	6	1919	3209
Patna	304	37	182	1	4	528	56	543	179	179	0	12	4	4	5	982	1510
Pune	252	146	635	0	81	1114	9	2134	24	1256	1	78	4	1	0	3507	4621
<b>Total</b>	<b>2382</b>	<b>2851</b>	<b>6552</b>	<b>117</b>	<b>740</b>	<b>12642</b>	<b>1076</b>	<b>27833</b>	<b>2002</b>	<b>7242</b>	<b>54</b>	<b>1169</b>	<b>78</b>	<b>90</b>	<b>127</b>	<b>39672</b>	<b>52313</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)(e) - 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



सीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## Life, General and Health Insurance Industries: (L7G7H7) Entertainable & Non-entertainable Complaints (Centrewise) for the period 01.04.2023 to 31.03.2024





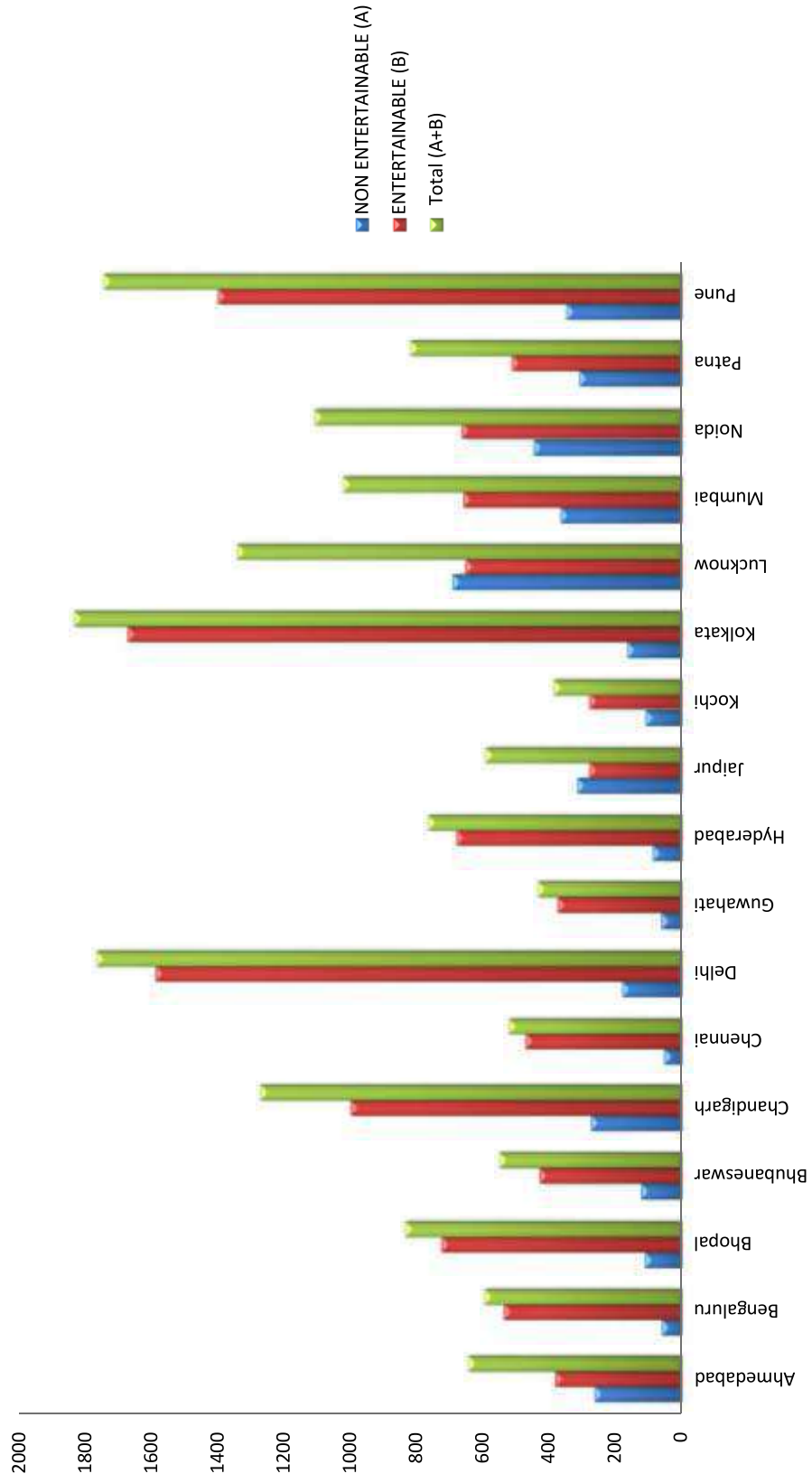
**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Nature wise classification of complaints received**  
**for the period 01.04.2023 to 31.03.2024**  
**STATEMENT L8**  
**LIFE INSURANCE**



Name of the Center	NON ENTERTAINABLE						ENTERTAINABLE								Total (A+B)		
	Beyond Rule [13(1)(a) to (i)]	[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)		13(1)(i)	Total B
Ahmedabad	6	12	218	1	24	261	0	376	0	3	0	0	0	0	0	379	640
Bengaluru	37	6	11	5	0	59	23	46	14	412	0	21	11	4	2	533	592
Bhopal	56	28	1	1	23	109	10	128	4	552	2	23	1	1	0	721	830
Bhubaneswar	8	8	97	4	4	121	6	114	4	286	2	13	0	2	0	427	548
Chandigarh	36	52	170	0	14	272	1	131	0	829	0	25	1	3	6	996	1268
Chennai	19	4	6	0	22	51	48	91	2	205	22	90	1	6	2	467	518
Delhi	27	82	56	2	11	178	10	58	1	1418	0	99	0	0	0	1566	1764
Guwahati	8	7	14	0	31	60	89	72	16	130	6	16	3	2	36	370	430
Hyderabad	32	36	11	4	3	86	51	192	27	285	3	104	2	6	6	676	762
Jaipur	63	11	69	0	169	312	13	91	1	137	1	31	0	0	2	276	588
Kochi	23	4	76	0	4	107	4	191	27	21	2	13	8	0	10	276	383
Kolkata	98	44	0	0	20	162	84	120	1404	5	0	46	2	7	1	1669	1831
Lucknow	93	143	426	0	27	689	9	94	4	470	2	66	0	2	3	650	1339
Mumbai	32	247	84	1	0	364	15	53	4	497	0	78	2	2	6	657	1021
Noida	59	54	305	0	25	443	12	107	2	507	0	24	3	2	3	660	1103
Patna	144	17	142	1	2	306	25	117	178	179	0	3	2	2	3	509	815
Pune	123	52	143	0	27	345	4	75	3	1245	0	69	0	1	0	1397	1742
<b>Total</b>	<b>864</b>	<b>807</b>	<b>1829</b>	<b>19</b>	<b>406</b>	<b>3925</b>	<b>404</b>	<b>2056</b>	<b>1691</b>	<b>7181</b>	<b>40</b>	<b>721</b>	<b>36</b>	<b>40</b>	<b>80</b>	<b>12249</b>	<b>16174</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	

## Life Insurance Industry: (L8) Entertainable & Non-entertainable Complaints (Centrewise) for the period 01.04.2023 to 31.03.2024



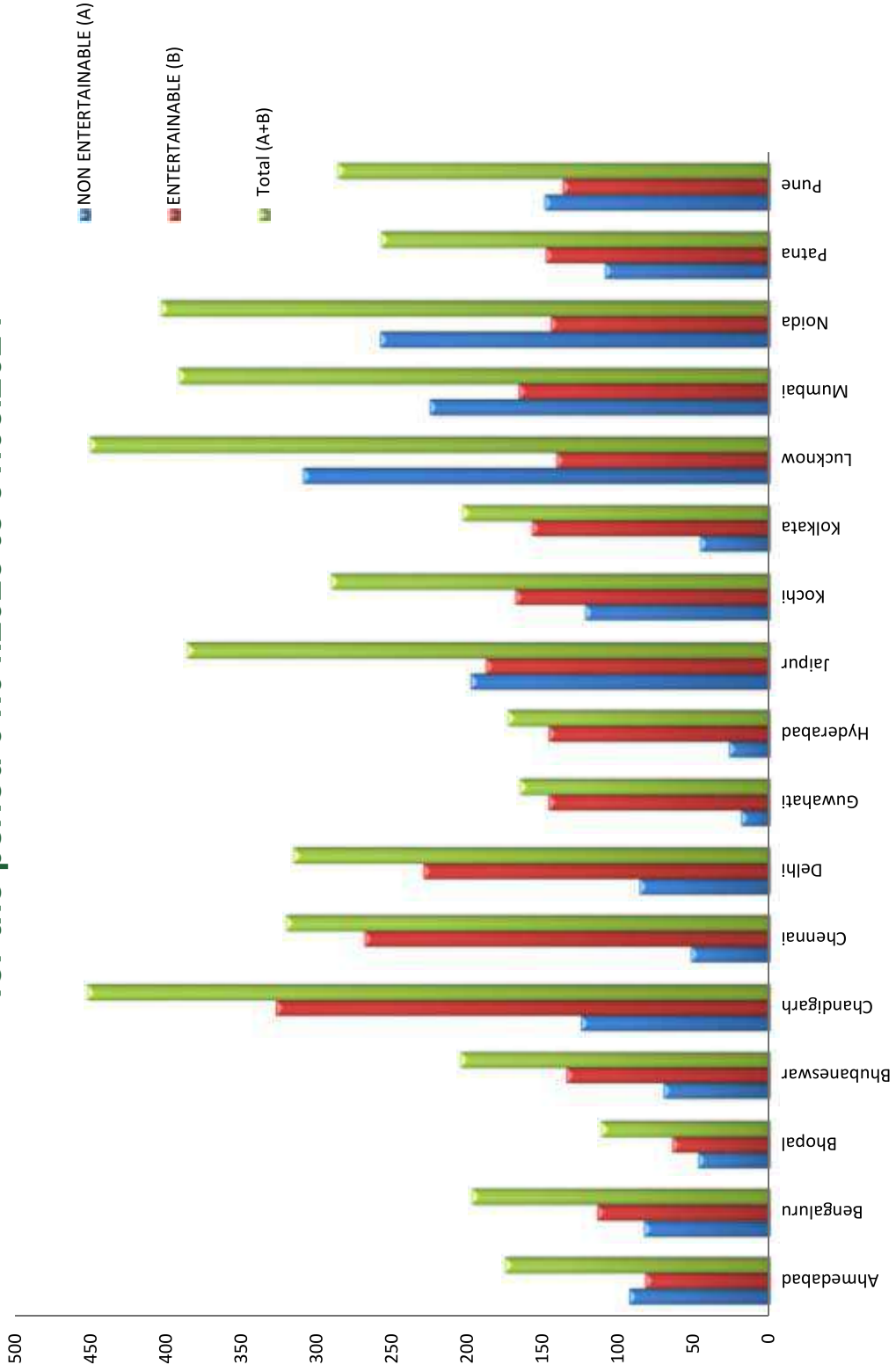
**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**Nature wise classification of complaints received**  
**for the period 01.04.2023 to 31.03.2024**  
**STATEMENT G 8**  
**GENERAL INSURANCE**

Name of the Center	Beyond Rule [13(1)(a) to (i)]	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)	13(1)(i)	Total B						
Ahmedabad	21	3	66	0	3	93	0	82	0	0	0	0	0	0	0	0	82	175				
Bengaluru	15	16	33	16	3	83	18	87	1	0	0	7	1	0	0	0	114	197				
Bhopal	39	2	0	1	5	47	8	53	1	0	0	1	1	0	0	0	64	111				
Bhubaneswar	21	2	44	1	2	70	2	129	1	0	0	0	1	1	0	0	134	204				
Chandigarh	46	26	46	1	6	125	9	315	1	0	0	2	0	0	0	0	327	452				
Chennai	25	11	8	2	6	52	47	200	3	3	0	12	2	0	1	1	268	320				
Delhi	35	29	16	2	4	86	7	215	2	0	0	3	2	0	0	0	229	315				
Guwahati	7	2	8	1	1	19	37	101	2	1	0	3	0	0	2	0	146	165				
Hyderabad	16	5	4	2	0	27	12	117	2	0	0	9	2	4	0	0	146	173				
Jaipur	90	12	77	0	19	198	26	160	0	0	0	1	0	1	0	0	188	386				
Kochi	44	2	72	0	4	122	4	158	1	1	0	0	0	0	4	0	168	290				
Kolkata	38	8	0	0	0	46	13	118	20	0	0	3	1	2	0	0	157	203				
Lucknow	68	52	182	0	7	309	7	131	0	0	0	2	0	1	0	0	141	450				
Mumbai	22	155	41	3	4	225	8	146	3	3	2	3	0	0	1	0	166	391				
Noida	41	42	166	0	9	258	9	128	0	1	0	6	0	0	1	0	145	403				
Patna	104	3	2	0	0	109	16	127	1	0	0	2	1	1	0	0	148	257				
Pune	42	11	89	0	7	149	3	125	5	0	0	2	2	0	0	0	137	286				
<b>Total</b>	<b>674</b>	<b>381</b>	<b>854</b>	<b>29</b>	<b>80</b>	<b>2018</b>	<b>226</b>	<b>2391</b>	<b>43</b>	<b>9</b>	<b>2</b>	<b>56</b>	<b>13</b>	<b>10</b>	<b>9</b>	<b>2760</b>	<b>4778</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 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: (G8) Entertainable & Non-entertainable Complaints (Centrewise) for the period 01.04.2023 to 31.03.2024



# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

Nature wise classification of complainants  
for the period 01.04.2023 to 31.03.2024

STATEMENT H8  
HEALTH INSURANCE

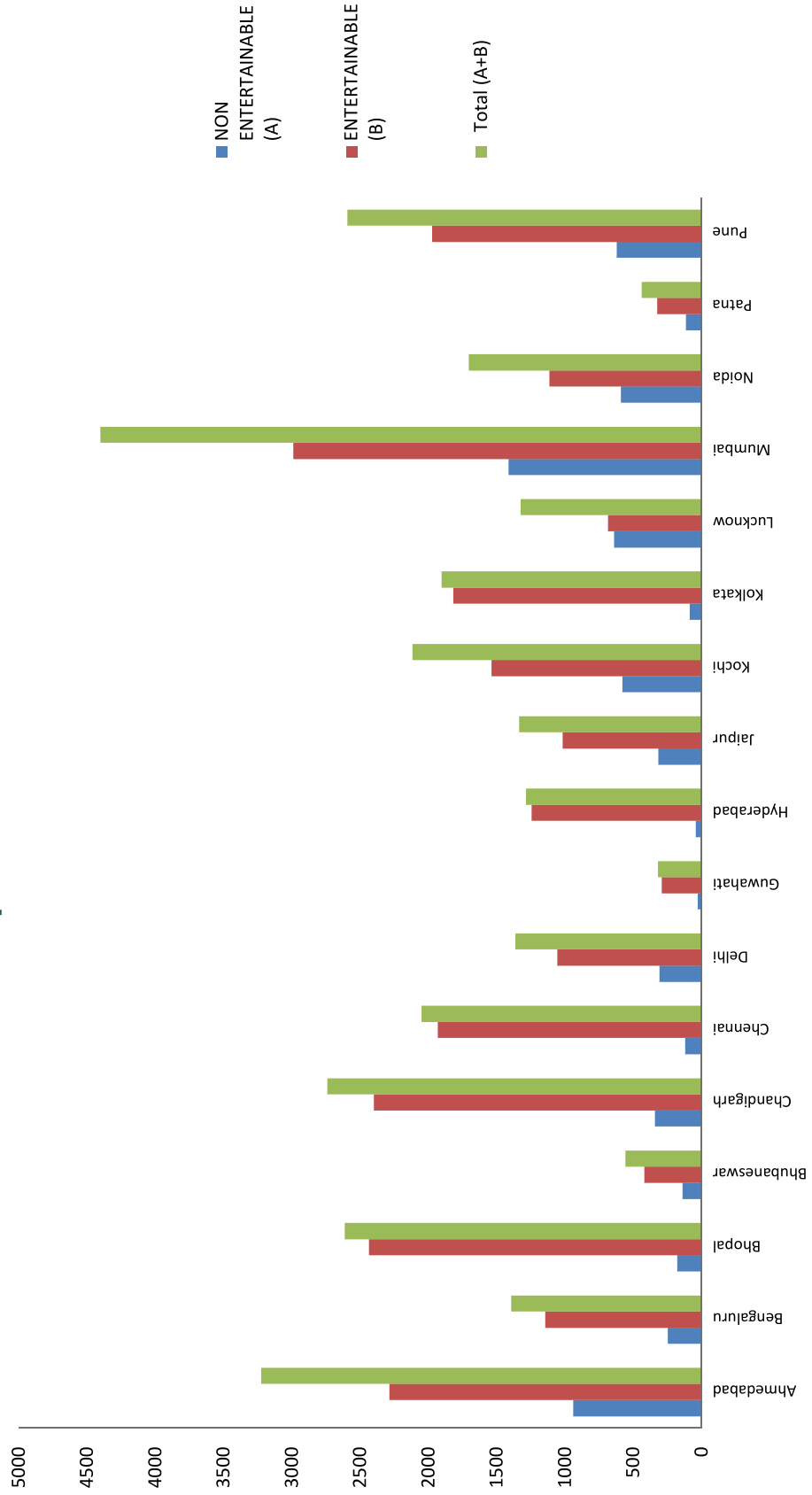
Name of the Center	NON ENTERTAINABLE						ENTERTAINABLE										Total (A+B)
	Beyond Rule	[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total	
Ahmedabad	78	29	813	2	17	939	1	2284	0	0	0	0	0	0	0	2285	
Bengaluru	17	51	148	31	1	248	52	1058	2	1	0	30	0	2	0	1145	
Bhopal	89	19	2	4	63	177	44	2361	9	0	0	17	2	3	0	2436	
Bhubaneswar	5	6	125	0	4	140	26	372	6	1	0	6	0	2	5	418	
Chandigarh	24	126	188	1	3	342	6	2372	8	2	0	5	3	0	2	2398	
Chennai	40	59	11	1	9	120	77	1748	16	6	2	66	2	7	7	1931	
Delhi	77	114	113	1	4	309	8	991	2	3	2	45	0	1	3	1055	
Guwahati	8	4	14	0	1	27	45	211	9	11	4	2	3	1	6	292	
Hyderabad	13	17	6	2	3	41	25	1107	22	3	0	71	8	7	1	1244	
Jaipur	85	16	160	3	52	316	10	983	1	1	0	22	0	0	1	1018	
Kochi	86	5	481	0	8	580	4	1503	12	1	0	8	1	2	6	1537	
Kolkata	57	28	0	0	0	85	81	1584	117	1	0	23	3	7	2	1818	
Lucknow	40	109	485	0	7	641	12	650	4	1	0	10	2	4	1	684	
Mumbai	52	855	474	24	7	1412	20	2874	37	7	1	50	0	1	0	2990	
Noida	30	125	408	0	26	589	18	1055	7	3	2	23	2	2	2	1114	
Patna	56	17	38	0	2	113	15	299	0	0	0	7	1	1	2	325	
Pune	87	83	403	0	47	620	2	1934	16	11	1	7	2	0	0	1973	
<b>Total</b>	<b>844</b>	<b>1663</b>	<b>3869</b>	<b>69</b>	<b>254</b>	<b>6699</b>	<b>446</b>	<b>23386</b>	<b>288</b>	<b>52</b>	<b>12</b>	<b>392</b>	<b>29</b>	<b>40</b>	<b>38</b>	<b>24663</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



सीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## Health Insurance Industry: (H8) Entertainable & Non-entertainable Complaints (Centrewise) for the period 01.04.2023 to 31.03.2024





# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Nature wise classification of complainants for the period 01.04.2023 to 31.03.2024 STATEMENT L 9 LIFE INSURANCE

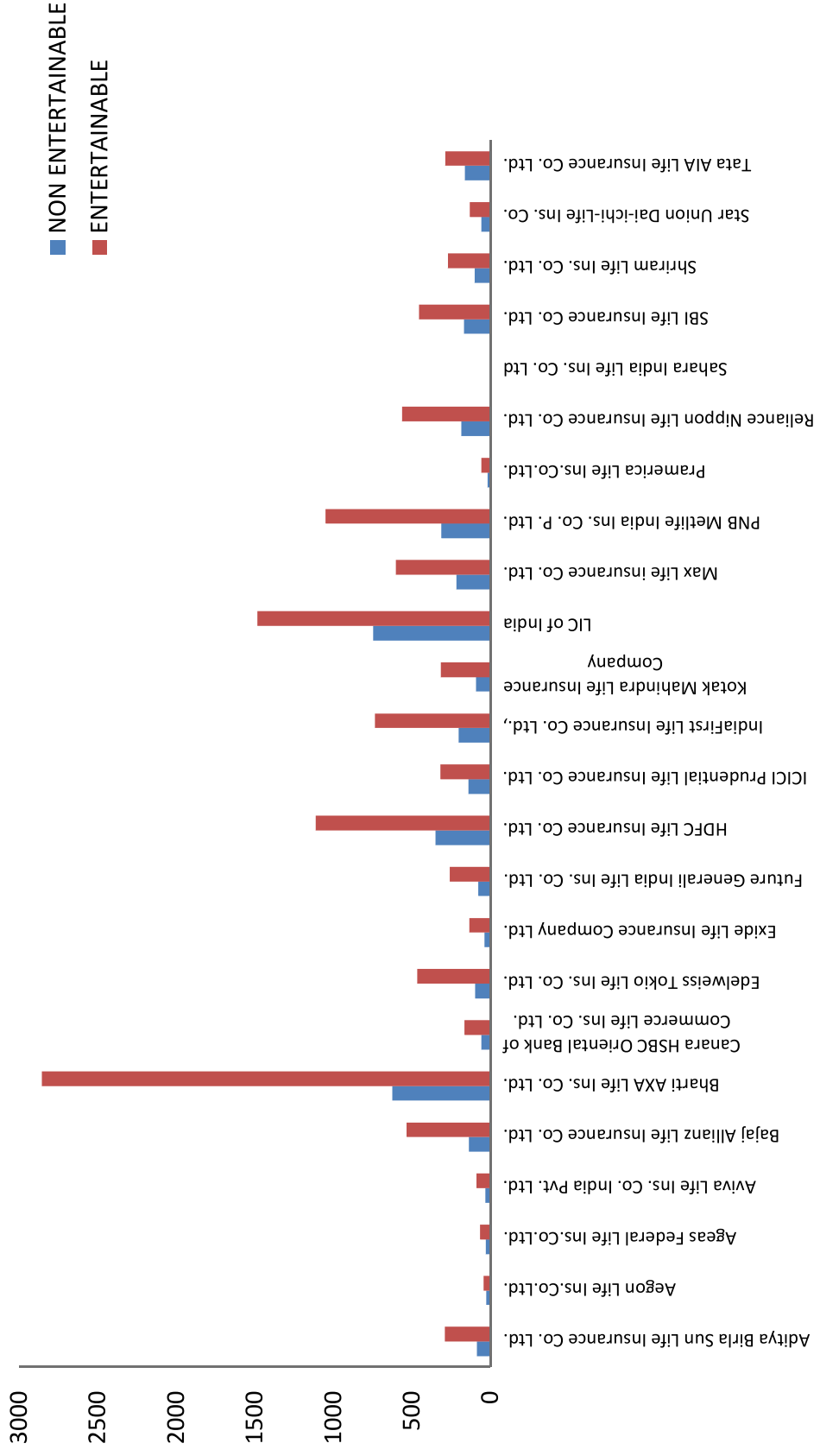
Name of the Center	NON ENTERTAINABLE										ENTERTAINABLE										Total (A+B)
	Beyond Rule [13(1)(e) to (j)]	[14(1)]	[14(2)]	[14(3)]	[14(5)]	14(3)(b)	Total A	13(1)(e)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total B				
Aditya Birla Sun Life Insurance Co. Ltd.	17	21	38	0	10	86	9	41	44	171	0	19	1	0	3	288	374				
Aegon Life Ins.Co.Ltd.	10	6	8	0	2	26	0	7	6	17	0	10	0	1	0	41	67				
Ageas Federal Life Ins.Co.Ltd.	12	2	13	0	1	28	1	16	20	15	1	10	0	0	3	66	94				
Aviva Life Ins. Co. India Pvt. Ltd.	5	7	9	0	9	30	1	2	30	50	1	3	1	0	0	88	118				
Bajaj Allianz Life Insurance Co. Ltd.	25	23	75	1	11	135	12	82	134	261	2	34	1	4	2	532	667				
Bharti AXA Life Ins. Co. Ltd.	116	120	274	1	111	622	3	190	284	2342	0	18	4	0	12	2853	3475				
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	15	8	27	1	4	55	2	30	9	102	1	15	2	0	2	163	218				
Edelweiss Tokio Life Ins. Co. Ltd.	22	21	37	0	16	96	3	36	42	363	1	11	1	1	5	463	559				
Exide Life Insurance Company Ltd.	6	10	16	0	5	37	0	12	28	89	0	4	0	0	1	134	171				
Future Generali India Life Ins. Co. Ltd.	19	18	22	0	16	75	2	16	83	153	0	3	0	0	0	257	332				
HDFC Life Insurance Co. Ltd.	77	72	151	2	46	348	22	219	171	614	0	61	11	6	6	1110	1458				
ICICI Prudential Life Insurance Co. Ltd.	46	29	54	1	9	139	11	95	28	120	1	55	1	2	4	317	456				
IndiaFirst Life Insurance Co. Ltd.,	29	42	103	1	26	201	1	52	81	588	0	10	0	0	2	734	935				
Kotak Mahindra Life Insurance Company	21	34	33	0	2	90	5	34	102	146	0	27	0	0	1	315	405				
LIC of India	183	129	387	3	42	744	277	784	40	70	27	249	5	14	16	1482	2226				
Max Life insurance Co. Ltd.	43	61	93	1	17	215	11	76	129	336	1	31	3	7	6	600	815				
PNB Metlife India Ins. Co. P.Ltd.	68	52	165	1	24	310	7	81	134	777	1	47	0	0	2	1049	1359				
Pramerica Life Ins.Co.Ltd.	3	4	5	1	4	17	1	18	9	27	0	2	0	0	0	57	74				
Reliance Nippon Life Insurance Co. Ltd.	33	57	74	0	21	185	4	49	92	398	0	15	0	0	3	561	746				
Sahara India Life Ins. Co. Ltd	0	0	2	0	0	2	0	1	0	0	0	0	0	0	0	1	3				
SBI Life Insurance Co. Ltd.	48	21	86	3	10	168	18	114	49	204	4	51	3	2	8	453	621				
Shriram Life Ins. Co. Ltd.	5	28	58	0	7	98	6	24	74	153	0	11	1	1	0	270	368				
Star Union Dai-ichi-Life Ins. Co.	17	9	27	0	4	57	1	21	52	52	0	2	0	0	1	129	186				
Tata AIA Life Insurance Co. Ltd.	44	33	72	3	9	161	7	56	50	133	0	33	2	2	3	286	447				
<b>Total</b>	<b>864</b>	<b>807</b>	<b>1829</b>	<b>19</b>	<b>406</b>	<b>3925</b>	<b>404</b>	<b>2056</b>	<b>1691</b>	<b>7181</b>	<b>40</b>	<b>721</b>	<b>36</b>	<b>40</b>	<b>80</b>	<b>12249</b>	<b>16174</b>				

Beyond Scope of Rules [13(1)(a) to (j)]
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)(e) - 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



सीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## Life Insurance Industry: L9 Non-entertainable & Entertainable Complaints (Companywise) for the period 01.04.2023 to 31.03.2024



# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Nature wise classification of complainants for the period 01.04.2023 to 31.03.2024

### STATEMENT G 9 GENERAL INSURANCE



Name of the Center	Beyond Rule [13(1)(e) to (j)]				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)	13(1)(i)	
ACKO GENERAL INSURANCE CO. LTD	8	4	6	0	0	19	6	27	3	0	0	0	0	0	39
Aditya Birla Health Insurance Company Limited	3	1	2	0	0	6	0	9	0	0	0	0	0	0	9
Agriculture Insurance Company of India Ltd.	40	9	2	0	0	51	0	0	0	0	0	0	0	0	51
Bajaj Allianz General Insc Co. Ltd.	35	29	44	2	1	111	10	165	5	2	11	4	1	1	199
Bharti AXA General Insurance Co.Ltd.	16	1	10	1	1	29	0	4	0	0	0	0	0	0	4
Care Health Ins. Ltd.	2	5	11	0	0	18	8	19	1	0	0	0	0	0	28
CHNHBS ASSOCIATION	3	0	0	0	0	3	0	0	0	0	0	0	0	0	3
Cholamandalam MS Gen. Insu.Co. Ltd	16	12	45	2	3	78	11	152	4	1	0	0	0	1	170
Export Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	15	9	20	0	0	44	1	41	3	0	0	0	0	0	45
GODGIT General Insurance Co. Ltd	22	15	32	1	2	72	5	76	0	7	4	0	0	0	86
HDFC ERGO General Insurance Company Ltd.	44	28	58	0	6	136	15	176	3	0	2	2	2	1	201
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	72	44	113	3	6	238	16	278	5	2	8	3	2	0	315
IFCO-TOKIO Genl. Insc. Co. Ltd.	35	17	36	3	6	97	20	77	2	0	0	0	0	0	99
Kotak Mahindra General Insurance Company Limited	6	2	10	1	4	23	2	16	0	2	1	0	0	0	19
L&T GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liberty Gen. Ins.Co.Ltd	5	6	10	0	0	21	1	32	0	0	2	0	0	0	37
Magma HDI General Insurance Co. Ltd.	7	4	4	0	1	16	2	12	0	0	0	0	1	0	15
Manipal Cigna Health Insurance Company Limited	4	1	0	0	0	2	0	0	0	0	0	0	0	0	2
National Insurance Co. Ltd.	41	15	48	3	9	116	13	116	2	0	0	0	0	1	132
NAVI GENERAL INSURANCE LTD	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1
NIVA BUPA HEALTH INSURANCE CO.LTD	2	0	5	0	0	7	1	19	0	0	0	0	0	0	20
Raheja QBE General Insurance Co. Ltd.	0	1	1	0	0	2	0	8	0	0	1	0	0	0	11
Reliance General Insurance Co. Ltd.	38	23	50	1	3	115	14	146	3	1	2	0	1	0	167
Royal Sundaram General Insurance Company Limited	7	6	16	0	1	30	7	85	2	0	0	0	0	0	99
SBI General Insurance Co. Ltd	34	14	39	1	3	91	7	108	5	1	6	0	2	1	130
Shriram General Insurance Co. Ltd.	9	11	20	0	2	42	4	57	0	4	2	0	0	0	63
Star Health and Allied Ins. Co. Ltd.	7	4	8	0	0	20	1	16	0	0	0	0	0	0	17
Tata AIG General Insurance Co.Ltd.	37	23	37	2	3	102	11	134	2	0	2	0	0	0	137
The New India Assurance Co. Ltd.	53	32	61	2	6	154	23	182	1	1	1	1	0	2	152
The Oriental Insurance Co. Ltd.	36	14	48	3	11	112	10	119	0	1	0	1	0	0	133
United India Insurance Co. Ltd.	49	32	64	3	6	154	22	186	0	0	0	2	0	0	210
Universal Sompo Gen. Insu. Co. Ltd.	30	17	47	1	1	96	16	125	0	0	3	0	0	0	144
Zuno General Insurance Limited	1	3	5	0	3	12	0	6	0	0	1	0	0	0	6
<b>Total</b>	<b>674</b>	<b>381</b>	<b>854</b>	<b>29</b>	<b>80</b>	<b>2018</b>	<b>226</b>	<b>2391</b>	<b>43</b>	<b>9</b>	<b>2</b>	<b>56</b>	<b>13</b>	<b>10</b>	<b>2759</b>

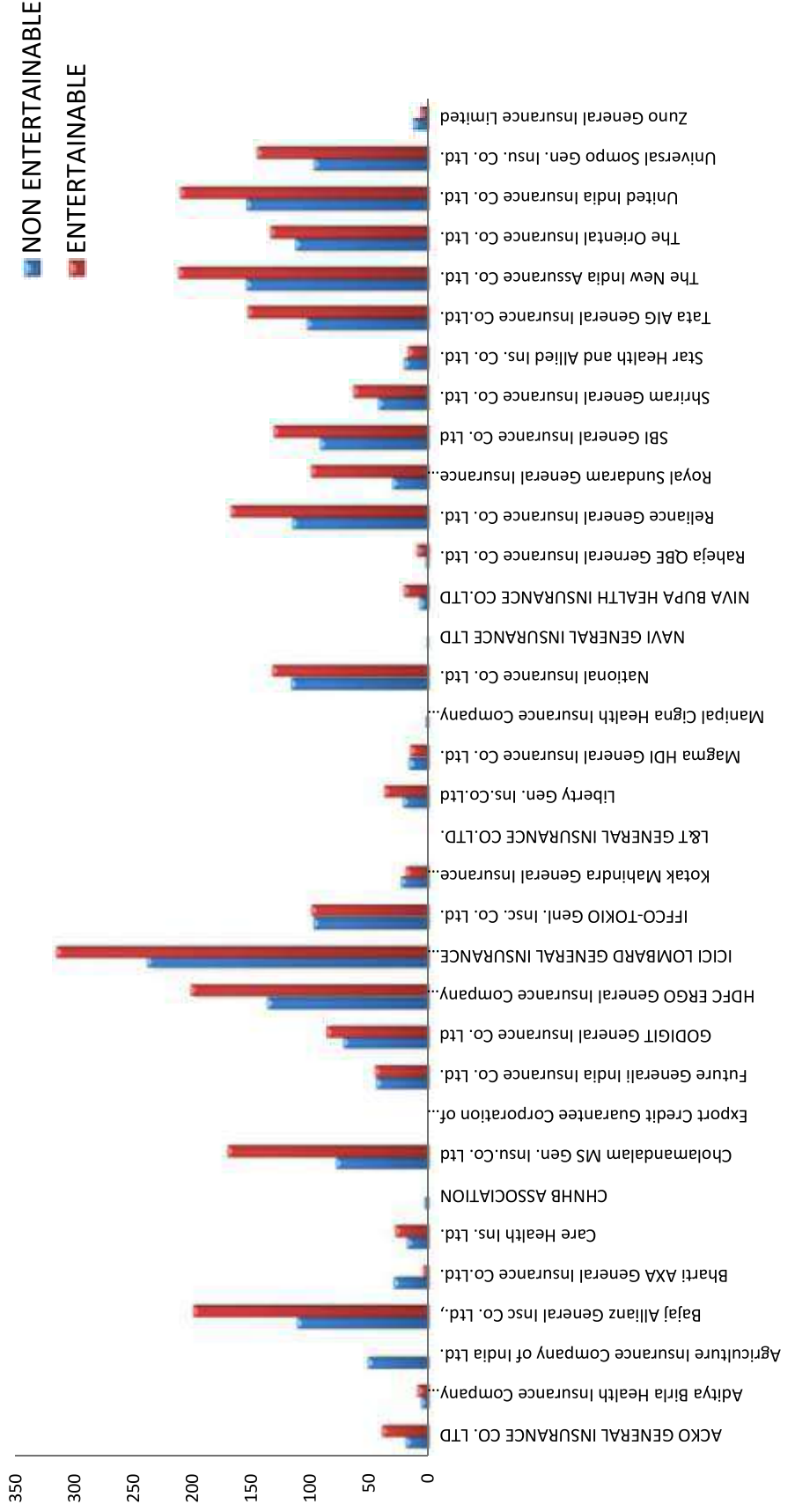
Beyond Scope of Rules [13(1)(e) to (j)]
Not within jurisdiction [14(1)]
Customer Not represented to Ins. Co. [14(3)(a)]
Sub-justice in courts/forums [14(5)]
Not represented to OIO within a year [14(3)(b)]
Rule 13(1)(a) – delay in settlement of claims
Rule 13(1)(b) – any partial or total repudiation of 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





बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## General Insurance Industry: (G9) Non-Entertainable & Entertainable Complaints (Companywise) for the period 01.04.2023 to 31.03.2024



# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

## Nature wise classification of complainants received and disposed for the period 01.04.2023 to 31.03.2024

### 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 B
						A											
ACKO GENERAL INSURANCE CO. LTD	1	5	5	0	0	11	1	30	0	0	0	1	0	0	0	32	43
Aditya Birla Health Insurance Company Limited	34	75	201	3	2	315	18	1006	10	4	1	11	0	1	0	1051	1366
Aditya Birla Sun Life Insurance Co. Ltd.	0	0	3	0	0	3	0	5	0	0	0	1	0	2	0	8	11
Aegon Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ageas Federal Life Ins.Co.Ltd.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Agriculture Insurance Company of India Ltd.	2	0	2	0	0	4	0	0	0	0	0	0	0	0	0	0	4
Aviva Life Ins. Co. India Pvt. Ltd.	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Bejaj Allianz General Insc Co. Ltd.,	12	28	71	1	3	115	8	349	6	1	0	2	0	1	0	367	482
Bajaj Allianz Life Insurance Co. Ltd.	0	1	6	0	0	7	1	2	0	1	0	0	0	0	0	4	11
Bharti AXA General Insurance Co.Ltd.	4	0	0	0	0	4	0	1	1	2	1	1	0	0	0	6	10
Bharti AXA Life Ins. Co. Ltd.	1	0	0	0	3	4	0	1	0	0	0	0	0	0	0	1	5
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	1	0	3	0	1	5	0	1	0	0	0	0	0	0	0	1	6
Care Health Ins. Ltd.	83	259	452	10	32	836	40	2393	49	11	3	72	6	3	6	2583	3419
CHNHB ASSOCIATION	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Cholamandalam MS Gen. Insu.Co. Ltd	14	19	78	1	4	116	4	281	3	0	0	8	0	2	0	298	414
Edelweiss Tokio Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Exide Life Insurance Company Ltd.	0	0	0	0	0	0	0	1	0	0	0	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.	5	7	25	0	0	37	1	126	2	0	0	1	0	0	0	130	167
Future Generali India Life Ins. Co. Ltd.	1	0	0	0	0	1	1	2	0	0	0	0	0	0	0	3	4
GODIGIT General Insurance Co. Ltd	2	15	30	1	3	51	5	101	2	1	0	4	0	0	0	113	164
HDFC ERGO General Insurance Company Ltd.	33	57	97	1	13	201	24	785	30	5	2	25	2	1	4	878	1079
HDFC Life Insurance Co. Ltd.	3	1	1	0	0	5	0	1	0	2	0	0	0	0	0	3	8
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	26	52	122	2	11	213	11	552	12	3	0	27	1	2	0	608	821
ICICI Prudential Life Insurance Co. Ltd.	3	2	5	0	0	10	0	5	0	0	0	3	0	0	0	8	18

(Contd.)

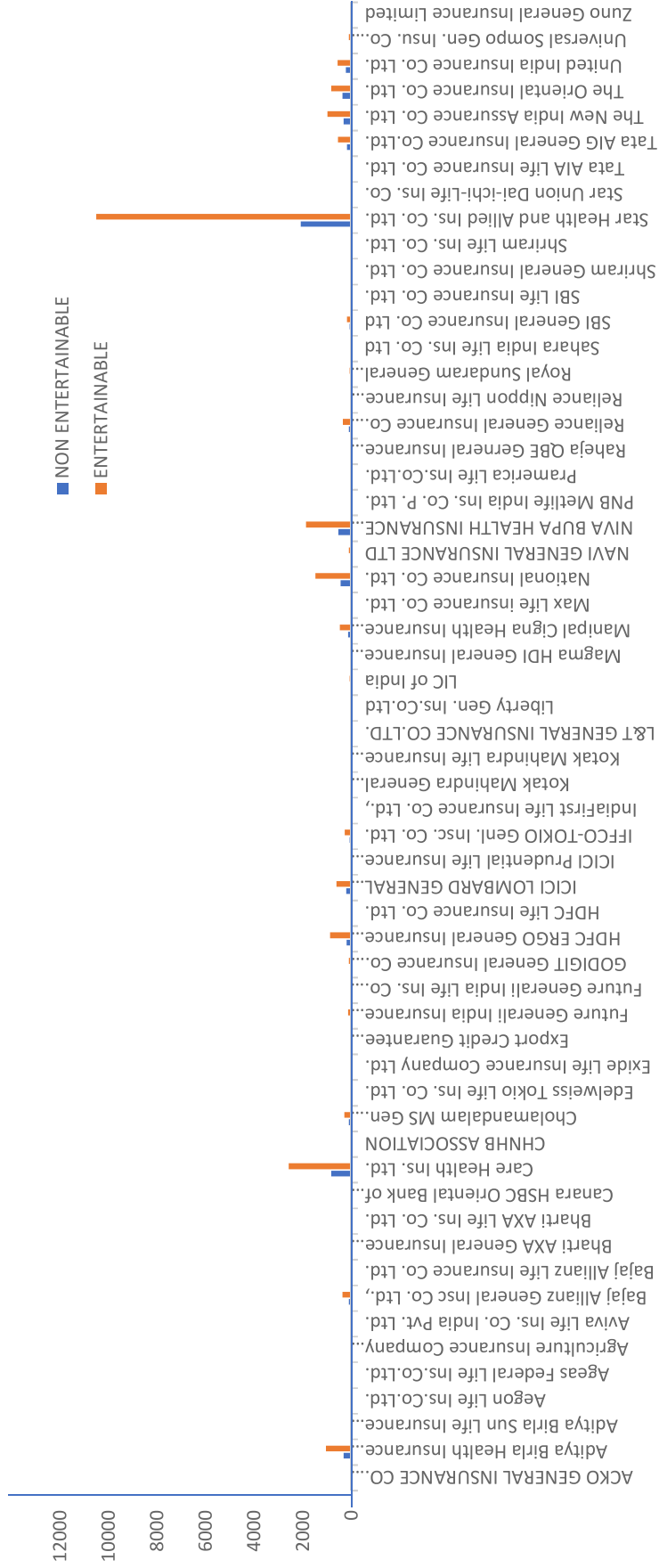


सीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

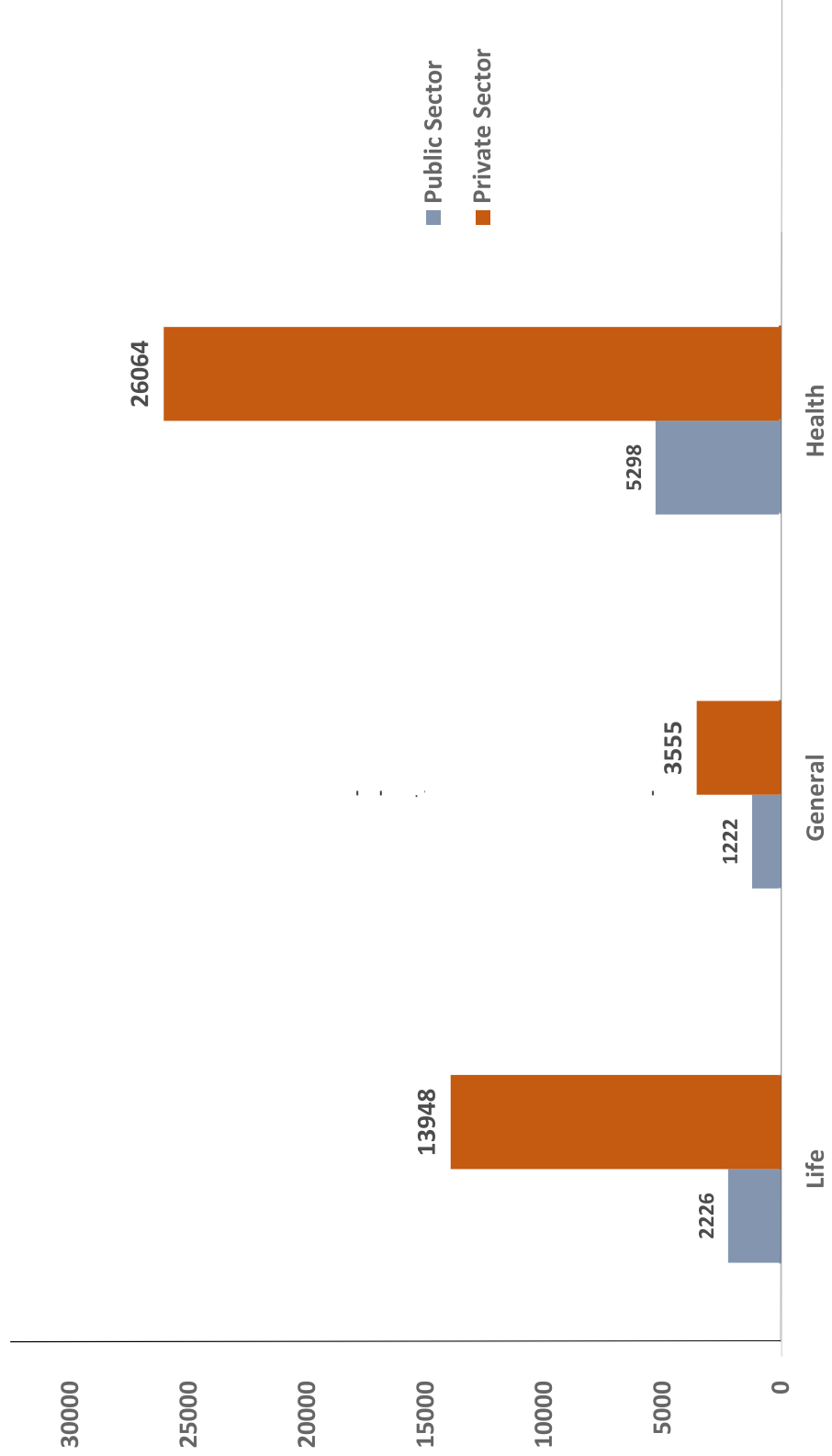
IFFCO-TOKIO Genl. Insc. Co. Ltd.	5	11	52	1	5	74	4	274	0	0	0	3	0	0	0	0	0	281	355
IndiaFirst Life Insurance Co. Ltd.,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kotak Mahindra General Insurance Company Limited	2	7	9	0	1	19	3	44	0	0	0	0	0	0	0	0	0	47	66
Kotak Mahindra Life Insurance Company	1	0	0	1	0	2	0	0	1	0	0	0	0	0	0	0	0	1	3
L&T GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liberty Gen. Ins.Co.Ltd	1	0	5	0	1	7	1	19	0	0	0	0	0	0	0	0	0	20	27
LIC of India	3	7	20	0	2	32	6	55	0	0	0	2	0	0	0	0	0	63	95
Magma HDI General Insurance Co. Ltd.	3	3	6	0	0	12	0	28	2	0	0	0	0	0	0	0	0	30	42
Manipal Cigna Health Insurance Company Limited	24	34	75	0	4	137	14	418	10	1	0	25	1	0	0	3	472	609	
Max Life insurance Co. Ltd.	2	0	1	0	2	5	0	1	0	0	0	0	0	0	0	0	1	6	
National Insurance Co. Ltd.	37	94	286	4	14	435	57	1419	5	0	0	1	0	0	0	6	1488	1923	
NAVI GENERAL INSURANCE LTD	3	14	21	0	2	40	0	106	0	0	0	0	0	0	0	0	106	146	
NIVA BUPA HEALTH INSURANCE CO.LTD	64	124	334	2	8	532	21	1770	18	4	2	37	9	5	1	1867	2399		
PNB Metlife India Ins. Co. P. Ltd.	2	1	1	0	0	4	0	1	0	0	0	0	0	0	0	0	1	5	
Pramerica Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Raheja QBE Gemeral Insurance Co. Ltd.	0	0	0	0	0	0	0	11	0	0	0	0	0	0	0	0	11	11	
Reliance General Insurance Co. Ltd.	11	31	61	0	9	112	6	334	5	2	0	6	0	0	0	353	465		
Reliance Nippon Life Insurance Co. Ltd.	1	1	1	0	0	3	0	0	0	0	0	0	0	0	0	0	0	3	
Royal Sundaram General Insurance Company Limited	2	7	9	0	4	22	4	58	2	0	1	2	0	1	0	68	90		
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
SBI General Insurance Co. Ltd	12	21	40	0	3	76	8	151	11	1	0	4	2	2	1	180	256		
SBI Life Insurance Co. Ltd.	2	0	4	0	2	8	2	0	0	0	0	0	0	0	0	2	10		
Shriram General Insurance Co. Ltd.	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	1	2		
Shriram Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Star Health and Allied Ins. Co. Ltd.	246	549	1171	29	85	2080	86	10196	69	12	1	118	4	16	12	10514	12594		
Star Union Dai-ichi-Life Ins. Co.	0	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	4	
Tata AIA Life Insurance Co. Ltd.	3	3	10	0	1	17	0	4	0	0	0	0	0	0	0	4	21		
Tata AIG General Insurance Co. Ltd.	25	46	103	3	1	178	18	516	6	1	0	12	0	2	3	558	736		
The New India Assurance Co. Ltd.	33	69	199	5	10	316	33	937	6	1	0	6	1	0	0	984	1300		
The Oriental Insurance Co. Ltd.	81	58	198	4	15	356	34	781	3	0	0	6	1	1	0	826	1182		
United India Insurance Co. Ltd.	48	49	121	1	8	227	33	509	10	0	1	14	2	1	1	571	798		
Universal Sompoo Gen. Insu. Co. Ltd.	7	12	30	0	5	54	2	105	4	0	0	0	0	0	1	112	166		
Zuno General Insurance Limited	0	0	5	0	0	5	0	6	1	0	0	0	0	0	0	7	12		
Total	844	1663	3869	69	254	6699	446	23386	268	52	12	392	29	40	38	24663	31362		



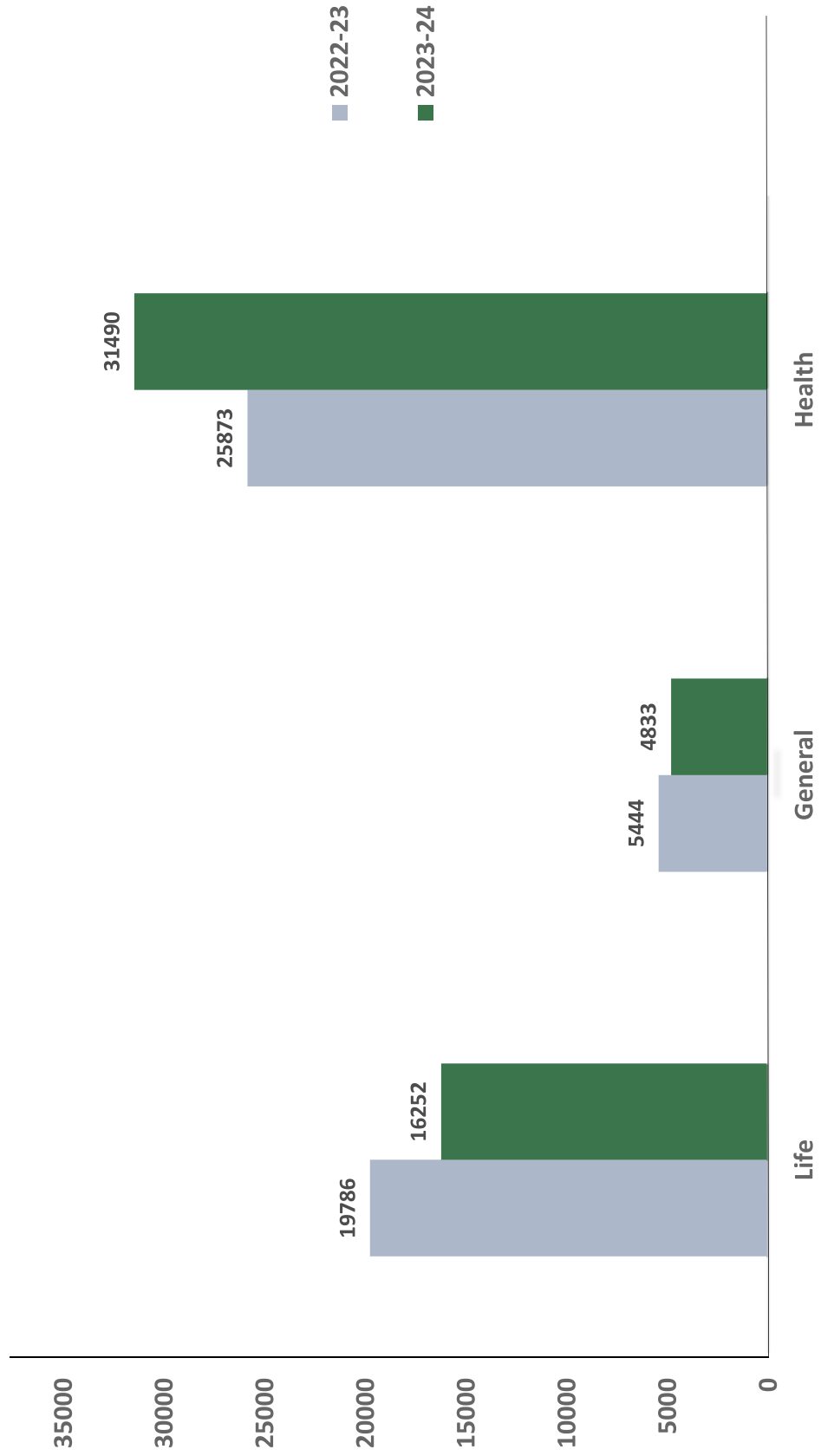
## Health Insurance Industry: (H9) Non-Entertainable & Entertainable Complaints (Companywise) for the period from 01.04.2023 to 31.03.2024



## Complaints Received Stream wise and Sector wise (Life, General, Health) For the F.Y. 2023-24

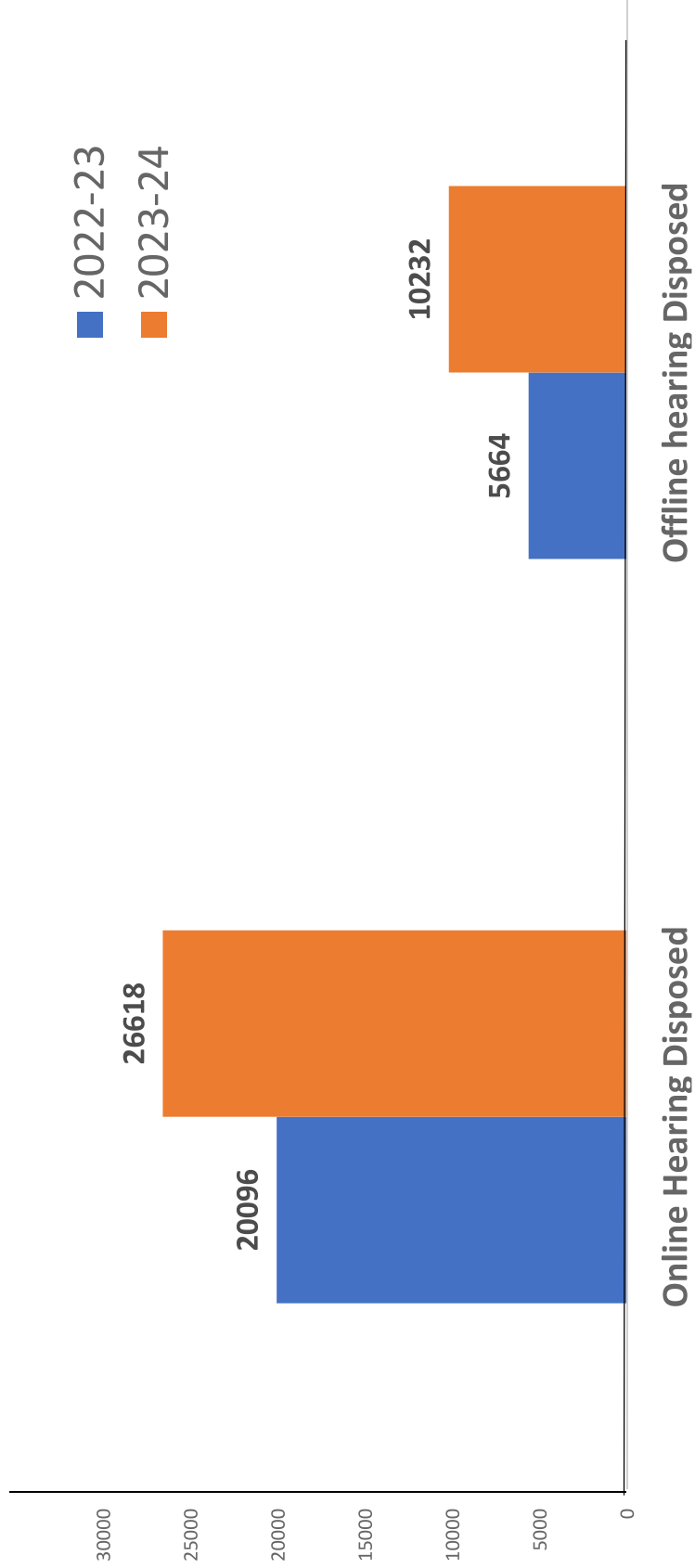


## Stream wise comparison of Complaints Received (Life, General, Health) For the F.Y. 2022-23 and F.Y. 2023-24



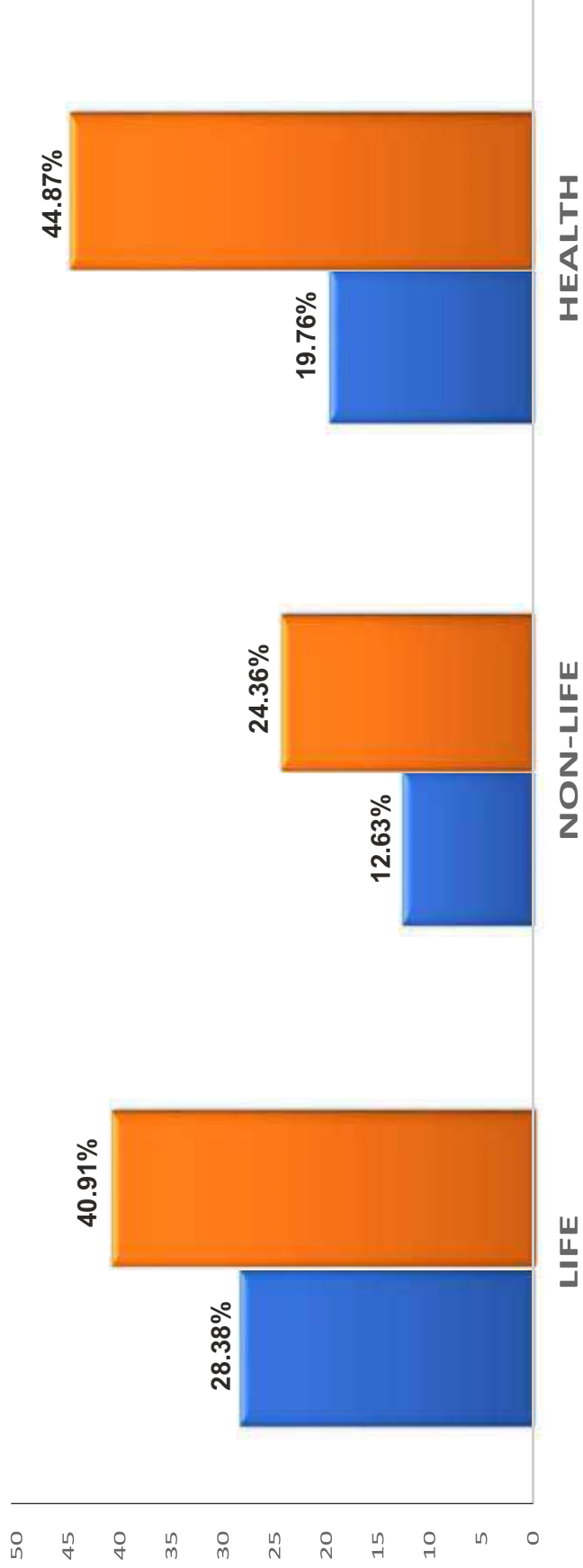


## Comparative statistics of Online and Offline hearing. (Life, General, Health) For the period 01.04.2023 to 31.03.2024



## Complaints resolved by way of Mediations during the F.Y. 2022-2023 and 2023-2024

■ 2022-23  
■ 2023-24





बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

### 3. (D) SUGGESTION & COMMON OBSERVATIONS OF INSURANCE OMBUDSMAN RELATED TO IMPROVEMENT IN INSURANCE OMBUDSMAN MECHANISM

---

1. Timely submission of SCN (Self contained Note), with relevant information pertaining to the complainant is required. This will assist in taking timely decisions by Ombudsman.
2. While appearing for hearing it is suggested that senior level officers, who have a better understanding about claim settlement, should represent the company, so that they can apply their experience and knowledge while representing their case.
3. Standard Operating Procedure may be formulated for preparation fo Self Contained Note, Mediation / settlement, timelines for submitting SCN, compliance of awards by Insurance companies.
4. Training of officers posted in Insurance Ombudsman centres may be conducted

#### LIFE

- ❖ Majority of complaints in the Life sector were reported and received under 13(1)(d) – Misrepresentation of policy terms and conditions at any time in the policy document or policy contract). This accounts for 59% of the total entertainable complaints disposed during the year.
- ❖ In Life insurance, the Free Look Period of 15 days and the mechanism of Verification Call should be effectively implemented so as to reduce mis selling and disputes arising out of mis sold policies
- ❖ The Agents should be trained periodically and should possess thorough knowledge about the products offered to the policyholders.
- ❖ Fair and transparent dealings should be the basis of policies sold through the following alternate channels to avoid mis selling of life insurance policies :
  - a. Bancassurance
  - b. Life or Accident covers purchased concurrently with Loans
  - c. Group Insurance Policies purchased by account holders of banks
  - d. Where banks acts as intermediary for the Insurance wing of the Group company
  - e. Purchase of new policy from the proceeds of the matured policy

#### NON-LIFE

- ❖ Majority of complaints in the General Insurance sector were reported under Rule 13(1) (b) – any partial or total repudiation of claims by an Insurer. This accounts for 87% of the total entertainable complaints disposed during the year.
- ❖ Surveyors are licensed by the regulator and have to conform to certain standards.

## HEALTH

- ❖ Majority of complaints in the Health Insurance sector were reported under Rule 13(1) (b) – any partial or total repudiation of claims by an Insurer. This accounts for 95% of the total entertainable complaints disposed during the year.
- ❖ The principle of Uberrima Fides is paramount in the contract of Insurance. It is of utmost importance to declare true and correct facts in the Health Declaration. Disclosing pre existing diseases or conditions, past ailments, treatment, will avoid rejection of claims under Mediclaim policies.
- ❖ Claims are often denied using Reasonability & Customary clause. Customers should be educated on the terms and conditions of the policy.
- ❖ Insurers should adopt a uniform practice in settling the amount of claim, under Cataract treatment.
- ❖ Due to advancement in technology, many surgical procedures do not require 24 hours of hospital stay. Health Insurers should modify their terms and conditions wherever advancement Claims are rejected under the head of untested modern treatment.
- ❖ A clear and express condition or exclusion regarding fees charged by specialist/physician/surgeon engaged for treatment of certain critical illness / procedure during hospitalisation, needs more to be mentioned clearly to Customers. In some cases, hospitals do not include the same in their bill and raise a separate bill. As a result, customers are not clear as to the amount to be claimed under the particular policy.
- ❖ To reduce bogus claims/frauds, a digital facility for sharing information about such suspected frauds among Insurers, apart from actions of police complaints and more focussed investigations through specialised agencies, and quick flagging or blacklisting of hospitals may help better tackle the situation.

## GENERAL

- ❖ Insurance companies should focus on resolution of complaints through Mediation
- ❖ Furnishing Self Contained Note by the insurers. Insurers should furnish SCN along with supporting documents to the Insurance Ombudsman within 7-10 days of registration, for speedy disposal of complaints by OIOs
- ❖ Senior level representation before the Insurance Ombudsman during the hearing may bring in better clarity on the dispute.





बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## 4. (E) Brief Review of statistics of all offices of Insurance Ombudsman for the FY 2023-24

### AHMEDABAD

Insurance Ombudsman - **Shri Collu Vikas Rao**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	3	0	20	23
Received during the year	642	176	3232	4050
Disposed during the year	645	176	3252	4073
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	1166 (28.79 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2556	92
Disposal through off line hearing	215	8
Total entertainable complaints	2771	100

Centre has disposed off 30.28% of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

### BENGALURU

Insurance Ombudsman - **Shri Vipin Anand**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	596	205	1401	2202
Disposed during the year	596	205	1379	2180
Outstanding as at 31-03-2024	0	0	22	22
Complaints registered Online	1152 (52.32 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	1684	95
Disposal through off line hearing	89	5
Total entertainable complaints	1773	100

Centre has disposed off 65.65% of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

## BHOPAL

Insurance Ombudsman - **Shri Ravindra Mohan Singh**  
The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	18	7	48	73
Received during the year	830	113	2613	3556
Disposed during the year	773	106	2073	2952
Outstanding as at 31-03-2024	75	14	588	677
Complaints registered Online	2140 (60.18 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2347	90
Disposal through off line hearing	270	10
Total entertainable complaints	2617	100

Centre has disposed off 37.22% of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

## BHUBANESWAR

Insurance Ombudsman - **Shri Manoj Kumar Parida**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	549	205	566	1320
Disposed during the year	549	205	566	1320
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	283 (21.44 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	454	46
Disposal through off line hearing	526	54
Total entertainable complaints	980	100

Centre has disposed off 44.18% of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*



सीमा लीकपाल परिषद  
Council for Insurance Ombudsmen

## CHANDIGARH

Insurance Ombudsman - **Shri Atul Jerath**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	42	29	141	212
Received during the year	1271	455	2743	4469
Disposed during the year	1258	459	2742	4459
Outstanding as at 31-03-2024	55	25	142	222
Complaints registered Online	2038 (45.60 %)			

### DISPOSAL OF ENTERTAINABLE COMPLAINTS

	No. of complaints	% of complaints
Disposal through online hearing	3542	95
Disposal through off line hearing	170	5
Total entertainable complaints	3712	100

Centre has disposed off 51.37% of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

## CHENNAI

Insurance Ombudsman - **Shri Segar Sampathkumar till 28.09.2023**

**Shri N Sankaran**, Insurance Ombudsman, Hyderabad, given Addl. Charge from 01.10.2023 to 31.03.2024

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	524	323	2059	2906
Disposed during the year	432	251	1749	2432
Outstanding as at 31-03-2024	92	72	310	474
Complaints registered Online	1135 (39.06 %)			

### DISPOSAL OF ENTERTAINABLE COMPLAINTS

	No. of complaints	% of complaints
Disposal through online hearing	2028	92
Disposal through off line hearing	177	8
Total entertainable complaints	2205	100

Centre has disposed off 49.52% of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

## DELHI

Insurance Ombudsman - **Smt. Sunita Sharma**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	1773	317	1369	3459
Disposed during the year	1773	317	1369	3459
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	1296 (37.47 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	1464	51
Disposal through off line hearing	1407	49
Total entertainable complaints	2871	100

**Centre has disposed off 67.82 % of entertainable complaints through recommendation (Mediation)**

\*\*\*\*\*

## GUWAHATI

Insurance Ombudsman - **Shri Somnath Ghosh**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	430	165	320	915
Disposed during the year	430	165	320	915
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	218 (23.83 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	658	81
Disposal through off line hearing	151	19
Total entertainable complaints	809	100

**Centre has disposed off 42.03 % of entertainable complaints through recommendation (Mediation)**

\*\*\*\*\*



## HYDERABAD

Insurance Ombudsman - **Shri N Sankaran**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	1	0	0	1 *
Received during the year	765	175	1291	2231
Disposed during the year	766	175	1291	2232
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	1330 (59.61 %)			

\* legal case

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2041	98
Disposal through off line hearing	36	2
Total entertainable complaints	2077	100

Centre has disposed off 46.12 % of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

## JAIPUR

Insurance Ombudsman - **Shri R D Sharma**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	591	389	1340	2320
Disposed during the year	591	389	1340	2320
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	774 (33.36 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	7	0
Disposal through off line hearing	1475	100
Total entertainable complaints	1482	100

Centre has disposed off 36.10 % of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

## KOCHI

Insurance Ombudsman - **Shri G Radhakrishnan**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	19	35	94	148
Received during the year	385	295	2131	2811
Disposed during the year	389	305	2066	2760
Outstanding as at 31-03-2024	15	25	159	199
Complaints registered Online	823 (29.28 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	1752	91
Disposal through off line hearing	178	9
Total entertainable complaints	1930	100

**Centre has disposed off 46.79 % of entertainable complaints through recommendation (Mediation)**

\*\*\*\*\*

## KOLKATA

Insurance Ombudsman - **Ms. Kiran Sahdev**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	1844	208	1911	3963
Disposed during the year	1838	208	1883	3929
Outstanding as at 31-03-2024	6	0	28	34
Complaints registered Online	1078 (27.20 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	3162	88
Disposal through off line hearing	450	12
Total entertainable complaints	3612	100

**Centre has disposed off 42.36% of entertainable complaints through recommendation (Mediation)**

\*\*\*\*\*

## LUCKNOW

Insurance Ombudsman - **Shri Atul Sahai**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	1347	454	1329	3130
Disposed during the year	1347	454	1329	3130
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	1114 (35.59%)			

### DISPOSAL OF ENTERTAINABLE COMPLAINTS

	No. of complaints	% of complaints
Disposal through online hearing	122	8
Disposal through off line hearing	1355	92
Total entertainable complaints	1477	100

Centre has disposed off 44.75 % of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

## MUMBAI

Insurance Ombudsman - **Shri B S Pandya** up to 31.07.2023

**Shri Somnath Ghosh** Insurance Ombudsman Guwahati, given Addl. Charge from 01.08.2023 to 31.01.2024

**Smt. Susmita Mukherjee**, Insurance Ombudsman Patna, given Addl. charge from 01.02.2024 onwards

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	297	114	1568	1979
Received during the year	1033	398	4434	5865
Disposed during the year	992	417	4236	5645
Outstanding as at 31-03-2024	338	95	1766	2199
Complaints registered Online	3225 (54.99 %)			

### DISPOSAL OF ENTERTAINABLE COMPLAINTS

	No. of complaints	% of complaints
Disposal through online hearing	2966	82
Disposal through off line hearing	635	18
Total entertainable complaints	3601	100

Centre has disposed off 24.52% of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

## NOIDA

Insurance Ombudsman - **Shri Bimbadhar Pradhan**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	25	6	67	98
Received during the year	1107	408	1715	3230
Disposed during the year	1132	414	1782	3328
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	1435 (44.43 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	0	0
Disposal through off line hearing	2019	100
Total entertainable complaints	2019	100

**Centre has disposed off 36.31% of entertainable complaints through recommendation (Mediation)**

\*\*\*\*\*

## PATNA

Insurance Ombudsman - **Smt. Susmita Mukherjee**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	0	0	0	0
Received during the year	818	261	441	1520
Disposed during the year	818	261	441	1520
Outstanding as at 31-03-2024	0	0	0	0
Complaints registered Online	578 (38.03 %)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	92	9
Disposal through off line hearing	890	91
Total entertainable complaints	982	100

**Centre has disposed off 46.03 % of entertainable complaints through recommendation (Mediation)**

\*\*\*\*\*





चीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## PUNE

Insurance Ombudsman - **Shri Sunil Jain**

The Complaint statistics of the centre for the financial year 2023-24 is as follows :

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2023	806	84	908	1798
Received during the year	1747	286	2595	4628
Disposed during the year	1235	228	1588	3051
Outstanding as at 31-03-2024	1318	142	1915	3375
Complaints registered Online	1061 (22.93 %)			

### DISPOSAL OF ENTERTAINABLE COMPLAINTS

	No. of complaints	% of complaints
Disposal through online hearing	1599	83
Disposal through off line hearing	333	17
Total entertainable complaints	1932	100

Centre has disposed off 9.16 % of entertainable complaints through recommendation (Mediation)

\*\*\*\*\*

# Accolades on Google Review

 **Uday Parekh**  
5 reviews · 3 photos


Ahmedabad

★★★★★ a year ago

I came to know about Insurance Ombudsman before almost 22 years when it was located on Ashram Road. I had 3 different occasions where I had to approach Office of Insurance Ombudsman for my clients. I am highly impressed by the way they function and that too impartially and promptly. Many Insured persons and their family are well-guided and also served justice when they need it the most.

Few weeks back, I also had the privilege to attend a seminar on awareness about Ombudsman. It was informative and knowledgeable.

Hats off to the Team and Office of Insurance Ombudsman.

 **Surender Khurana**  
2 reviews

Delhi

★★★★★ 11 months ago


I am very grateful to the Insurance Ombudsman Delhi, whose intervention helped to resolve my claim with Care Health Insurance Ltd. I had taken a Travel Health Insurance policy.

It was a wonderful experience. Madam Ombudsman, as well as all the staff at Bima Lokpal office Delhi are cordial and supportive to solve the problem.

Action was prompt, video conference was arranged at a short notice, was amazed at the quick understanding of the case and assertively asking the insurance company to settle the legitimate claim.

Thanks once again the Insurance Ombudsman office Delhi, for quick resolution.

👍 1    ↩ Share

 **Praveen**  
1 review

Hyderabad

★★★★★ 10 months ago

I am living in Vijayawada, all the way I come to Ombudsman insurance... their receiving is exceptional (being a Government office)... Chandra Shekhar sir, patiently listened me, asked me the required documents ... submitted the same.

Usually the Government official delay our issue, to my surprise it happened reverse, i only delayed to approach Ombudsman... today I got a call from Ombudsman, sir informed me that ,the Niva Bupa will pay me Rs. 34877 (Claim amount) and reinstate my Heart beat Policy... 8th Wonder , I am seeing

Great news for me, I have been fighting for the last 8 months for this... people around me discouraged in my case, but insurance ombudsman, Hyderabad... Made it possible

👍 Like    ↩ Share

 **Subra Srikant**  
Local Guide · 14 reviews · 2 photos

Bengaluru

★★★★★ 3 days ago **NEW**

I am very impressed with the professionalism of Ombudsman at JP Nagar, Bengaluru.

They were very prompt in handling my case and kept updating me and asking necessary documents as needed.

They helped in resolving the settlement in my favour.

Regards,  
Subramanya

👍 Like    ↩ Share

 **mahesh meena**  
4 reviews · 10 photos

Jaipur


★★★★★ a year ago

I must say that it is one of the best available office of insurance ombudsman in rajasthan in all aspects whether it is about the infrastructure, location and moreover about the support and cooperation that is being given by the officials working there.

I was very fortunate to visit this office recently and was very much satisfied with the overwhelming response and the cooperation, extended towards my concern by officials working over there. Really such a nice office with efficient officials, always ready to help all needy ones with right approach and to resolve their issues with utmost priority.

Thanks for the help being extended to all needy ones.

👍 2    ↩ Share

 **Raju Thapar**  
2 reviews

Mumbai

★★★★★ 3 weeks ago **NEW**

Justice is done to me only because of kind intervention of Office of the Insurance Ombudsman, Mumbai.

Their official site is very interactive giving prompt status of the case. I particularly appreciate Ms Rekha Sanil, Asst Manager for her kindness and politeness.

Insurance Ombudsman is another milestone by Govt to mitigate sufferings of common man at the hands of Insurance Companies while settling claims. Jai Hind.

👍 Like    ↩ Share



बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

# Accolades on Google Review



Vivek Sharma  
1 review

Bhopal

★★★★★ 9 months ago

One of my legitimate claims was denied. I tried hard but was unsuccessful but got the compensation shortly after complaining to the Insurance Ombudsman Bhopal.

HERE ARE MY EXPERIENCE

Timely and effective:

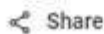
Bima LOKPAL resolves insurance complaints quickly and effectively.

Committed to protecting policyholders:

Bima LOKPAL is committed to protecting the rights of policyholders and ensuring that they receive fair treatment from insurance companies.

KEEP IT UP ★★★★★

V. SHARMA

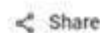


Sandeep Salia  
4 reviews

Pune

★★★★★ a month ago

Insurance Ombudsman pune helped us lot for our rejected claim. The team was very professional, efficient, and exceeded my expectations. I am thankful for their service and guidance. Thank for helping needy people like us and giving a support. Once again Thanks the entire management.

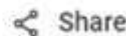


karthiga periasamy  
1 review

Chennai

★★★★★ a month ago

I reluctantly lodged a complaint with the ombudsman during mid October 2023. To my surprise, they handled my case with utmost professionalism and ensured I received every penny back(June 2024), without any loss. Their one-stop solution restored my faith in the system.

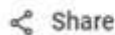


NEERAJ JAIN  
1 review

Noida

★★★★★ 6 months ago

The whole procedure of hearing has been timely and prompt. I would highly recommend anyone who has a problem with respect to insurance claim issues, actively pursue the Insurance Ombudsman office for fair disposal of their matter.



Hari Shanker  
2 reviews

Lucknow

★★★★★ 6 months ago

Very nice experience, This Govt.institution is providing help to those who are trapped by bima agents and loose their money. Ombudsman Sir listens complains very carefully and give judgements providing relief. Staff is also good and helping.Thanks to this organisation.





# Accolades on Google Review

 Hari Krishan Chaudhary  
11 reviews  
Chandigarh

★★★★★ 11 months ago

Office of Insurance Ombudsman Chandigarh is in the forefront in Insurance complaints settlement. Being once associated with it I have seen its working. As such I can recommend one who has an Insurance grievance to approach this Office for quick, cost effective and hassle free redressal. Procedure is so simple that you will be satisfied and even delighted.

 Like  Share

 Remanan Gopalan  
1 review  
Kochi

★★★★★ 10 months ago



I had a complaint registered against an insurance provider and got my issue resolved positively within no time. The entire procedure was so easy and effortless. Every staff in the office were so helpful and professional at the same time. Keep up the good work. Thank you so much!

 1  Share

 ankhi gupta  
3 reviews  
Kolkata

★★★★★ 9 months ago

I am extremely satisfied with the swift and just approach of the august office Ombudsman Kolkata. I approached the office regarding a claim reimbursement which was denied by my insurance company, despite me having deposited all relevant documents, and despite there being precedence of similar claims being approved and paid earlier. The office of Ombudsman Kolkata was prompt in assessing the merit of the case, called me and the insurance company for representation, and delivered their verdict all within one month. I am extremely grateful for their steadfastness.

 2  Share

 DIGITAL STUDIO NETRAMANI  
Local Guide · 12 reviews · 3 photos

★★★★★ 8 months ago  
Bhubaneswar

Excellent office.  
All office bearers are very cooperative, calm and quiet. They listen to my issue with patience and solved my case very honestly within a minimum of days. I have no words for the head of office. He is a very talented person to give proper justice. I haven't listened to such a legal office run without any fees or any legal professional.

 Like  Share

 Dilawar Singh  
Local Guide · 351 reviews · 4,938 photos

★★★★★ 7 months ago  
Guwahati

I am delighted to see the approach of the concerned officer and their office for helping me to file the complaint and guide through.  
Mails are sent and also a follow-up call.  
Guided how to send detailed documents.  
My hearing has been fixed for next week and I am sure it will be fruitful.  
It's an amazing experience till now.  
No pillar to post running.  
A smooth road for justice.

 2  Share





சிம லிஓபாம பரிஷட்  
Council for Insurance Ombudsmen



# Testimonials



File: 378681 - (மதுரை)-  
To: Hon. Insurance Ombudsman,  
4th Floor, Jivan Prakash Building,  
Rajeev Road, AMMIDARAI- 500001.

28 JUL 2022  
RECEIVED

Respected Sir,

Subject:- Complaint No. ANB-H-020-2223-0252 for Rs. 51899/- Policy Period- 1-4-21 to 31-3-2022 Universal Sampo Gen. Ins. Co. Ltd, MUMBAI. Policy No. 2839/63694150/00/007 Year AWARD No. 10/ANB/A/11/02/25/2422-2423 Dated 22-06-2022 for Rs. 51899/- Ref:- Our Interior Shanks # Hall 4t, 147-2011

With reference to above, We once again thanks YOUR EXCELLENCE for the AWARD and Glad to inform that Universal Sampo Gen. Ins. Co., Ltd, Mumbai has credited an amount of Rs. 51899/- on 12-7-2022 in our BANK ACCOUNT in full & final settlement of our claim as ordered by your Excellency.

We are very much grateful & obliged for Video Hearing on 6-5-2022 & deep study of all documents of our claim in HIGH HONEST and given JUSTICE.

Thanking you,

Yours faithfully,  
(JAYESH N. JANDI) Sr. MUMBAI

## LETTER OF GRATITUDE

The Secretary,  
Office Of the Insurance Ombudsman,  
Bhubaneswar.  
Ref: BHU-H-049-2223-0490  
Sub: Acknowledgement and Gratitude.  
Dear Sir,

Dated:12-Apr-2023

It is with great happiness, I wish to inform you that because of your award, IOB/HIA/H/0225/2022-2023, I am in receipt of the full amount (Rs. 85433/-) pending with the insurance company namely, The New India Assurance Co. Ltd. (Bhubaneswar). The mentioned amount was credited to my bank account on 31-mar-2023.

May I take this opportunity to record my gratitude to the Ombudsman and the esteemed officers in his office to provide me the opportunity to meet myself along with my son on 17<sup>th</sup> March, 2023. The entire experience was beautiful and much to cherish. I was treated with compassion, dignity, and respect. I was even offered tea and was allowed to sit on the ground floor, while my son presented himself before the honorable Ombudsman. The professional, methodical, and humane handling of the complaint and the hearing thereafter has left an indelible mark of trust and hope in my mind, and I am glad I am living in a land where the law and good sense prevails.

The award enables me to compensate my son for the expenses incurred by him during the treatment and we can now plan to use this fund towards the long pending house repair and maintenance activities.

I wish for all the happiness and prosperity of your Office and May God bless you in all your stride towards bringing the equanimity in the society.

GUW-H-011-2223-0206

Hemanta Kalita -hemantakalitaec@gmail.com- Thu, Mar 2 11:58PM

Dear Insurance Ombudsman,

I am writing to express my sincerest gratitude for your recent decision to pass an order dated 09.02.2023 in favor of my reimbursement claim that was initially rejected by my insurance company (Nivalbapu). Your tireless efforts to provide a fair and just resolution to my claim have not gone unnoticed, and I am deeply impressed by your dedication to upholding the values of justice and fairness.

I cannot thank you enough for your thorough examination of the facts and your impartial assessment of the situation. Your impartiality, expertise, and commitment to the cause of justice have been exemplary, and I am truly grateful for your unwavering support throughout this entire process which has forced the insurance company to bow down to the justice system in place.

Your decision has not only provided me with much-needed financial assistance, but it has also restored my faith in the justice system. Your efforts have brought about a sense of relief and peace of mind, knowing that my claim has been rightfully validated and my concerns have been heard and addressed.

Your professionalism, integrity, and dedication to serving the public have truly made a difference in my life, and I am confident that your tireless efforts have impacted many others positively as well. You are a true asset to the insurance industry and a beacon of hope for those who have faced similar challenges.

Once again, I would like to express my heartfelt thanks and admiration for your outstanding work, and I hope that your legacy of fairness and justice will continue to inspire others in their endeavors.

Regards,  
Hemanta Kalita  
Jyoti Rajpalhadi (on behalf of her)

## LETTER OF INTIMATION

From, G. Rajaram, 89, 6<sup>th</sup> street, Thirumalaivan Nagar, Thirumalaivoyal, Chennai - 600 062. 9843037229 02-03-2023

To, The Office of the Insurance Ombudsman, (Tamil Nadu & Puducherry) Fathima Akhtar Court, 4<sup>th</sup> Floor #53, Anna-salai, Teynampet, Chennai 600 018.



Subject - Letter to Intimate the details of the compliance against the Reference Award No.: IOB/CHN/A/G/0104/2022-2023.

Respected Sir/Mam,

With reference to letter received vide Ref No: CHN-G-020-2223-0252. This is to intimate the details of the compliance against the Reference Award No: IOB/CHN/A/G/0104/2022-2023 that I've received my insurance amount of Rs.25632/- (Rupees Twenty Five Thousand Six Hundred and Thirty-two.) from the IOB's Ombud General Insurance Co. Ltd against Policy No: 3005/2C 0696912/01/800 through the letter by the "the Office of the Insurance Ombudsman" stating "to award the claim amount with applicable interest.

I sincerely thank the Office of the Insurance Ombudsman for intervene in to the issue upon my request and disposed the complaint by advising to award the claim amount.

Thanking you  
G. Rajaram  
h. g. rajaram

CHENNAI  
02-03-2023

M Gmail binakalpalchandigarh@binakalpalchandigarh@cioins.co.in

SBI- Life Policy No.IH 372295110

Sun, Sep 4, 2022 at 11:32 AM

sunara 51 <sunara51@yahoo.com>  
To: "binakalpalchandigarh@cioins.co.in" <binakalpalchandigarh@cioins.co.in>  
Cc: "cosoffice@sbiilife.co.in" <cosoffice@sbiilife.co.in>

Respected Sir,  
Kindly refer to verdict/award No.10/CHD/A/L/0425/2022-2023, dated 31.8.22 on policy no.1H372295110. I am grateful/thankful for the decision. I fully agree/accept the verdict of the Hon'ble insurance Ombud come and will no pursue further. The concerned authorities be directed to implement the verdict. I have not claimed any rebate/concession of this policy in my any Income Tax Return -as there is provision of concession /rebate for second policy. I will give undertaking on a paper in the bank. I have grievances/suggestions for the authorities for consideration and favorable action:-  
a) terms/conditions of the policy be made available on the spot while executing the bond. It should be brief/specific no need to have big-bulky booklet after two months. It is irrelevant after two months b) Bank officials be sensitized about KAP, sympathetic/helpful to the customers - not protecting erring officials/highlighting/glorifying terms and condition .c) The official concerned should be reprimanded for i) misquoting wrong information about policies ii) creating mistrust of bank in customers iii) causing mental/physical torture in this period iv) financial loss occurred and v) above all the MISBEHAVIOUR by this official.  
Thanks again  
Yours sincerely,  
(Kewal Sunara)

M Gmail binakalpaldehi@binakalpaldehi@cioins.co.in

DEL-L-033-2223-2049 Mr. Naveen Goswami 23599080 23473157 DEL-L-033-2223-2048

Wed, Feb 8, 2023 at 9:55 PM

Naveen Goswami <goswaminaveen2004@gmail.com>  
To: binakalpaldehi@binakalpaldehi@cioins.co.in  
Cc: "Basu Arjit" <arjit.basu@pnbmife.com>, "Divived.Priya" <priya.divived@pnbmife.com>, jksem1930@gmail.com

Dear Honorable Ombudsman,

A big thank you for your kind support in resolving this matter to our satisfaction. Would request for closure of this complaint. I would also like to mention the exceptional support/guidance and efforts provided by your officers, namely Mr. Prashant.

As stated in my trailing mail, I would also confirm the receipt of the payment from PNB Net@ subsequently (post receipt in my bank account) for confirming the completion of the settlement process as committed by the insurance company in their trailing mail.

Thanks & Regards,  
Naveen Goswami  
9871605163  
(Dialled toll-free)



# Testimonials



5/7/23, 5:28 PM

grr: Mail - Feedback on Complaint



bimalokpal hyderabad <bimalokpal.hyderabad@cio>

## Feedback on Complaint

1 message

Dosapati Raviteja <dosapat61@gmail.com>

Fri, Jul 15, 2022

To: bimalokpal hyderabad <bimalokpal.hyderabad@cioins.co.in>

Hello Madam

First of all I forgot to ask your name, however I'll give my feedback on the complaint against Star Health.

My terrible history with star health started last year and to get a correspondence it used to take 2/3 working days and never managed to get to a senior management level to explain the situation.

The day I gave the complaint to you, it changed everything. Star health started responding to an extent of 3/4 hours. **Full credit to you!**

Everyone in the family lost hopes apart from me as I heard very high up about the ombudsman and I took a chance and it was **beautifully. Thank you!**

It's been a while since I saw my mom happy and I can say that total credit goes to you. **Once again thank you!**

Like others I had a small doubt on the ombudsman system in India but my god the way you responded and dealt with it is **amazing!**

Finally, I'd like to say one thing. It is not at all exaggerating, you literally saved my mom's life and I really mean it.

As a family we will be always grateful to you and I'll come in person to convey my regards when I visit India later this year.

Once again, thank you so much and if there is any official feedback system please provide the details.

maria m loyola Wed, 29 May, 11:37 (7 days ago)  
to Bini, me

Dear Sir,

With reference to the above mail, we give our consent for the above settlement.

We here by request your good office to give appropriate recommendation to Star Health to initiate the claim amount.

Thank you for your understanding and kind support.

Regards,

Maria M Loyola

To

The Assistant Secretary  
Office of the Insurance Ombudsman,  
Hindusthan Building Annexe,  
4, Chittaranjan Avenue, 7<sup>th</sup> floor  
Kolkata - 700072.



21/04/2023

Respected Sir,

Ref : Award No : IO/KOL/R/H/0849/2022-23

Policy No : 251100/50/22/10000257

National Insurance Co. Ltd ( Mumbai )

I want to state that I received details of above award on 3<sup>rd</sup> April, 2023 and it has been implemented on 21<sup>st</sup> April, 2023. National Insurance Co. Ltd complied with the Award by crediting Rs 11000/- (Rupees eleven thousand) to my Pension account on 21/04/2023. I accepted the Award earlier and communicated.

I am highly satisfied with the process of resolving a dispute raised before Office of the Insurance Ombudsman. With the date of complain and the date of compliance. It took only two months, whereas the insurance Co and TPA dragged it for four months intentionally.

My gratitude to entire office team of Insurance Ombudsman who put their sincere effort to attain aggrieved persons for redress of their grievances.

With regards,

Yours faithfully

Satish Kumar Roy

(Retired Staff, Bank of Baroda, EC No 152292)

65/16, Jyotish Roy Road, Kolkata 700051.



bimalokpal bengaluru <bimalokpal.bengaluru@cioins.co.in>

## Award L 0211 Mrs Parvati S Handigund Vs Canara HSBC OBC Life Ins Co

Dr. Shivanand Handigund <srhandigund@gmail.com>

Mon, Jan 16, 2023 at 12:44 PM

To: bimalokpal bengaluru <bimalokpal.bengaluru@cioins.co.in>

Honourable Ombudsman Sir,

With all your justifiatory award No. IO BNG/AL/0211/2022-2023 dated 26th December 2022, my wife Parvati S. Handigund has received the refund of Rs. 200000/- + interest on their Rs. 21847.31 from Canara HSBC Life Insurance Company on 13th January 2023 evening. The amount has been credited to my wife's account. We are very much grateful to you and all your team (especially your specialist colleague Shri Ramesh) for getting us justice. It is possible only through your diligent study of the case and award. Thank you very much Sir.

Dr. Shivanand M. Handigund  
Professor of Computer Science & Engineering  
Bengaluru  
Cell: (+91) 9448588652

(Quoted text hidden)

From: **Udita Gaur** <uditagaur@gmail.com>

Date: Mon, Dec 19, 2022 at 8:35 PM

Subject: Thank you honourable Ombudsman & Ms Ria Ruprel (Mumbai Insurance Office)

To: bimalokpal mumbai <bimalokpal.mumbai@cioins.co.in>

I Udita Gaur, am truly and indubitably grateful to the Honorable Ombudsman and Ms Ria Ruprel for all your support, insight and guidance through the whole process of receiving the resolution of the complaint MUM-L-021-2223-0906.

I am extremely overwhelmed and humbled by the sincere & speedy help received in my case, and I express my utmost gratitude towards this institution with all my heart.

Thanks & Regards

Udita Gaur

Mobile: (+91) 9833 920881





बीमा लोकापाल परिषद  
Council for Insurance Ombudsmen



# Testimonials



## Thanks letter

**Babita Lal** <lalbabita0@gmail.com>  
Fri, Mar 3, 9:42 AM

To me

To  
The bimalokpal office patna

Sir,  
I Babita Lal, I got lot of help from your office if I had not come here my home loan would not have been forgiven today. SBI life rejected my home loan but I got the correct judgement after visiting your office.  
I thank you very much for this and I will always be grateful to you.

Babita Lal  
Kiruburu (meghatuburu west Singhbhum Jharkhand pin code - 833223)

12/14/22 4:59 PM  
bimalokpal pune <bimalokpal.pune@cioins.co.in>

**Thank you**

246 Siddha Sonal <19sonalsiddha@gmail.com>  
To: bimalokpal.pune@cioins.co.in  
14 December 2022 at 16:49

The Honorable Sir,  
I am Mrs. Siddha, received the Award from Bharat Axi for which I had claimed. With respect, Sir, Thank you very much for the support and true justice done. Overwhelmed by the sincere justice done to me. The entire office staff were also supportive, whenever I approached the office.

Thank you Sir. Once again

Thank you  
Mrs. Sonal Shantanu Siddha



11/04/2023, 11:37  
bimalokpal noida <bimalokpal.noida@cioins.co.in>

**Compliance of resolution**

Praveen Narula <praveennarula@gmail.com>  
To: bimalokpal.noida@cioins.co.in  
Sun, Mar 19, 2023 at 11:53 AM

Sir,  
Ref letter no NOIL-036-2223-1061-8383 dated 01-Mar-2023 regarding Reliance Nippon Life Insurance Co. Ltd. for policy numbers 53475213, 53853608.

For policy no 53475213 Rs. 246,966.27 has been refunded and credited into the bank against Rs.262,563 premium paid.

For policy no 53853608 Rs. 261,324.68 has been credited into the bank against Rs.293,803.00 premium paid.

Sincere thanks for the resolution.

Yours sincerely,  
Praveen Narula

6/14/24, 1:12 PM CIO Mail - Regarding Max life insurance complain close

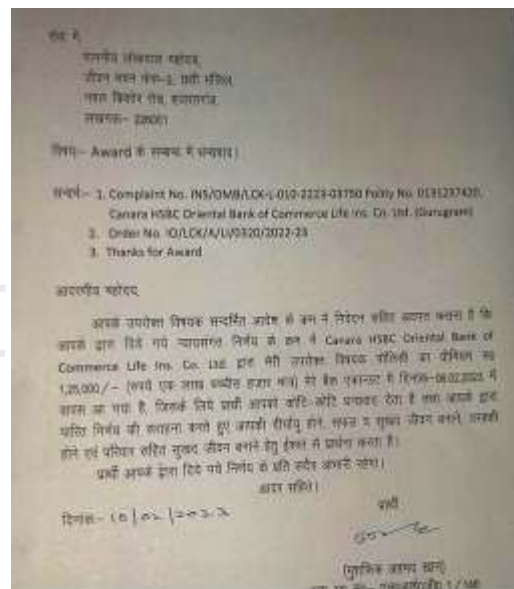
**Regarding Max life insurance complain close**  
1 message

**Dileep Solanki** <dileepsolanki002@gmail.com>  
To: bimalokpal bhopal <bimalokpal.bhopal@cioins.co.in>  
Thu, Nov 2, 2023 at 11:36 AM

Hi,

I hope you are doing well. I have file complaint against Max life insurance company and bimalokpal bhopal settle issue with the company and I have received my amount so please close the case.

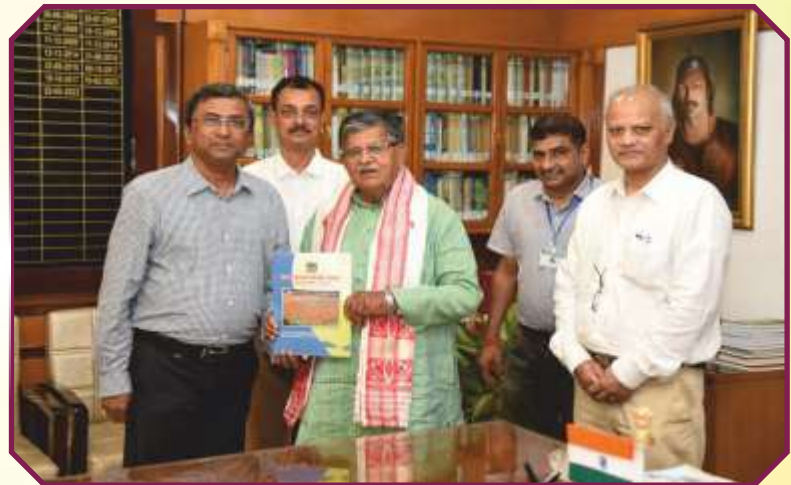
Thank you  
**DILEEP SOLANKI**  
MO.-8871498745



# VISIT OF DIGNITARIES



Shri Manoj Kumar Parida -Insurance Ombudsman - Bhubaneswar presenting Annual Report 2023-24 to the Hon'ble Governor of Odisha Shri. Raghubar Das



Shri Somnath Ghosh -Insurance Ombudsman -Guwahati presenting Annual Report 2023-24 to the Hon'ble Governor of Assam Shri. Gulab Chand Kataria



Hon'ble Chairperson, IRDAI Shri Debasish Panda being welcomed by Shri Manoj Kumar Parida, Insurance Ombudsman, Bhubaneswar during his visit to OIO, Bhubaneswar on 12.03.2024







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



जीवन सेवा अॅनेक्स, तीसरी मंजील, एस. व्ही. रोड, सांताक्रुज (प.), मुंबई 400 054.  
Jeevan Seva Annexe, 3rd Floor, S. V. Road, Santacruz (W), Mumbai - 400 054.  
website : [www.cioins.co.in](http://www.cioins.co.in)