



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen



Annual Report 2024 - 2025

MEMBERS OF THE COUNCIL FOR INSURANCE OMBUDSMEN

For the Year 2024-25

Sr. No.	Name of Member	Designation
1	Shri. Siddhartha Mohanty	CEO & MD, Life Insurance Corporation of India Chairperson (CIO)
2	Dr. Parshant Kumar Goyal	Joint Secretary, DFS, Ministry of Finance Member (CIO)
3	Ms. Girija Subramanian	Chairperson, GIPSA CMD, The New India Assurance Company Ltd. Member (CIO)
4	Shri. Deepak Sood	Member (Non - Life), IRDAI Member (CIO)
5	Shri. Anup Bagchi	MD & CEO, ICICI Prudential Life Insurance Company Ltd. Member (CIO)
6	Shri. Amit Jhingran	MD & CEO, SBI Life Insurance Co Ltd. Member (CIO)
7	Ms. M Rajeshwari Singh	CMD, National Insurance Co Ltd. Member (CIO)
8	Shri. Anand Roy	MD & CEO, Star Health & Allied Insurance Co Ltd. Member (CIO)
9	Shri. Anuj Tyagi	MD & CEO, HDFC ERGO General Insurance Company Ltd. Member (CIO)

Members of the Council for Insurance Ombudsmen (CIO)



Shri. Siddhartha Mohanty

CEO & MD, Life Insurance Corporation of India, Chairperson (CIO)



Dr. Parshant Kumar Goyal

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



Ms. Girija Subramanian

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



Shri. Deepak Sood

Member (CIO)
Member Non-Life, IRDAI



Shri. Anup Bagchi

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



Shri. Amit Jhingran

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



Ms. M Rajeshwari Singh

Member (CIO)
CMD, National Insurance Co Ltd.



Shri. Anand Roy

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



Shri Anuj Tyagi

Member (CIO)
MD & CEO, HDFC ERGO General Insurance Company Ltd.

PREFACE

We have the pleasure to present the consolidated Annual Report and Audited Accounts of the Office of the Council for Insurance Ombudsmen for the year 2024-25. This report has been prepared as per provisions of the Insurance Ombudsman Rules, 2017 as amended from time to time.

This year 2024-25 witnessed the opening of the 18th Office of Insurance Ombudsman at Thane with jurisdiction areas carved out from Office of Insurance Ombudsman, Pune and Office of Insurance Ombudsman, Mumbai. The office commenced operations from 27.12.2024

During the year 2024-25 the Offices of Insurance Ombudsman received a total of 53102 complaints out of which 48898 were disposed of. Six Offices of Insurance Ombudsman viz. Delhi, Jaipur, Kolkata, Lucknow, Noida and Patna closed the year with 'Nil' outstanding complaints.

Overall, more than 81% of disposed cases were within 90 days from registration. Offices of Insurance Ombudsman, Ahmedabad, Bhubaneswar, Lucknow, Noida, Patna and Thane resolved 100% cases within 90 days and Offices of Insurance Ombudsman, Delhi, Chandigarh, Hyderabad, Jaipur and Kolkata, also resolved more than 90% complaints within 90 days.

Online registration of cases marked an increase during the year to 44%, compared to 38% during the previous year. Online hearings also increased to 76% from 72% during the previous year.

Throughout the year it was our constant endeavor to give wide publicity to the grievance redressal mechanism through the institution of Insurance Ombudsman and to popularize the digital medium for complaints resolution. The Offices of Insurance Ombudsman undertook extensive activities to promote awareness during the Bima Lokpal Day commemorations.

I am thankful to the Chairperson and all the members of Council for Insurance Ombudsmen, IRDAI, Ministry of Finance, Department of Financial services and members of Insurance Ombudsman Advisory Committee for their valuable guidance and support throughout. My sincere appreciation to all Insurance Ombudsmen, staff members of Offices of Insurance Ombudsman and the Office of the Council for Insurance Ombudsmen for their immense contribution in strengthening the Institution of Insurance Ombudsman through their earnest efforts towards speedy resolution of complaints.

Anirban Sarkar
Secretary General (CIO)

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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 Ombudsman (CIO) vide the aforesaid notification. 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 Council for Insurance Ombudsmen on receipt of annual reports from all Offices of Insurance Ombudsmen, will furnish a report containing a general review of the activities of Insurance Ombudsman during the preceding financial year and such other information as it may consider necessary to the Central Government and to the I.R.D.A.I.

The annual reports for the financial year 2024-25 have been received from all the Offices of the Insurance Ombudsman. A brief of the reports, highlighting their observations and suggestions is also reproduced in subsequent pages.

1. (A1) TERRITORIAL JURISDICTION OF INSURANCE OMBUDSMAN

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 to 20.10.2024) Ms. Neerja Kapur (from 26.12.2024)
3	Bhopal, April 2000	States of Madhya Pradesh and Chhattisgarh	Shri R M Singh (15.11.2021 to 14.11.2024) Shri Ajay Kumar (from 31.12.2024)
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 to 17.10.2024) Ms. Alka Jha (from 23.12.2024)
6	Chennai- August, 1999	State of Tamil Nadu and Union Territories- Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).	Shri Somnath Ghosh (Insurance Ombudsman, Guwahati, additional charge 22.04.2024 to 21.10.2024) Shri K Vinayak Rao (from 20.12.2024)
7	Delhi- July, 1999	Delhi and 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh	Ms. 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 to 07.11.2024) Shri Ajay Kumar Sharma (from 30.12.2024)

(A1) TERRITORIAL JURISDICTION OF INSURANCE OMBUDSMAN

9	Hyderabad- August, 1999	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry	Shri N Sankaran (08.11.2021 to 07.11.2024) Ms. G Shobha Reddy (from 26.12.2024)
10	Jaipur- October, 2014	State of Rajasthan	Shri R D Sharma (08.11.2021 to 07.11.2024) Shri Satyajeet Rajan (from 24.12.2024)
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 to 07.11.2024) Shri Pradeep Kumar Jain (from 26.12.2024)
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	Metropolitan Region excluding wards in Mumbai – i.e M/E, M/W, N , S and T covered under Office of Insurance Ombudsman Thane and excluding areas of Navi Mumbai.	Ms. Susmita Mukherjee, Insurance Ombudsman, Patna, (additional charge from 01.02.2024 to 07.07.2024) Shri. Vipin Anand, Insurance Ombudsman, Bengaluru (additional charge from 08.07.2024 to 20.10.2024) Ms. Sarojini Dikhale (from 23.12.2024)

(A1) TERRITORIAL JURISDICTION OF INSURANCE OMBUDSMAN

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 Goa and State of Maharashtra excluding areas of Navi Mumbai, Thane district, Palghar District, Raigad district & Mumbai Metropolitan Region	Shri Sunil Jain 05.12.2022
18	Thane- December, 2024	Area of Navi Mumbai, Thane District, Raigad District, Palghar District and wards of Mumbai, M/East, M/West, N, S and T."	Shri Umesh Sinha 27.12.2024

1. (A2) Activities undertaken during the year 2024-25

Insurance Ombudsman related activities :

- ❖ The Office of the Insurance Ombudsman, Thane commenced functioning on 27.12.2024 making this the 18th Office of Insurance Ombudsman.
- ❖ Recruitment process for appointment of Insurance Ombudsman at 10 centres viz. Bengaluru, Bhopal, Chandigarh, Chennai, Guwahati, Hyderabad, Jaipur, Kochi, Mumbai and Thane, was successfully completed and all the new Ombudsmen took charge at their respective centres by December 2024.
- ❖ Process of appointment of Insurance Ombudsman in 8 centres viz. Ahmedabad, Bhubaneswar, Delhi, Kolkata, Lucknow, Noida, Patna and Pune was initiated with publication of advertisement on web portal and newspapers on 06.02.2024.
- ❖ IRDAI and CIO organized an Orientation Programme for Insurance Ombudsman at National Insurance Academy Pune in February 2025 to familiarize the newly appointed Insurance Ombudsman with the grievance redressal mechanism.

Publicity activities :

- ❖ Print advertisement released on the occasion of Bima Lokpal Day on 11.11.2024 pan India in Hindi, English and regional languages in 155 newspapers.
- ❖ To mark the occasion of Bima Lokpal Day, a radio campaign of 40 seconds duration spot was aired for 61 days from 8th November 2024 on 44 radio stations of All India Radio in 11 languages, including Hindi and other regional languages. The radio spot aimed at cautioning the general public against divulging personal information to strangers
- ❖ All Insurance Ombudsman Offices undertook publicity activities to promote the Institution of Insurance Ombudsman as a cost free mechanism available to the common man. They displayed banners at public Bus sand, Bus shelter, inside Metro trains. Distributed pamphlets, brochures, published report of Bima Lokpal activities in local newspapers.
- ❖ Insurance Ombudsman gave TV interviews which were telecast on local TV / Cable TV channels to impart information on the Insurance Ombudsman Office and its activities.
- ❖ Insurers' Meets were arranged by Insurance Ombudsman Offices during Bima Lokpal Day celebrations.
- ❖ A meeting of GROs of Insurance companies was conducted by CIO on 12.11.2024 as part of Bima Lokpal Day celebrations.
- ❖ E banners distributed to insurance companies to be displayed on their website.
- ❖ Two print advertisements released pan India in Hindi, English and regional language newspapers spreading awareness about online registration and online hearing of complaints and cautioning the general public about fraudsters.

1. (A3) Bima Lokpal Day Celebration for the year 2024

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 11th November 1998 to provide fair solution to Insurance related complaints. To create awareness among the general public about the institution of Insurance Ombudsman as a cost free mechanism for redressal of insurance related complaints, Bima Lokpal Day is celebrated every year on 11th November. This year also Bima Lokpal Day was celebrated 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 Marketplaces to create awareness about Ombudsmen Forum

A brief report of activities undertaken by CIO and some of the centres is reproduced below:-

Council for Insurance Ombudsmen:-

CIO arranged to air radio spot in Hindi and also in 11 regional languages on 44 radio stations of AIR. These were aired from 08.11.2024 to 07.01.2025. CIO released an educative advertisement pan India, on Bima Lokpal Day in Hindi, English and in 17 regional languages in 155 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. A meeting of GROs of all Insurance Companies was held on 12.11.2024 at 3 p.m. as part of Bima Lokpal Day celebrations.

Ahmedabad :- Shri Kuldeep Singh, Member Insurance Advisory Committee, IRDAI, was the Chief Guest for the press meet followed by the Insurer's meet arranged on 11.11.2024 urged the insurers to increase awareness about the IO System to enable aggrieved policy holders to lodge their complaints. Shri.C. Vikas Rao, Insurance Ombudsman, Ahmedabad in his speech advised Insurers to adopt the mediation process based on previous Awards and Recommendations for resolving the complaints speedily. Dr.Paresh Jani, Senior Advocate & Solicitor, was the special guest for these events informed different ways of mediation with practical examples. Shri.V.K.Lodha, DGM, New India Assurance Company, Ahmedabad Regional Office, Shri Bharat Joshi, Sr.Red.Consumer Forum Judge and Dr.Jyotika Banerjee, United India Insurance Company, were among the dignitaries present at the event. Interview of Dy.Secretary ,OIO-Ahmedabad regarding the IO Rules 2017 and awareness towards the rights of insured public was aired on Akash Vani Ahmedabad and at FM 96.7, Ahmedabad.

Bengaluru:- Shri Rakesh Joshi, Member, Insurance Advisory committee, IRDAI, and former whole time member of IRDAI, was the Chief Guest for the Insurer's meet. He expressed his happiness in the system of Ombudsman and appreciated Bengaluru Centre for disposing the complaints by issuing awards within 30 to 45 days with a disposal rate of 99% as on 31.03.2024. He explained the latest changes brought in by IRDAI. Shri R Sankar, Secretary, OIO -Bengaluru explained the functioning of the centre and presented the performance of the Centre. He also spoke about territorial Jurisdiction, Constitution of Insurance Ombudsman Office, nature of Entertainable Complaints, procedure for submission of complaints to the Insurance Ombudsman and reasons for Complaints becoming non-entertainable.

Bhopal :- An Insurance Meet was held by Shri R M Singh, Insurance Ombudsman with representatives of Insurance companies at The Kwalitiy's Motel Shiraj, Bhopal. A Press conference was held on 11.11.2024. This meet was attended by reporters from Newspapers and New Channels.

Bhubaneswar:- An Insurers' meet followed by a press conference was organised on 11th November'2024. Shri. S K Mohanty, IRS, Ex Member SEBI, Mr. Debraj Panda, IRS, CEO, Haridaspur Paradeep Railway Project, Mr. L N Mallick, Ex Executive Director, SAIL were among the dignitaries present for the event. Representative from life, no-life and health insurance companies attended the event. Shri Ajaya Kumar Das, Secretary, OIO, Bhubaneswar briefed the meeting about the Annual Report for the FY 2023-24 and

many important aspects of Bima Lokpal. In the press conference, Shri. Sri M K Parida, IAS(Retd.), Insurance Ombudsman , OIO Bhubaneswar narrated the need for penetration of insurance to a deeper level in a state like Odisha and creating awareness about Bima Lokpal mechanism in general public. The press conference was covered by major print media of the State such as The Samaj, Dharitri, Sambad, Pragati Badi, Prameya and also by electronic Media channels such as Door darshan, OTV, Kanak TV, Kalinga News, ARGUS News, MBC TV .

Chandigarh:- An insurer meet was convened which was attended by good number of insurer representatives from Life, Non-Life, and Health insurance companies. Mr Balwant Singh, Director and General Manager (retd.), The Oriental Insurance Co Ltd graced the occasion as chief guest. He had an interactive discussion on various topics related to complaint redressal operations with the insurer representatives. A power point presentation showing the achievements of Chandigarh centre and analysis of complaints was also shared with the audience.

Chennai:- To create more awareness, about Insurance Ombudsman mechanism, 9000 Pamphlets were distributed in the various parts of Chennai City and its suburbs and 1000 Pamphlets in Pondicherry through dailies during the week. In order to create awareness about the system of Insurance Ombudsman and to popularize the facility to register the complaint through online, 64 creatives were displayed in Chennai Metro Train in English and in Regional Language for a month.

Delhi:- Smt.Pushpa Girimaji, Member Insurance Advisory Committee, IRDAI was the Chief Guest at the Insurance meet with Insurance Company Representatives. In her key note address, she emphasised on bringing down the number of complaints and urged the Insurers to simplify terms and conditions of the policy as Policy terms and conditions at present are ambiguous and complicated. Smt.Sunita Sharma, Insurance Ombudsman, Delhi, appealed to both Complainants and Representatives of Insurance Companies to cooperate and follow the path of mediation through conciliation for amicable settlement in maximum number of cases. She highlighted that Insurance Companies and not TPA should take responsibility of settling a claim.

Hyderabad:- Officials of OIO-Hyderabad personally narrated the usefulness of Insurance Ombudsman and how the complaints of individual policyholders can be settled out of court in a speedy, cost-effective way and impartial manner while distributing pamphlets and flyers in Indira Park. More than 100 people were contacted and brochures were handed over to them in this way. OIO-Hyderabad arranged for advertisement of Insurance Ombudsman on big LED TV screen for ten days starting from 11.11.2024 with 30 repetitions per day at railway stations of Secunderabad, Kacheguda and Khammam under Telangana state and for ten days 60 spots per day in the stations of Vijaywada and Gudur under AP.

Jaipur:- Shri Satyabrata Nayak, Secretary General (CIO) was the Chief Guest for the meeting with the representatives of various insurance companies on 11th November'2024. Shri Satyabrata Nayak in his speech appealed to the Insurers to settle claims based on humanitarian ground. Shri Rajesh Jalodiya ,Secretary OIO Jaipur presented various statistics related to the complaints and complaints of all the representatives and informed the insurance companies about the things needs to be taken special care of.

Kochi :- An Insurers' Meet was organized on 18.11.2024. Shri V Ramchandran, Member (Judicial), DCDRC Ernakulam, was the Chief Guest for the Meeting. This event was covered by local newspapers "Mathrubhoomi" and 'Malayala Manorama'. Advertisements was given by displaying Posters at 3 bus shelters. Debates for selected Colleges and quiz Competition for selected Higher Secondary School in and around Ernakulam was held on 19.11.2024. A local news channel , ACV (Asianet Cable Vision) covered the Bimalokpal day activities .

Kolkata:- Ms.Kiran Sahdev ,Insurance Ombudsman, Kolkata in an interactive meet with the representatives from Insurance companies conducted on 11.11.2024 in her key note address highlighted the 30% yearly increase in the number of complaints and the 50% increase in the number of mediations that have been registered during the preceding year. She urged upon timely submission of Self-Contained Notes (SCN) citing appropriate policy clauses, exclusions, applicable rules and regulations by the Insurance Companies well before the date of hearing for smooth disposal of complaints. She expressed her desire for faster disposal of complaints and more cases being settled through mediation. In the press

meet the Ombudsman explained the importance and the objectives of the Insurance Ombudsman. She also emphasized the need for spreading awareness about the Insurance Ombudsman forum to the remotest areas with the help of the media. This even was widely covered by print & electronic media.

Lucknow:- Shri Atul Sahai, Insurance Ombudsman, Lucknow presided Insurers' Conference held on 11.11.2024 at Hotel Clarks Avadh, Lucknow, which was attended by representatives of various representatives of Insurance companies . Interactive discussions on various topics related to IO mechanism were discussed in this conference. In the Press Conference organised in the office, on 14.11.2024, Shri. Atul Sahai , Insurance Ombudsman, Lucknow briefed the functioning of the Ombudsman Office in helping common man specially policy holders of Life/ General and Health insurance for eradicating their grievances with the Insurers in the presence of Information Director, UP Government Lucknow. This event was attended by various leading print and electronic media houses of the country and wide media coverage of the conference was done by several TV Channels/ Web Channels such as DD News, Bharat Samachar, ETV Bharat, PTC News UP, Samvaad Live etc. and various newspapers like Hindustan, Group-5 Samachar, Amar Ujala and Hindustan Times.

Mumbai:- Shri S. N. Bhattacharya, Secretary General, Life Insurance Council was the Chief Guest, Shri Milind Kharat, Erstwhile Insurance Ombudsman (Mumbai) and Shri Somnath Ghosh, Erstwhile Insurance Ombudsman (Mumbai, Chennai & Guwahati) were the Guests of Honour for Insurer's and policy holder's meet arranged virtually through WebEx on 25.11.2024. Smt.A.S.Sandhya ,Secretary OIO, Mumbai narrated the performance of the centre and reminded all that the occasion is a time for Retrospection and Introspection by the Centre for giving better services to the policy holders. Shri Satyabrata Nayak, Secretary General, CIO referred to RPG Rules 1998 and celebration of 26th year of Insurance Ombudsman Day. He apprised about the role of CIO in the Insurance Ombudsman mechanism. Shri Hariharasudhan V, Secretary CIO, informed about the publicity activities undertaken by CIO and initiatives taken for improving the CMS module. Shri Somnath Ghosh advised the insurers that the Hearings are to be considered as a discussion and the awards in favour of complainants are not the awards against the insurers but the adjudication done by the Insurance Ombudsman to rectify the mistakes. The Chief Guest, Shri S. N. Bhattacharya in his speech advised the insurers to have a robust Customer Redressal Mechanism so that the number of cases received by Insurance Ombudsman will be minimal.

Noida :- An Insurer's meet was organised on 11.11.2024 at OIO, Noida. Insurance Company representatives and Press reports attended the meet. Shri Bimbadhar Pradhan, Insurance Ombudsman, Noida emphasised on strengthening the relationship between Insurance company for reducing the time lag in sending SCN's .These events were covered by local news papers. Free health camp was organised to increase awareness about wellness.

Patna:- On 11.11.2024 there was a live telecast of one hour by DD Bihar featuring Ms.Susmita Mukherjee, Insurance Ombudsman, Patna. AIR, Patna broadcast an interview with Insurance Ombudsman, Patna on 8.11.2024. An interactive Insurer's meet mainly focusing on the New Master Circular of IRDAI (IRDAI/PP&GR/CIR/MISC/117 /9/2024) dated 05.09.2024 was arranged. The salient features of the Master Circular and its impact on policy servicing in conjunction with Protection of Policy Holders Interest Regulations were discussed at length. A knowledge sharing session with TPAs was arranged regarding the provisions of IRDAI Master Circular. The representatives of TPA were informed about common lapses that this Forum encounters while resolving complaints pertaining to Health Insurance and about the benefits of preparing processing sheets in each Health claim, clearly demarcating heads as, Payable, Not Payable, Co-Pay limits, Sub limits, Consumables and Non- consumables, with mention of specific policy clause and Terms and conditions. A press meet was organised which was well attended by the representatives of leading Hindi and English dailies such as Prabhat Khabar ,Dainik Jagran- Hindustan Times, Times Of India etc..

Secretary General
(CIO)

Glimpses of Bima Lokpal Day Celebrations



AHMEDABAD

Shri Kuldeep Singh (Member Advisory Committee of IRDAI on Insurance Ombudsman System) lighting the ceremonial lamp with Shri C Vikas Rao, Insurance Ombudsman, Ahmedabad, Shri S D Dattani, Dy. Secretary and Dr. Paresh Jani (Senior Advocate and Solicitor)

BENGALURU

Shri Rakesh Joshi, Chief Guest with Shri R Shankar, Secretary and Ms. N R Nagapadma, Dy Secretary.



BHOPAL

Shri R.M. Singh, Insurance Ombudsman, Bhopal during the inauguration ceremony.

BHUBANESWAR

Shri M K Parida, Insurance Ombudsman, Bhubaneswar lighting the ceremonial lamp with Shri S K Mohanty (I.R.S), Shri Debaraj Panda (I.R.S.), Shri L N Mallick Ex E.D SAIL.



Glimpses of Bima Lokpal Day Celebrations



CHANDIGARH

Shri Balwant Singh, Director and General Manager (Retd.) from the Oriental Insurance Company Ltd. lighting the ceremonial lamp and Shri Dawa Ram, Secretary, OIO Chandigarh with dignitaries.

DELHI

Ms. Sunita Sharma, Insurance Ombudsman, Delhi lighting the ceremonial lamp.



JAIPUR

Shri Satyabrata Nayak, Secretary General, CIO with Shri Rajesh Jalodia, Secretary, OIO-Jaipur

KOCHI

Chief Guest Mr. V Ramachandran, Member, District Consumer Redressal Forum, Ernakulam addressing the function with Ms. Joyce Sathish, DGM New India Assurance Co. Ltd., Ernakulam and Ms. M S Sonija, Secretary, OIO, Kochi.



Glimpses of Bima Lokpal Day Celebrations



KOLKATA

Ms. Kiran Sahdev, Insurance Ombudsman lighting the ceremonial lamp with Team OIO-Kolkata.

LUCKNOW

Shri Atul Sahai, Insurance Ombudsman, Lucknow lighting the ceremonial lamp with representatives of Insurance Companies



MUMBAI

Shri Somnath Ghosh, Insurance Ombudsman (Addl. Charge) with dignitaries from CIO and representatives of Insurance Companies and Team OIO-Mumbai.

Glimpses of Bima Lokpal Day Celebrations



NOIDA

Shri Bimbadhar Pradhan, Insurance Ombudsman, Noida with Team OIO-Noida.

PATNA

Ms. Susmita Mukherjee, Insurance Ombudsman, Patna with the representatives of Insurance Companies.



PUNE

Shri Sunil Jain, Insurance Ombudsman, Pune with Shri Chandrakant Gangawane, Asst. Secretary and Ms. Parvathy Iyer, Asst. Secretary.



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

1. (A4) Publicity Drive



Publicity Drive



पीपुल्स समाचार

बीमा लोकपाल में आती हैं सबसे ज्यादा मेडिकलेम की शिकायतें

शिकायतों की संख्या बढ़ी, निराकरण भी उतनी तेजी से किया जा रहा है।

योगेश कुमार

बीमा लोकपाल के पास मेडिकलेम के शिकायतों का सबसे अधिक संख्या में आता है। यह बात बीमा निरीक्षण की 50 प्रतिशत है। ये भी प्रमुख कारणों में से एक है। इस बात से निराकरण तेज हो रहा है, इसका निराकरण भी उतनी ही तेजी से किया जा रहा है।



बीमा लोकपाल में आती हैं सबसे ज्यादा मेडिकलेम की शिकायतें

बीमा लोकपाल दिवस का आयोजन बीमा (संघ) द्वारा राष्ट्रीय बीमा दिवस के अवसर पर किया जा रहा है। इस अवसर पर बीमा निरीक्षण की 50 प्रतिशत शिकायतें आती हैं। यह बात बीमा निरीक्षण की 50 प्रतिशत है। ये भी प्रमुख कारणों में से एक है। इस बात से निराकरण तेज हो रहा है, इसका निराकरण भी उतनी ही तेजी से किया जा रहा है।

बीमा लोकपाल में आती हैं सबसे ज्यादा मेडिकलेम की शिकायतें। शिकायतों की संख्या बढ़ी, निराकरण भी उतनी तेजी से किया जा रहा है।



Prabhat Khabar- 12/11/2024

बीमाधारकों की शिकायतों के निवारण को बीमा लोकपाल पटना, बीमा लोकपाल बीमा संबंधी शिकायतों के निःशुल्क समाधान के लिए एक वैकल्पिक शिकायत निवारण मंच है। यह जानकारी बीमा लोकपाल के अधिकारी योगेश कुमार ने सोमवार को प्रेस विज्ञप्ति में दी। उन्होंने बताया कि बैंकिंग लोकपाल के तर्ज पर बीमा धारकों की शिकायतों के निवारण के लिए बीमा लोकपाल नियम 2017 लागू किया गया।

बीमा लोकपाल दिवस उद्घाटन

बीमा निरीक्षण की संख्या बढ़ी, निराकरण भी उतनी तेजी से किया जा रहा है।



PTC News - U.P.

इंश्योरेंस कंपनियों के दावों और बाढ़ों पर देखिए बीमा

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तीन वर्ष में स्वास्थ्य बीमा की शिकायतें ढाई गुना बढ़ीं

किस वर्ष किसकी शिकायतें

बीमा निरीक्षण की संख्या बढ़ी, निराकरण भी उतनी तेजी से किया जा रहा है।

निराकरण की गति

बीमा निरीक्षण की संख्या बढ़ी, निराकरण भी उतनी तेजी से किया जा रहा है।

इस ई-पैस पर कर सकते हैं निराकरण

बीमा निरीक्षण की संख्या बढ़ी, निराकरण भी उतनी तेजी से किया जा रहा है।



बीमा लोकपाल में
एक वर्ष में आए
114 मामले

अमृत विचार, लखनऊ: अगर किसी उपभोक्ता को बीमा कंपनी किसी प्रकार से परेशान या प्रभाव करने की कोशिश कर रही है तो बीमा कंपनी के खिलाफ ऑनलाइन शिकायत भी दर्ज की जा सकती है। यह शिकायत बीमा लोकपाल से करनी होगी। इसकी वजह यह भी है कि उपभोक्ता विवाद प्रतिलोप आयोग में अक्सर बीमा कंपनियों जवाबदेही से बच निकलती हैं। बीमा लोकपाल अतुल सहाय ने बताया कि लखनऊ में एक साल के दौरान 3114 बीमा कंपनियों की शिकायतें आईं। किसी की शिकायत भी कि बीमा कराने के बाद घटना होने पर क्लेम नहीं मिला। उन्होंने बताया कि शिकायतों के ऑनलाइन पंजीकरण के लिए www.cions.in पर



বিমা নিয়ে অভিযোগ করা
যায় নেটেও: ওম্বডসম্যান

Sigara aficane

a national flag that
 honors and respects
 the people of the
 world. The flag is
 made of many
 colors and is a
 symbol of peace and
 unity. It is a flag
 that is loved by
 all people and is a
 symbol of hope and
 a better future.

अभिप्रेत की जाने

[illegible]

- **সমুদ্রসম্পদসম্পন্ন কাছাকাছি**
যা কাছাকাছি হলে নিম্নে কাজ
কাজে অধিকতর ক্রিয়াকলাপ
পারবে এবং ফলপ্রসূ হবে।
- **সমুদ্রের কাছাকাছি**
অধিকতর অধিনিয়ন্ত্রিত
সমুদ্রসম্পদসম্পন্ন কাছাকাছি
কাজে বেশি অধিকতর হবে।
- **একটি অধিনিয়ন্ত্রিত সমুদ্রসম্পদ**
সম্পদে কাজ করা হবে।
- **সমুদ্রসম্পদসম্পন্ন কাছাকাছি**
যা কাছাকাছি হলে নিম্নে কাজ
কাজে অধিকতর ক্রিয়াকলাপ
পারবে এবং ফলপ্রসূ হবে।

बीमा लोकपाल से भी कर सकते हैं शिकायतें

■ **सर्वोच्च न्यायालय**
 17 अक्टूबर 2014

[illegible]

 पत्रिका

करीब दुगुना है। ई-एम का 44.5% योगदान का प्रत्यक्ष से करीब 22% है।

7. *Journal of the American Medical Association*, 1997; 278: 1033-1038.

बीमा-छग के बीमा लोकपाल ने कहा
बीमाधारकों की ज्यादा शिकायतें
हेल्थ सेक्टर से आती हैं : सिंह

भोपाल ७ एशिया की लोकेशन का उद्देश्य भोपालधर की सम्पत्ति का स्थिति सम्पादन करना है। सोने से अब कपड़ी जलसक्तता आ गई है। यदि उनकी सेवा में कमी होती है तो वे बीस लोकेशन से लोकेशन दर्ज करते हैं। मध्यम जलवायु में लोकेशन की लोकेशन आती है।

বিমা নিয়ে অভিযোগ সরাসরি
করা যাবে ওল্ডসম্যানের কাছে

[illegible][illegible]

आचार्यसिद्धि मन्त्रालयमन्त्रालय विद्यालयसमाप्त कृतियं महामन्त्र

১৩ নভেম্বর ২০২৪
 আজকাল ১৩ নভেম্বর ২০২৪
 ১৩ নভেম্বর ২০২৪

बीमा संबंधी समस्या के समाधान के बारे में बता

[illegible]

उद्धार नियम, सहयोगी आचरण, **सिद्धांतों के**



and the fact that the company is not a public company, it is not subject to the same level of scrutiny as public companies. The company's financial statements are not audited by an independent auditor, and the company's management is not required to disclose any conflicts of interest. The company's financial statements are not audited by an independent auditor, and the company's management is not required to disclose any conflicts of interest.

नीमा लोकपाल परिषद
Council for Insurance Ombudsmen



बीमा लोकापाल परिषद
Council for Insurance Ombudsman
 (Resolute GRC/BCOI)

**यदि आपकी शिकायत का समाधान आपके
 बीमाकर्ता/ बीमा ब्रोकर द्वारा नहीं किया जाता**

**अपनी शिकायत
 ऑनलाइन दर्ज करें***

<https://cioins.co.in/Complaint/Online>

- हम कोई शुल्क नहीं लेते
- हमारा कोई प्रतिनिधि/साजशय नहीं है
- अपने घर से आसामदायक समाधान के लिए पंजीकरण



डिजिटल बनी,
आत्मनिर्भर बनी

*सीईओ के माध्यम से



**बीमा लोकपाल:
 एक ही स्थान पर शिकायत समाधान**



बीमाकर्ता से शिकायत करनेवाली के लिए QR कोड स्कैन करें

डिजिटल करें www.cioins.co.in

एक जगह पर ही बिना खर्च के

7777/7777/7777



सोसायटी इंश्योरेंस कॉउन्सिल ऑफ इंडिया
Council for Insurance Ombudsman
 (Established: 2002/2014)

यदि आपकी शिकायत का समाधान आपके वीमाकर्ता/ वीमा ब्रोकर द्वारा नहीं किया जाता

अपनी शिकायत ऑनलाइन दर्ज करें*

**वीमा
लोकपाल:
एक ही स्थान
पर शिकायत
समाधान**



- हम कोई शुल्क नहीं लेते
- हमारा कोई प्रतिनिधि/मध्यस्थ नहीं है
- अपने घर से आरामपूर्वक समाधान के लिए संजीकरण

*सर्वोच्च की सुविधा



संवादित वीमा लोकपाल के लिए
 डाउनलोड करें और स्कैन करें

डिजिटल बनो, आत्मनिर्भर बनो

संवादित करें | www.cioins.co.in

आ सुनिश्चित करें की आप सुरक्षित हैं

CIO/2022/0000000128

2. (B) ACCOUNTS

All the Offices of the Insurance Ombudsman have submitted their audited Trial Balances as at 31.03.2025. M/s Laxmi Tripti & Associates, 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 18 Offices of the Insurance Ombudsman for the financial year 2024-25. They have completed their Audit and signed the Accounts on 25.04.2025.

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 18 Offices of the Insurance Ombudsman along with the Income and Expenditure Account, Schedule of Fixed Assets and Balance Sheet as at 31.03.2025 are annexed herewith.

Independent Auditor's Report

To,
The Secretary, Office of the "Council for Insurance Ombudsmen" &
18 Offices of Insurance Ombudsman
(Erstwhile Executive Council of Insurers)
3rd Floor, Jeevan Seva Annexe,
Off. S.V. Road, Santacruz (West)
Mumbai-400054

Report on the Financial Statements

1. We have audited the accompanying financial statements of the Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) & 18 Offices of Insurance Ombudsman which comprise the Balance Sheet as at 31 March, 2025 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 Ombudsman 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 till date). 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.



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 financial statements have been prepared in accordance with the requirements of the 1938 as amended by the Insurance Laws (Amendment) Act, 2015 and Insurance Ombudsman Rules 2017 (as amended till date) applicable and in the manner so required, give a true and fair view in conformity the 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 it's Offices as at 31 March, 2025, 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.SR. 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)
- d) 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 Matেশwar 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.
- e) 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 2023-24. 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 May 2022 received from Maharashtra Authority for Advance Ruling. A contingent liability may arise in respect of the above cases.

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 Bhopal:

No Interest on FDR's of Rs.36,297/- accounted in the books of account for the year ended 31.03.2025. These FDR's has been made from the deposits for legal matters by General Insurance Companies in compliance with the Orders of High Court. Accrued Interest on FDR's is not income of the Insurance Ombudsman therefore the same will be booked at the time maturity. Hence there is no impact in Net Income/ Expenditure for the financial year.

In case of Patna:

Income Tax late filing fees in last year amounting Rs 17,550.00 Dr. balance shown as "Other Recovery" under current assets (Deposits and Advances) which should have been charged to statement of Income and Expenditure account. Hence Excess of expenditure over income is understated and current assets are over stated by the same amount.

In case of Thane:

Payment to specialist includes Rs.1,57,226/- on which no TDS was deducted and deposited.

In case of Bhubaneshwar:

As per point no. 3 of the Schedule "B" Notes to the accounts, for Quarter 2 Total Replenishment showed Rs.1,00,52,500/- which also includes reimbursement for Professional Tax on OIO, Bhubaneshwar.

FDR made against Court Order for Disputed Claims:

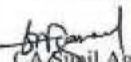
As the FDR's are to be kept separately for the claims under litigation in compliance with the Orders of High Court / Other Jurisdictional Courts, the interest accrues over it on year to year basis and TDS also deducted therefrom, which is loss on the part of the council, whereas at the time of final verdict by the Court, the council has to pay the Policy Holder/ Insurance company as the case may be, the full amount along with interest accrued till date. It is imperative to get the "No TDS deduction certificate" from the income tax authority so that undue loss can be avoided.

Outstanding Income under Current Assets (Code-104):



This includes Rs.6,96,000/- recoverable from Sahara India Life Insurance Company Limited (LL Council Member) out of which Rs.1,16,000/- is standing since 2023-24 and rest is for the financial year 2024-25.

For Laxmi Tripti & Associates
Chartered Accountants
FRN.009819C


CA Smit Agaryal
Partner

MRN. 103066
UDIN 25103066BMHYPD9268
Place: Mumbai
Date: 25.04.2025



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN & 18 OFFICES OF INSURANCE OMBUDSMAN Consolidated Balance Sheet of CIO & 18 OIO Offices as on 31.03.2025

Liabilities	Year ended 31-03-2025	Year ended 31-03-2024	Assets	Year ended 31-03-2025	Year ended 31-03-2024
Collection for Fixed Assets:			1. Fixed Assets (at Cost):		
1. Collection for Fixed Assets			Gross Block	8,14,63,084.24	7,44,74,686.76
Balance as per last Balance Sheet			Add : Additions during the year	90,27,364.15	1,16,22,283.75
Add : Fixed Assets purchased during FY 2024-25	6,36,77,366.08	5,94,18,016.17	Less : Deletions during the year	24,07,096.00	45,93,547.29
	90,27,364.15	1,16,22,285.75	Less : Accumulated Depreciation	5,54,10,416.56	4,91,27,578.00
Less : Depreciation charged for the FY 2024-25	86,70,379.34	73,67,935.84	(As per Schedule 'A' attached)		
			229 Capital Work in Progress		1,83,360.00
Total	6,40,29,350.89	6,36,77,366.08	Total	3,26,72,935.83	3,25,59,207.22
2. Receipts from Member Companies			2. Current Assets:		
Balance as per last Balance Sheet			210 Rent Deposits Recoverable	7,60,932.00	63,07,428.59
Add : Replenishment received from LI/GI Member Cos.	12,52,35,361.47	3,29,27,181.69	228 Prepaid Expenses	25,89,968.56	20,59,255.36
Less : Amount Refunded to Member Cos of LI and GI Council.	86,57,87,215.89	73,55,83,998.98	214 Postage Stamps on Hand Postage	180.00	4,195.00
Less : Excess of Expenditure over Income for 2024-25	12,51,16,576.51	3,29,27,184.77	215 Revenue Stamp on Hand Revenue	8.00	18.00
Less : Fixed Assets purchased during FY 2024-25	81,52,88,761.37	60,62,10,284.52	232 Stock on Hand Printing & Stationery	3,32,039.29	3,35,832.44
Add : Depreciation for the FY 2024-25	90,27,364.15	1,16,22,285.75	227 Other Misc Debt	3,500.00	3,500.00
Add : Amount Receivable from Insurance Copmany	86,70,379.34	73,67,935.84	104 O/S Income		
Add: Amt of wage arrears	3,59,27,790.06	1,16,000.00	123 Wage Arrears	3,61,77,340.06	1,33,550.00
	3,60,13,536.64		211 Sundry Deposit Recoverable	3,60,13,536.64	
Total	12,22,01,581.37	17,52,35,361.47	220 Telephone Deposit	66,67,060.59	
				76,056.00	
3. Current Liabilities:			3. Cash & Bank Balances:		
128 Cheque Cancelled Account	4,479.00	4,479.00	213 Imprest Cash		
122 Other misc. Credits: Deposits received from Court	84,29,569.00	61,20,023.00	212 Balance at Bank	12,17,29,775.57	15,71,38,498.61
103 Outstanding Expenses	4,22,25,843.28	34,06,161.67			
128 Unclaimed Amount Written Back	1,710.00	1,710.00			
124 Refundable Deposit	1,33,228.00	1,01,384.00			
109 Insurance Premium	-1,429.00				
Total	5,07,92,400.28	96,33,757.67	Total	20,43,50,396.71	16,59,82,278.00
Grand Total (in Rs.)	23,70,23,332.54	19,85,41,485.22	Grand Total (in Rs.)	23,70,23,332.54	19,85,41,485.22

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

For Laxmi Tripti & Associates
Chartered Accountants
FRN: 009189C



[Signature]
Secretary
(CIO)

[Signature]
Asstt. Secretary
(CIO)

[Signature]
AO



दीर्घा लोकापाल परिषद
Council for Insurance Ombudsmen

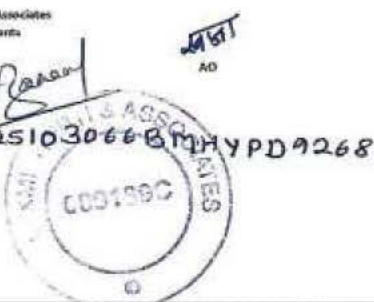
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN & 18 Offices of Insurance Ombudsman Consolidated Income & Expenditure Account for the year ended 31st March, 2025

A/C Code	Description (Expense Code)	Year ended 31.03.2025	Year ended 31.03.2024	A/C Code	Description (Income Code)	Year ended 31.03.2025	Year ended 31.03.2024
401	Basic Salary to Omb.	4,09,86,725.00	4,25,26,244.00	501	Sundry Receipts	51,930.00	86,254.12
402	Dearness Allowance	2,08,61,574.00	1,98,93,150.00	502	Reversal of Excess Provisions	-	60,424.00
403	HRA TO Omb (Other City)	81,32,903.00	-	503	Payment received under RTI	4,862.00	2,020.00
405	Conveyance to Omb.	40,66,451.00	-	597	Pension from Previous Employer (Basic)	26,851.00	44,30,526.00
406	Basic Salary to Others	34,55,30,912.71	15,84,07,795.27	598	Recovery of Pension (DA) From Prev. Employer	10,843.00	19,61,615.00
407	Special Pay to Others	2,98,75,416.05	77,66,602.56	599	PROFIT ON SALE OF FIXED ASSETS	2,30,962.00	3,87,875.00
408	D.A. to Others	3,26,55,216.98	8,54,57,264.48				
409	HRA to Others	1,94,56,580.00	1,08,83,961.99				
410	CCA to Others	55,92,911.28	25,42,619.65				
411	FPA to Others	58,49,690.47	24,32,957.63		Excess of Expenditure over Income	81,52,88,761.37	60,62,10,294.52
412	Conveyance to Others	49,34,838.60	22,91,850.30				
413	Deputation Allowance to Others	6,87,19,177.00	3,01,81,655.66				
416	Qualification Pay to Others	12,75,491.39	13,77,309.64				
417	Other Allow. to Others	2,99,396.00	1,20,578.60				
419	PLI	-	19,853.00				
420	Employer's Contribution to Pension	1,11,17,341.99	1,55,24,777.81				
421	Employer's Contrib. to PF	24,79,154.34	10,76,570.00				
422	Employer's Contribn to Gratuity	2,82,35,882.64	1,25,70,210.99				
423	Employer's Contribution to Mediclaim	29,91,140.35	29,72,812.20				
424	Employer's Contribution to GSI	89,731.34	98,115.54				
425	Leave Encashment to Omb.	48,88,918.50	36,90,143.60				
426	Travelling Expenses on Tour	22,68,220.10	18,06,262.30				
427	Transfer T E	16,44,327.00	16,59,742.00				
428	I T C Expenses	27,14,182.00	23,39,167.70				
429	Motor Car Expenses	20,98,118.67	19,82,035.72				
430	Auditors Fees	5,48,400.00	4,52,520.00				
431	Law Charges	8,59,435.00	3,53,555.00				
432	Printing & Stationery	32,26,107.24	36,41,717.55				
433	Postage, Revenue Stamps	11,88,891.64	28,84,816.34				
434	Bank Charges	4,295.51	3,605.74				
435	Telephone Charges	11,68,425.39	11,00,835.77				
436	Electricity Charges	52,09,036.88	50,84,213.62				
437	Cartage & Freight	2,55,634.32	2,60,773.00				
438	Repairs & Maintenance	9,36,512.40	7,02,700.00				
439	Staff Amenities	1,72,36,730.88	1,18,29,244.64				
440	Lumpsum Medical Benefit	69,80,679.99	31,81,051.67				
441	All Insurance Premiums	2,60,279.06	2,78,954.17				
442	Entertainment Expenses	8,27,109.02	8,76,621.55				
443	Contractual Payments Other Than AMC	2,72,71,114.98	2,48,68,496.68				
444	AMC Payments	64,50,609.37	63,67,205.16				
445	Office Upkeep	6,55,898.89	6,57,983.24				
446	Subscription to Newspaper	2,41,981.50	2,96,211.00				
447	Conference Expenses	6,09,670.04	12,40,960.10				
448	Training Fees	15,53,806.88	7,75,260.00				
449	Consultancy Fees	13,72,660.00	5,62,431.60				
450	Rent/Rates & Taxes	6,56,71,035.94	6,00,06,095.45				
451	Depreciation	86,70,379.35	73,67,935.84				
452	PR & Publicity	1,35,49,806.06	1,34,26,209.85				
453	Other Misc. Expenses	6,97,478.10	4,94,746.38				
454	Shifting Expenses	-	4,13,532.00				
455	Infrastructure & Renovation Cost	-	27,18,636.00				
456	Expenses on External Committees	12,42,383.00	1,51,509.30				
457	Sundry Office Equipment-Rs.5000/-	2,97,282.79	4,35,850.36				
460	S R A/c	76.55	54.81				
461	Library Expenses	4,666.70	23,221.50				
462	Fixed Allowance	11,25,000.00	1,41,79,415.00				
466	GST GOOD & SERVICE TAX	-	10,10,529.44				
467	Reimbursement to Employer for IT Paid on	11,84,329.00	8,12,335.00				
468	Payment to Specialist	4,52,51,222.34	3,72,64,325.93				
469	Incidental Charges Online Hearing	28,320.00	28,320.00				
470	NPL Subsidy Reimbursement	1,32,265.53	2,05,226.99				
471	Dieta Lokpal Day	11,60,519.36	14,73,691.20				
499	Loss on Sale of Fixed Assets	1,690.00	16,182.00				
	Total (in Rs)	81,56,14,209.37	81,31,36,798.64		Total (in Rs)	81,56,14,209.37	81,31,36,798.64

Notes to Accounts as per Schedule "B" annexed
As per our report of even date

For Laxmi Tripathi & Associates
Chartered Accountants
FIRM: 009189C

Partner
MRN: 100066
UDIN:
Date: 25.04.2025
Place: Mumbai



Joint Secretary

Secretary
(CIO)



Office of the Council for Insurance Ombudsmen and 18 Offices of Insurance Ombudsman
SCHEDULE FORMING PART OF THE BALANCE SHEET AS ON 31-03-2025

Schedule 'W' : FIXED ASSETS

Click here to Update

Code	Particulars	Rate	Gross Block			Depreciation			Net Block			2024-25		
			Gross Block as on 01-04-2024 (A)	Addition In Yr 2024-25 (B)	Deletion In Yr 2024-25 (C)	Gross Block as on 31-03-2025 (D = A+B-C)	Depreciation as on 01-04-2024 (E)	Dep'r Add in year 2024-25 (F)	Dep'r Del in Year 2024-25 (G)	Dep'r for the current year 2024-25 (H)	Depr As on 31-03-2025 (I) = (E + F + H - G)		As on 31.03.2025 J = (D - I)	As on 31.03.2024 K = (A - E)
216	Office Equipments	10%	2,02,01,609.46	15,53,636.07	5,68,554.00	2,11,86,691.54	1,16,71,611.61	1,15,073.25	5,68,516.00	16,39,775.63	1,28,57,944.49	83,28,747.05	85,29,997.85	17,54,848.88
217	Computers	30%	1,78,36,788.90	28,32,553.00	14,05,250.00	1,92,64,091.90	1,10,31,942.43	1,69,499.40	13,54,594.10	26,09,529.79	1,24,56,377.52	68,07,714.38	68,04,846.47	27,79,029.19
218	Air Conditioner, Fridge etc.	13.91%	89,58,575.16	7,72,368.40	3,66,850.00	93,64,093.56	66,90,176.98	60,031.00	3,34,716.00	5,54,854.29	69,70,346.26	23,93,747.29	22,36,398.18	6,14,885.29
219	Electrical Fittings	10%	80,43,582.61	10,90,742.68	28,818.00	91,05,507.29	41,31,968.96	89,333.92	20,025.00	6,94,482.45	48,95,760.33	42,09,746.95	39,11,613.65	7,83,816.37
221	Fax, Phone, Epabx etc.	10%	6,36,292.00	0.00	11,000.00	6,25,292.00	4,55,209.65	0.00	10,999.00	40,412.00	4,84,616.65	1,40,675.35	1,81,088.35	40,412.00
222	Xerox machine	20%	7,55,529.00	0.00	0.00	7,55,529.00	4,86,624.00	0.00	0.00	1,05,517.00	5,92,141.00	1,63,388.00	2,68,905.00	1,05,517.00
223	Library Books	20%	4,93,449.01	5,120.00	9,724.00	4,88,845.01	4,78,069.01	533.00	9,704.00	3,398.00	4,72,296.01	16,549.00	15,379.99	3,931.00
224	Miscellaneous Capital Equip.	10%	32,28,857.83	1,54,890.00	16,900.00	33,66,847.83	17,05,653.84	2,267.00	16,646.00	2,42,491.20	19,33,766.04	14,33,081.80	15,23,203.99	2,44,758.20
231	Leasehold Improvements	10%	2,13,08,400.27	26,18,054.00	0.00	2,39,26,454.27	1,24,03,986.85	2,12,351.00	0.00	21,30,830.42	1,47,47,168.27	91,79,286.01	89,04,413.42	23,43,181.42
TOTAL			8,14,63,084.24	90,27,364.15	24,07,096.00	8,80,83,352.40	4,90,55,237.32	6,49,086.57	23,15,200.10	80,21,290.78	5,54,10,416.56	3,26,72,935.83	3,23,75,846.91	86,70,379.34

For Laxmi Tripoli & Associates
Chartered Accountants
PIN: 009289C



MRN: 25030668MHPD9268
Date: 25.04.2025
Place: Mumbai

ASST SECY

SECRETARY
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सीमा लीकपाल परिषद
Council for Insurance Ombudsmen

Ref: CIO/Accts./2024-25 /CONSO

Laxmi Tripti & Associates,
800 MVK, 8th Floor, Sangeeta Ellipse,
Sahakar Road, Vile Parle (E),
Mumbai -400057

Dear Sirs,

Re: **Audit of financial statements for the year ended March 31, 2025**

In connection with your audit of Balance Sheet of the Council for Insurance Ombudsmen and its 18 Ombudsman Offices as at March 31, 2025 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 18 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:

Financial statements and records:

1. The accounts and records of the Council for Insurance Ombudsmen and its 18 Ombudsman Offices have been maintained in accordance with the requirements

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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 18 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 18 Ombudsman Offices as at March 31, 2025 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 18 Ombudsman offices during the current year are consistent with those adopted in the audited financial statements for the year ended 31st March 2024.

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, 2024.
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 18 Ombudsman offices or received in communications from employees, former employees, or others, which could have a material effect on the financial statements.
9. We acknowledge management's responsibility for implementation and operation of accounting and internal control systems in order to prevent and detect frauds and errors. We have adequate systems in place and we hereby certify that there

Page 2 of 4



were no material frauds, noticed or reported on or by office of "Council for Insurance Ombudsmen" and its 18 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 18 offices of Insurance Ombudsman, due or accrued, as at March 31, 2025
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 18 Insurance 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 18 offices of Insurance Ombudsman in all have NIL cash-in-hand balance in the Balance sheet date.
17. The management believes that the outstanding items lying in the bank reconciliation statements would not have material effect on financial statements.

18. There are proper controls and monitoring over the items reflected in the Bank Reconciliation Statement.

Receivables:

19. Receivables represent bonafide sums due to the Office of "Council for Insurance Ombudsmen" and its 18 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 18 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 and Insurance Ombudsman, Thane 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 Council for Insurance Ombudsmen has started filing Income Tax Returns from the Financial Year 2023-24 onwards, on the advice of our Chartered Accountants.
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 2024-25. 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 (CIO)

Place: Mumbai
Date: 21.04.2025

Page 4 of 4


**CONSOLIDATED ACCOUNTS OF
"COUNCIL FOR INSURANCE OMBUDSMEN" AND 18 OFFICES OF INSURANCE
OMBUDSMAN**

SCHEDULE 'B'

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED AS ON 31/03/2025

1. SIGNIFICANT ACCOUNTING POLICIES

A. SYSTEM OF ACCOUNTING

Office of "Council for Insurance Ombudsmen" and its 18 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%

- iii. **Operating Leases:** Operating Leases are those where lessor effectively retains substantially all the risks and benefits of ownership over leased term.



Page 1 of 4

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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 2nd meeting of Executive Council of Insurers, Office of the "Council for Insurance Ombudsmen" has received Rs. Rs. 86,57,87,215.85 (Rs. Eighty-Six Crores Fifty-Seven Lakhs Eighty-Seven Thousand Two Hundred Fifteen Paise Eighty-Five Only) from the member companies of Life Insurance Council and General Insurance Council towards advance sharing of expenses for the financial year 2024-25 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 for the financial year 2024-25. 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 2023-24, 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 2023-24. We have refunded Rs. 13,76,47,259.14 (Rs. Thirteen Crore Seventy-Six Lakh Forty-Seven Thousand Two Hundred Fifty Nine Paise Fourteen only) to the member Insurance companies of Life Insurance Council and General Insurance Council and have recovered Rs. 1,25,30,682.63 (Rs. One Crore Twenty-Five Lakh Thirty Thousand Six Hundred Eighty-Two Paise Sixty-Three only) towards actual sharing of expenses for the FY 2023-24.
4. As per Ombudsman Rules 2017 (as amended till date) and the decision taken regarding the sharing of expenses of CIO & 18 OIO's in the 2nd Meeting of the then Executive Council of Insurers, we will inform the Life Insurance Council & General Insurance Council the actual expenses of CIO & 18 OIO's for the financial year 2024-25. The actual expenses will be distributed in the ratio of 69% for GI Council member companies and 31% for LI Council member companies. The same will be 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 2024-25.
5. An amount of Rs. 62,39,63,912.57 (Rs. Sixty-Two Crore Thirty-Nine Lakhs Sixty-Three Thousand Nine Hundred Twelve Paise Fifty-Seven Only) **(Annexure 2)** has been provided as replenishment to 18 Ombudsman offices for the financial year 2024-25.
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 31.03.2025.



Centre	Amount in Rs.
Bhopal	9,42,820/-
Hyderabad	31,62,336/-
Noida	9,74,711/-
Chennai	9,41,406/-
Kochi	98,100/-
Lucknow	21,43,718/-
Total	84,29,569/-

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 2024-25 .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.
10. During the year, status of complaints is as under:

Particulars	Complaints o/s as on 01.04.2024	Received during the year	Disposed during the year	Outstanding as on 31/03/2025
For Life Insurance	1899	15431	15088	2242
For General Insurance	373	5016	4654	735
For Health Insurance	4930	32655	29156	8429
TOTAL	7202	53102	48898	11406



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11. Council for Insurance Ombudsmen, on the advice of M/s. Anand Desai & Associates, Chartered Accountants, has started filing Income Tax Returns from the Financial Year 2023-24 onwards, by declaring NIL income. Council of Insurance Ombudsmen, has also applied for a Non-Deduction / Lower Deduction of Tax Certificate u/s 197 of Income Tax Act, 1961. This certificate will prevent the loss incurred on TDS levied on interest accrued, on court deposits held by some Offices of Insurance Ombudsman.

As per our Report of even date



Secretary (CIO)

For Laxmi Tripti & Associates
Chartered Accountants
FRN: 009189C



Partner

MRN: 103066

UDIN: . 25103066 BMHYPD 9268

Date: 25.04.2025

Place: Mumbai



COMPLAINT ANALYSIS

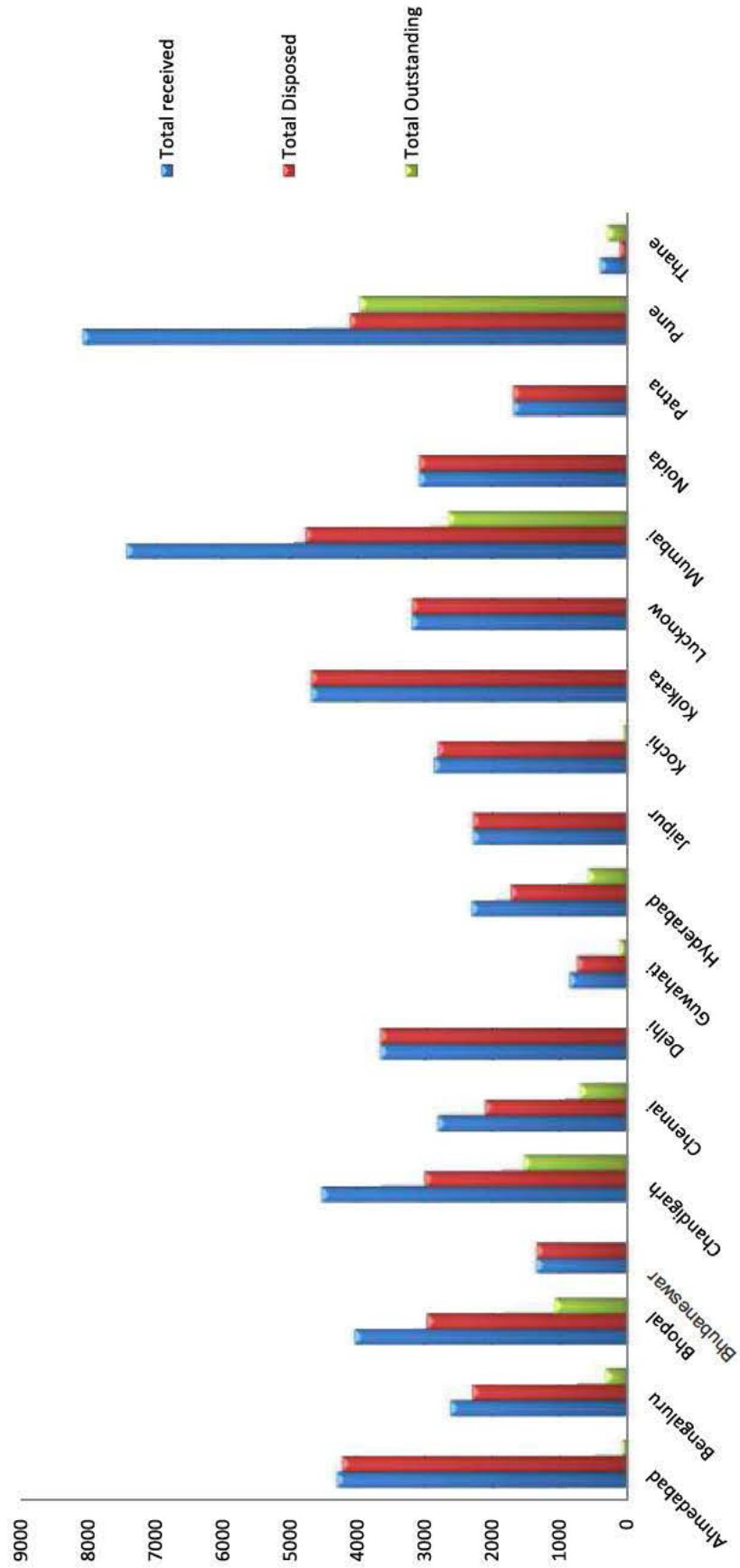
Complaints Statistics have been generated through the CMS. The following consolidated statements as at 31.03.2025 are attached herewith:

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 & Recommendations in favour of Complainants - Amount Wise (Centre Wise- Life, General & Health Insurance)	L4G4H4
9	Details of Awards & Recommendations in favour of Complainants - Amount Wise (Company Wise Analysis - Life Insurance)	L5
10	Details of Awards & Recommendations in favour of Complainants - Amount Wise (Company Wise Analysis - General Insurance)	G5
11	Details of Awards & Recommendations - Amount Wise (Company Wise Analysis - Health Insurance)	H5
12	Nature wise classification of complains received (Centre Wise-Life, General & Health Insurance)	L7G7H7
13	Nature Wise Classification of complaints received (Centre wise-Life Insurance)	L8
14	Nature wise Classification of complaints received (Centre wise-General Insurance)	G8
15	Nature wise Classification of complaints received (Centre wise-Health Insurance)	H8
16	Nature wise Classification of Complaints received (Company wise analysis - Life Insurance)	L9
17	Nature wise classification of complaints received (Company wise analysis General Insurance)	G9
18	Nature wise classification of complaints received (Company wise analysis - Health Insurance)	H9
19	Stream wise comparision of Complaints Received (Life, General & Health Insurance)	GRAPH
20	Recommendations, Awards & Withdrawals in Last 5 Years	GRAPH

बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

NAME OF CENTER	Total No of Complaints			No. of Complaints Disposed by way of						No. of Durationwise disposal				No. of Durationwise Outstanding complaints				
	Ons at the beginning of the month	Received during the period	Total	Recommendations	Awards Vg complainant	Awards Vg. Ins. Co.	Withdrawal	Non-entitled	Total Disposed	Within month	1 Month to 2 months	2 months To 3 months to 1 year	Above 1 year	Total	Within month	1 Month to 2 months to 3 months to 1 year	Total Outstanding	
Ahmedabad	0	4314	4314	1346	1140	929	355	465	4235	2066	2169	0	0	4235	79	0	0	79
Bengaluru	22	2602	2624	1038	559	237	174	291	2299	1059	557	178	505	2299	95	102	86	325
Bhopal	677	3370	4047	971	717	643	274	366	2971	760	809	633	769	2971	304	222	255	1076
Bhubaneswar	0	1351	1351	410	346	337	23	231	1347	903	444	0	0	1347	0	0	4	4
Chandigarh	222	4318	4540	1474	522	509	186	314	3005	1909	830	123	143	3005	430	129	228	1535
Chennai	474	2341	2815	509	576	419	352	256	2112	371	208	475	1058	2112	50	172	154	703
Delhi	0	3667	3667	2394	79	565	414	215	3667	3123	503	37	4	3667	0	0	0	0
Guwahati	0	859	859	219	205	148	119	53	744	547	38	67	92	744	47	61	7	115
Hyderabad	0	2311	2311	579	395	184	450	120	1728	1221	376	111	20	1728	38	300	243	583
Jaipur	0	2294	2294	451	521	446	224	652	2294	1298	616	278	102	2294	0	0	0	0
Kochi	199	2673	2872	898	640	660	187	426	2811	1098	266	155	1292	2811	0	0	61	61
Kolkata	34	4661	4695	1764	473	1211	626	621	4695	2294	2109	279	13	4695	0	0	0	0
Lucknow	0	3200	3200	911	404	411	118	1356	3200	2457	741	2	0	3200	0	0	0	0
Mumbai	2199	5242	7441	756	883	371	1114	1658	4782	2009	192	178	1682	4782	148	172	257	2659
Noida	0	3090	3090	652	563	631	167	1077	3090	2238	787	65	0	3090	0	0	0	0
Patna	0	1691	1691	500	366	242	241	342	1691	1077	557	57	0	1691	0	0	0	0
Pune	3375	4714	8089	261	817	988	848	1204	4118	1307	86	80	772	4118	277	278	275	3971
Thane	0	404	404	58	28	6	11	6	109	42	45	22	0	109	180	76	39	295
Total	7202	53102	60304	15191	9234	8937	5883	9653	48898	25779	11333	2740	6452	48898	1648	1512	1544	11406

Life Insurance, General & Health Insurance Industry: Complaint Analysis (L1G1H1) for the period 01.04.2024 to 31.03.2025



OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN

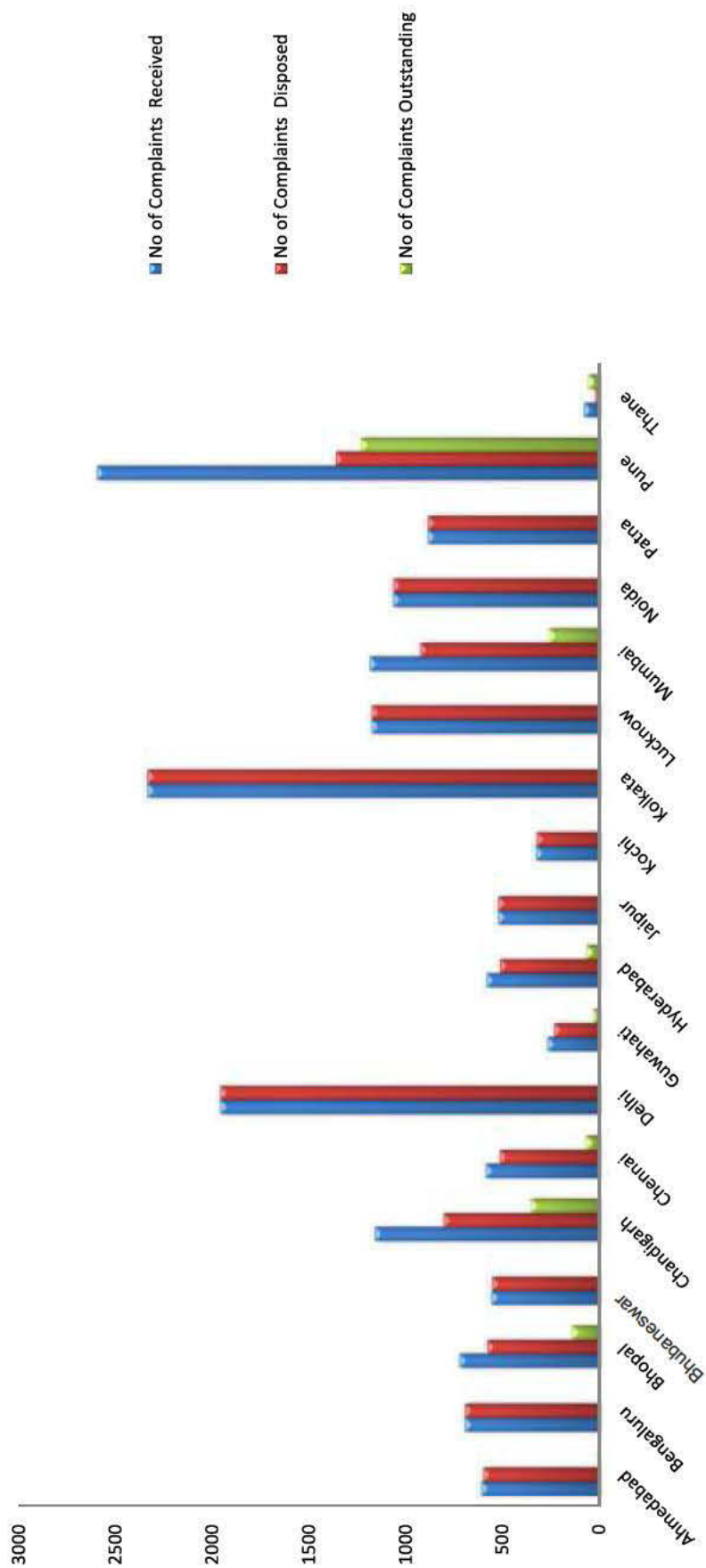
Complaints Disposal Statement for the period 01.04.2024 to 31.03.2025

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 month	Received during the period	Total	Recommendations	Awards complaint	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
Ahmedabad	0	611	611	239	13	181	60	108	601	327	274	0	0	0	601	10	0	0	0	0	10
Bengaluru	0	694	694	292	157	73	76	96	694	387	105	68	134	0	694	0	0	0	0	0	0
Bhopal	75	648	723	61	74	246	127	72	580	179	187	73	141	0	580	41	42	41	19	0	143
Bhubaneswar	0	559	559	226	84	179	7	59	555	408	147	0	0	0	555	0	0	0	4	0	4
Chandigarh	55	1106	1161	240	184	242	55	85	806	556	197	21	32	0	806	77	59	39	180	0	355
Chennai	92	495	587	108	125	152	83	47	515	72	37	143	263	0	515	23	23	25	1	0	72
Delhi	0	1960	1960	1269	54	347	225	65	1960	1749	200	11	0	0	1960	0	0	0	0	0	0
Guwahati	0	269	269	94	32	41	52	16	235	177	17	17	24	0	235	15	19	0	0	0	34
Hyderabad	0	583	583	94	149	85	129	57	514	346	135	27	6	0	514	9	34	26	0	0	69
Jaipur	0	524	524	113	60	82	49	220	524	391	78	41	14	0	524	0	0	0	0	0	0
Kochi	15	312	327	40	61	148	21	55	325	79	23	20	203	0	325	0	0	0	2	0	2
Kolkata	6	2330	2336	944	269	571	295	257	2336	1213	1022	97	4	0	2336	0	0	0	0	0	0
Lucknow	0	1178	1178	454	136	161	23	404	1178	1008	170	0	0	0	1178	0	0	0	0	0	0
Mumbai	338	850	1188	265	92	70	185	315	927	399	31	35	431	31	927	35	26	30	170	0	261
Noida	0	1067	1067	280	225	121	44	397	1067	894	167	6	0	0	1067	0	0	0	0	0	0
Patna	0	886	886	233	133	130	198	192	886	510	337	39	0	0	886	0	0	0	0	0	0
Pune	1318	1279	2597	205	338	332	148	340	1363	361	11	14	390	587	1363	38	79	72	664	381	1234
Thane	0	80	80	10	7	0	3	2	22	8	4	10	0	0	22	12	20	26	0	0	58
Total	1899	15431	17330	5167	2193	3161	1780	2787	15088	9064	3142	622	1642	618	15088	260	302	259	1040	381	2242

Life Insurance Industry: (L2) Complaint Analysis (Centrewise) for the period 01.04.2024 to 31.03.2025



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

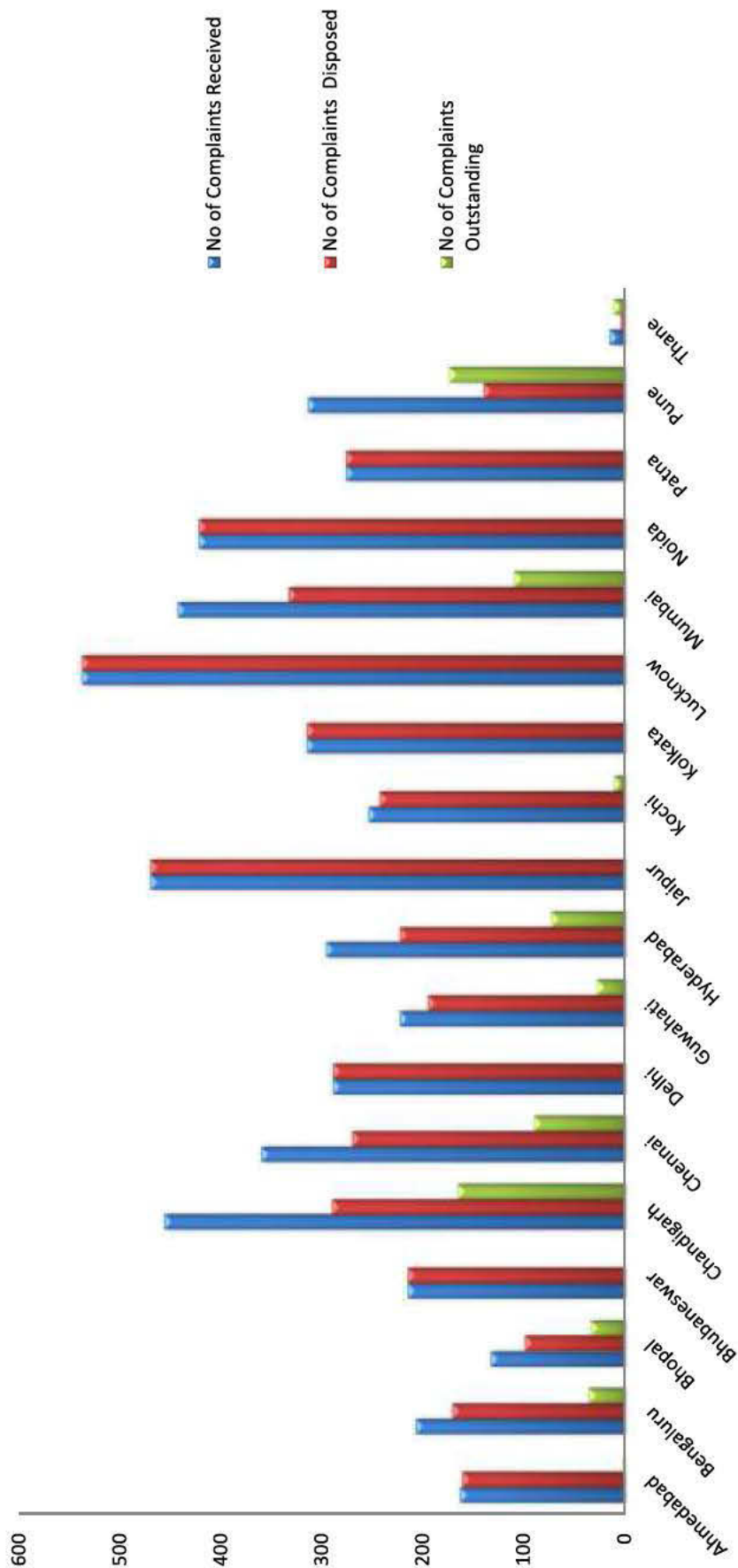
Complaints Disposal Statement for the period 01.04.2024 to 31.03.2025

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 month	Received during the period	Total	Recommendations	Awards complaint	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
Ahmedabad	0	163	163	17	43	39	14	48	161	76	85	0	0	0	161	2	0	0	0	0	2
Bengaluru	0	207	207	26	62	16	11	56	171	86	42	6	37	0	171	9	13	7	7	0	36
Bhopal	14	119	133	1	16	26	3	53	99	61	9	8	21	0	99	12	4	2	16	0	34
Bhubaneswar	0	215	215	19	71	60	8	57	215	152	63	0	0	0	215	0	0	0	0	0	0
Chandigarh	25	431	456	77	71	37	14	91	290	161	119	8	2	0	290	27	28	16	95	0	166
Chennai	72	288	360	14	79	72	50	55	270	68	6	49	147	0	270	3	14	15	58	0	90
Delhi	0	289	289	134	6	52	24	73	289	240	44	4	1	0	289	0	0	0	0	0	0
Guwahati	0	223	223	19	79	45	27	25	195	162	4	13	16	0	195	13	10	5	0	0	28
Hyderabad	0	296	296	32	46	28	81	36	223	173	33	16	1	0	223	3	39	30	1	0	73
Jaipur	0	470	470	22	98	84	33	233	470	333	87	43	7	0	470	0	0	0	0	0	0
Kochi	25	229	254	11	68	67	14	83	243	93	14	9	127	0	243	0	0	0	11	0	11
Kolkata	0	315	315	47	14	85	54	115	315	153	135	26	1	0	315	0	0	0	0	0	0
Lucknow	0	538	538	87	50	68	13	320	538	405	131	2	0	0	538	0	0	0	0	0	0
Mumbai	95	348	443	13	42	20	51	207	333	224	4	7	97	1	333	8	6	16	80	0	110
Noida	0	422	422	26	48	101	9	238	422	339	73	10	0	0	422	0	0	0	0	0	0
Patna	0	276	276	58	92	21	16	89	276	157	101	18	0	0	276	0	0	0	0	0	0
Pune	142	172	314	1	27	57	17	38	140	41	0	1	7	91	140	23	12	13	80	46	174
Thane	0	15	15	2	0	0	0	2	4	3	1	0	0	0	4	11	0	0	0	0	11
Total	373	5016	5389	606	912	878	439	1819	4654	2927	951	220	464	92	4654	111	126	104	348	46	735

General Insurance Industry (G2) Complaint analysis (Centrewise) for the period 01.04.2024 to 31.03.2025



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

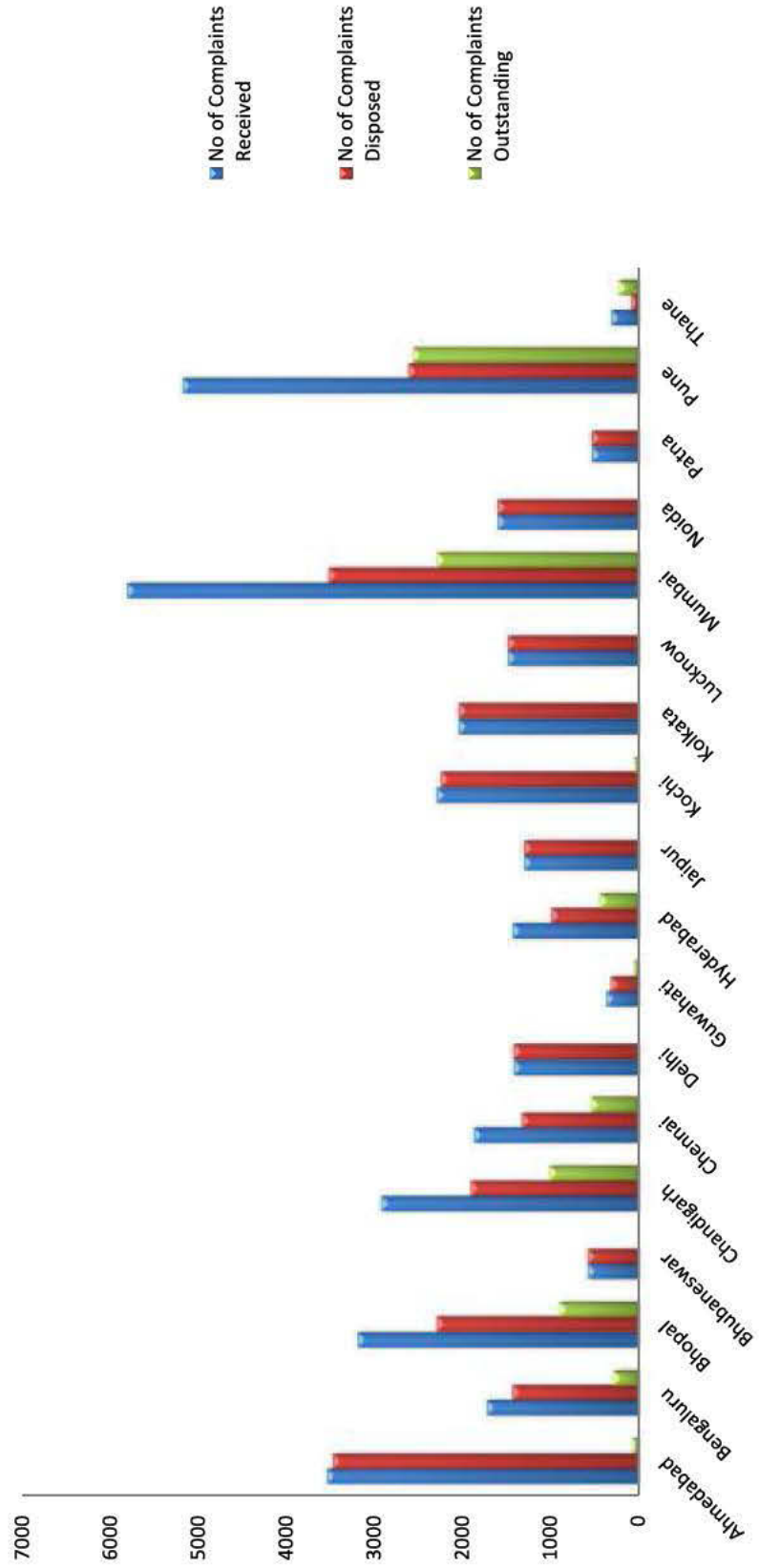
Complaints Disposal Statement for the period 01.04.2024 to 31.03.2025

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 month	Received during the period	Total	Recommen- dations	Awards fvg complain- t	Awards fvg. Ins. Co.	Withdraw- al	Non- entertainab- le	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 Outstan- ding
Ahmedabad	0	3540	3540	1090	1084	709	281	309	3473	1663	1810	0	0	0	3473	67	0	0	0	0	67
Bengaluru	22	1701	1723	720	340	148	87	139	1434	586	410	104	334	0	1434	86	89	79	35	0	289
Bhopal	588	2603	3191	909	627	371	144	241	2292	520	613	552	607	0	2292	251	176	212	260	0	899
Bhubaneswar	0	577	577	165	191	98	8	115	577	343	234	0	0	0	577	0	0	0	0	0	0
Chandigarh	142	2781	2923	1157	267	230	117	138	1909	1192	514	94	109	0	1909	326	42	173	473	0	1014
Chennai	310	1558	1868	387	372	195	219	154	1327	231	165	283	648	0	1327	24	135	114	268	0	541
Delhi	0	1418	1418	991	19	166	165	77	1418	1134	259	22	3	0	1418	0	0	0	0	0	0
Guwahati	0	367	367	106	94	62	40	12	314	208	17	37	52	0	314	19	32	2	0	0	53
Hyderabad	0	1432	1432	453	200	71	240	27	991	702	208	68	13	0	991	26	227	187	1	0	441
Jaipur	0	1300	1300	316	363	280	142	199	1300	574	451	194	81	0	1300	0	0	0	0	0	0
Kochi	159	2132	2291	847	511	445	152	288	2243	926	229	126	962	0	2243	0	0	0	48	0	48
Kolkata	28	2016	2044	773	190	555	277	249	2044	928	952	156	8	0	2044	0	0	0	0	0	0
Lucknow	0	1484	1484	370	218	182	82	632	1484	1044	440	0	0	0	1484	0	0	0	0	0	0
Mumbai	1766	4044	5810	478	749	281	878	1136	3522	1386	157	136	1154	689	3522	105	140	211	1828	4	2288
Noida	0	1601	1601	346	290	409	114	442	1601	1005	547	49	0	0	1601	0	0	0	0	0	0
Patna	0	529	529	209	141	91	27	61	529	410	119	0	0	0	529	0	0	0	0	0	0
Pune	1915	3263	5178	55	452	599	683	826	2615	905	75	65	375	1195	2615	216	187	190	1571	399	2563
Thane	0	309	309	46	21	6	8	2	83	31	40	12	0	0	83	157	56	13	0	0	226
Total	4930	32655	37585	9418	6129	4898	3664	5047	29156	13788	7240	1898	4346	1884	29156	1277	1084	1181	4484	403	8429

Health Insurance Industry (H2) Complaint Analysis (Centrewise) for the period 01.04.2024 to 31.03.2025



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

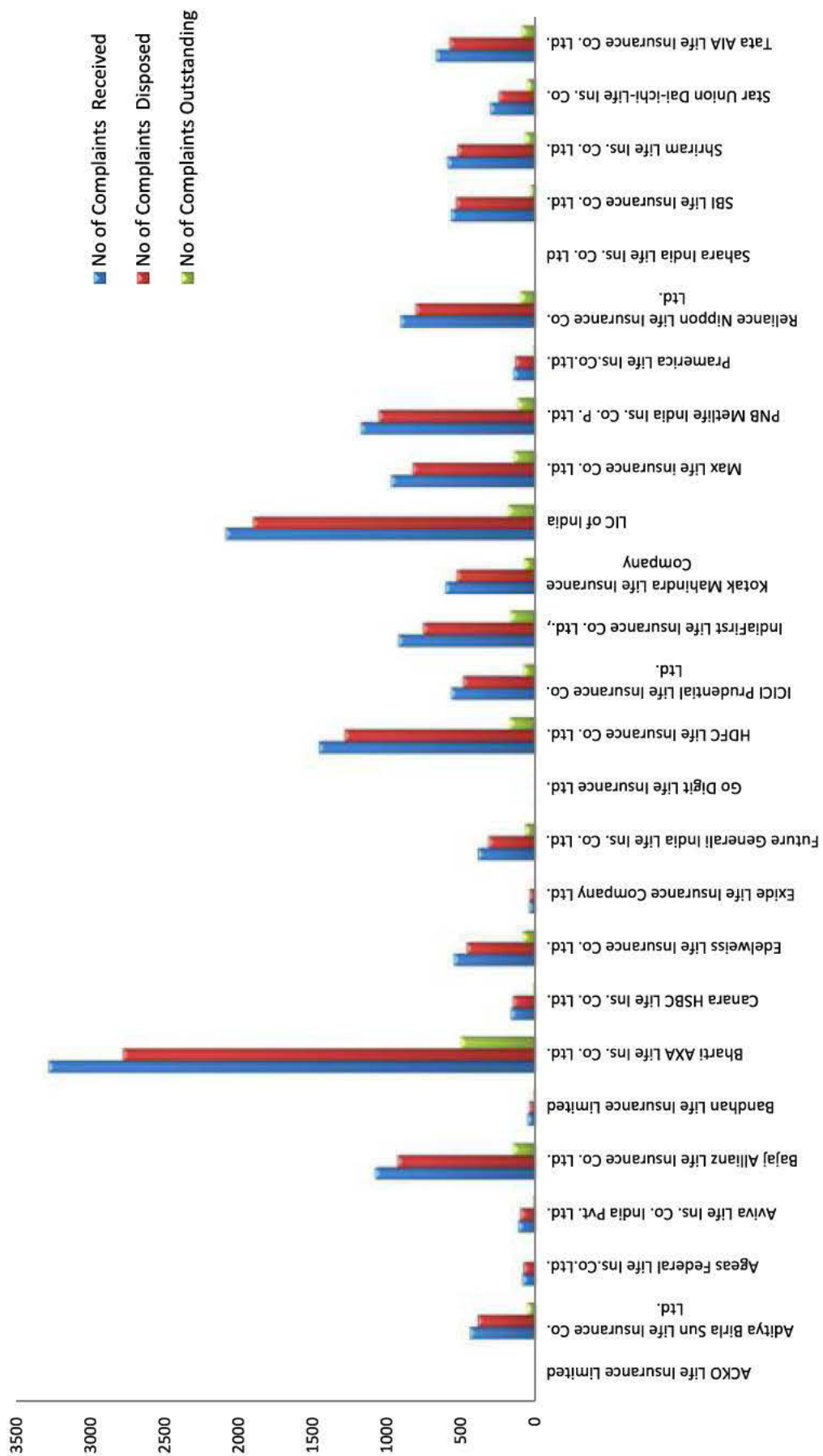
Complaints Disposal Statement for the period 01.04.2024 to 31.03.2025

STATEMENT L3

LIFE INSURANCE

Name of Company	Total No of Complaints			Complaints disposed by way of							Durationwise disposal of Complaints				Durationwise Outstanding complaints			
	Os at the beginning of the year	Received during the period	Total	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 Life Insurance Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Aditya Birla Sun Life Insurance Co. Ltd.	40	403	443	115	52	98	53	71	389	325	52	12	389	26	19	9	54	
Ageas Federal Life Ins.Co.Ltd.	5	84	89	28	11	16	13	14	82	70	11	1	82	4	3	0	7	
Aviva Life Ins. Co. India Pvt. Ltd.	14	103	117	29	16	30	12	14	101	85	11	5	101	6	6	4	16	
Bajaj Allianz Life Insurance Co. Ltd.	83	998	1081	427	103	140	109	151	930	817	90	23	930	57	75	19	151	
Bandhan Life Insurance Limited	6	48	54	4	4	14	5	14	41	36	3	2	41	7	4	2	13	
Bharti AXA Life Ins. Co. Ltd.	516	2770	3286	1223	504	495	209	352	2783	2226	386	171	2783	157	260	86	503	
Canara HSBC Life Ins. Co. Ltd.	24	142	166	54	21	41	20	16	152	117	26	9	152	6	6	2	14	
Edelweiss Life Insurance Co. Ltd.	98	452	550	128	117	113	45	60	463	354	57	52	463	29	39	19	87	
Exide Life Insurance Company Ltd.	20	23	43	7	7	9	3	13	39	22	7	10	39	0	0	4	4	
Future Generali India Life Ins. Co. Ltd.	51	338	389	79	59	101	35	43	317	270	29	18	317	22	35	15	72	
Go Digit Life Insurance Ltd.	0	5	5	1	0	0	1	2	4	4	0	0	4	1	0	0	1	
HDFC Life Insurance Co. Ltd.	142	1320	1462	504	136	298	142	208	1288	1076	178	34	1288	81	75	18	174	
ICICI Prudential Life Insurance Co. Ltd.	47	524	571	141	56	107	87	99	490	422	58	10	490	37	32	12	81	
IndiaFirst Life Insurance Co. Ltd.,	204	722	926	332	87	142	78	118	757	584	96	77	757	42	83	44	169	
Kotak Mahindra Life Insurance Company	52	555	607	209	62	111	65	84	531	473	46	12	531	27	29	20	76	
LIC of India	139	1951	2090	300	258	488	335	525	1906	1648	215	43	1906	84	80	20	184	
Max Life Insurance Co. Ltd.	101	873	974	240	150	169	90	180	829	721	73	35	829	54	72	19	145	
PNB Metlife India Ins. Co. P. Ltd.	120	1060	1180	427	127	231	110	163	1058	940	80	38	1058	46	49	27	122	
Pramerica Life Ins.Co.Ltd.	5	144	149	59	17	26	15	20	137	130	5	2	137	7	4	1	12	
Reliance Nippon Life Insurance Co. Ltd.	91	820	911	303	135	162	72	136	808	727	49	32	808	27	51	25	103	
Sahara India Life Ins. Co. Ltd	0	7	7	0	0	0	0	7	7	7	0	0	7	0	0	0	0	
SBI Life Insurance Co. Ltd.	35	534	569	90	89	146	74	137	536	474	57	5	536	13	15	5	33	
Shriram Life Ins. Co. Ltd.	43	550	593	243	51	59	90	82	525	469	44	12	525	31	25	12	68	
Star Union Dai-ichi-Life Ins. Co.	16	288	304	78	40	41	35	54	248	228	14	6	248	21	29	6	56	
Tata AIA Life Insurance Co. Ltd.	43	628	671	146	90	123	72	148	579	518	53	8	579	43	37	12	92	
Total	1895	15342	17237	5167	2192	3160	1770	2711	15000	12743	1640	617	15000	828	1028	381	2237	

Life Insurance Industry (L3) Complaints Analysis Company wise as at 31.03.2025



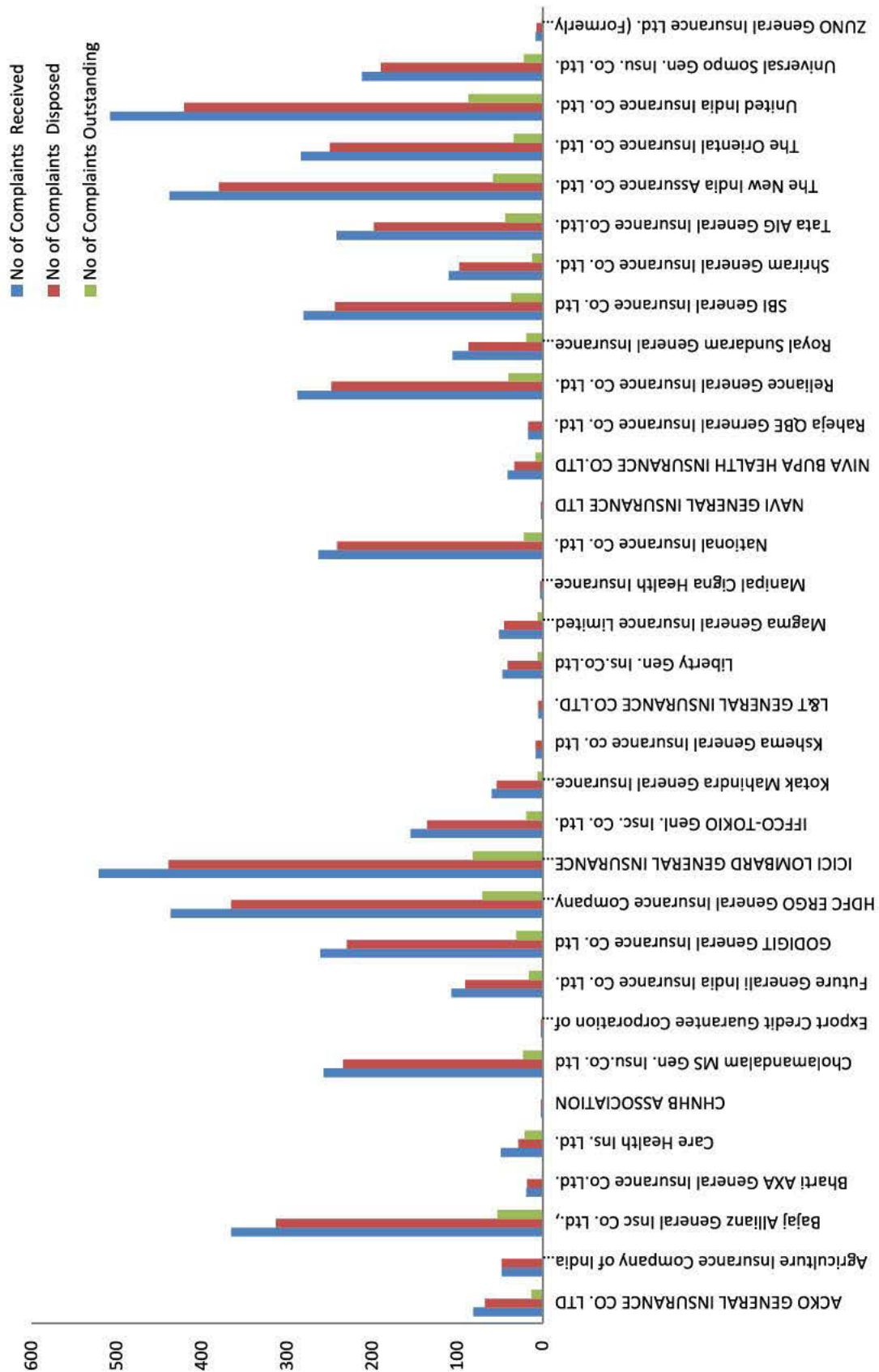
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

Complaints Disposal Statement for the period 01.04.2024 to 31.03.2025

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 Period	Total	Recommendations	Awards fvg complainant	awards fvg. Ins. Co.	withdrawal	Non-Entertained	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	10	71	81	5	11	25	5	22	68	55	12	1	68	8	3	2	13
Agriculture Insurance Company of India Ltd.	0	48	48	0	0	1	0	47	48	48	0	0	48	0	0	0	0
Bajaj Allianz General Ins Co. Ltd.,	26	340	366	66	55	50	44	98	313	272	31	10	313	24	26	3	53
Bharti AXA General Insurance Co. Ltd.	0	19	19	0	0	0	2	16	18	18	0	0	18	1	0	0	1
Care Health Ins. Ltd.	7	42	49	5	6	4	1	12	28	22	5	1	28	7	13	1	21
CHNB Association	0	2	2	0	0	0	0	2	2	2	0	0	2	0	0	0	0
Cholamandalam MS Gen. Insu Co. Ltd	27	230	257	29	62	44	31	68	234	194	35	5	234	10	10	3	23
Export Credit Guarantee Corporation of India Ltd.	0	2	2	0	0	0	0	2	2	2	0	0	2	0	0	0	0
Future General India Insurance Co. Ltd.	4	103	107	14	12	17	9	39	91	83	8	0	91	7	7	2	16
GODIGIT General Insurance Co. Ltd	16	245	261	37	40	41	21	91	230	210	17	3	230	13	18	0	31
HDFC ERGO General Insurance Company Ltd.	26	411	437	57	70	76	33	130	366	328	28	10	366	39	25	7	71
ICICI LOMBARD General Insurance Co. Ltd.	53	468	521	55	99	101	35	149	439	377	51	11	439	43	32	7	82
IFFCO-TOKIO Genl. Ins. Co. Ltd.	7	148	155	22	27	24	11	52	136	126	9	1	136	12	6	1	19
Koak Mahindra General Insurance Company Limited	5	55	60	6	4	12	9	23	54	51	3	0	54	3	3	0	6
Kshema General Insurance co. Ltd	0	8	8	0	0	0	1	7	8	8	0	0	8	0	0	0	0
L&T General Insurance Co. Ltd.	0	5	5	0	0	0	0	5	5	5	0	0	5	0	0	0	0
Liberty Gen. Ins. Co. Ltd	5	42	47	8	12	8	7	6	41	39	2	0	41	3	3	0	6
Magma General Insurance Limited (Formerly Magma HDI General Insurance Company Limited)	3	48	51	11	7	8	4	15	45	42	1	2	45	6	0	0	6
Manipal Oigra Health Insurance Company Limited	0	3	3	0	0	0	1	2	3	3	0	0	3	0	0	0	0
National Insurance Co. Ltd.	8	255	263	34	49	43	14	101	241	216	24	1	241	10	12	0	22
NAV / General Insurance Ltd	0	2	2	0	0	0	0	2	2	2	0	0	2	0	0	0	0
NIVA BUPA Health Insurance Co. Ltd	4	37	41	10	8	3	4	8	33	29	3	1	33	3	3	2	8
Raheja QBE General Insurance Co. Ltd.	3	14	17	1	4	5	1	6	17	14	1	2	17	0	0	0	0
Reliance General Insurance Co. Ltd.	18	270	288	32	40	33	27	116	248	221	21	6	248	20	17	3	40
Royal Sundaram General Insurance Company Limited	13	93	106	7	22	23	15	20	87	72	12	3	87	7	10	2	19
SBI General Insurance Co. Ltd	13	268	281	24	46	53	29	92	244	220	18	6	244	19	18	0	37
Shriram General Insurance Co. Ltd.	5	105	110	21	18	18	8	33	98	88	10	0	98	3	8	1	12
Tata AIG General Insurance Co. Ltd.	26	216	242	31	37	52	16	62	198	169	19	10	198	17	22	5	44
The New India Assurance Co. Ltd.	32	406	438	35	83	83	27	152	380	320	50	10	380	24	33	1	58
The Oriental Insurance Co. Ltd.	14	270	284	24	47	45	17	117	250	228	20	2	250	15	19	0	34
United India Insurance Co. Ltd.	30	478	508	28	92	76	37	188	421	351	65	5	421	42	41	4	87
Universal Somp Gen. Insu. Co. Ltd.	14	198	212	41	58	25	13	53	190	172	17	1	190	8	12	2	22
ZUNO General Insurance Ltd. (Formerly Edelweiss General Insurance Co. Ltd.)	0	8	8	2	0	2	1	2	7	6	1	0	7	1	0	0	1
Total	369	4910	5279	605	909	872	423	1738	4547	3993	463	91	4547	345	341	46	732

General Insurance Industry (G3) Complaints Analysis Company wise as at 31.03.2025



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

Complaints Disposal Statement for the period 01.04.2024 to 31.03.2025

STATEMENT H3

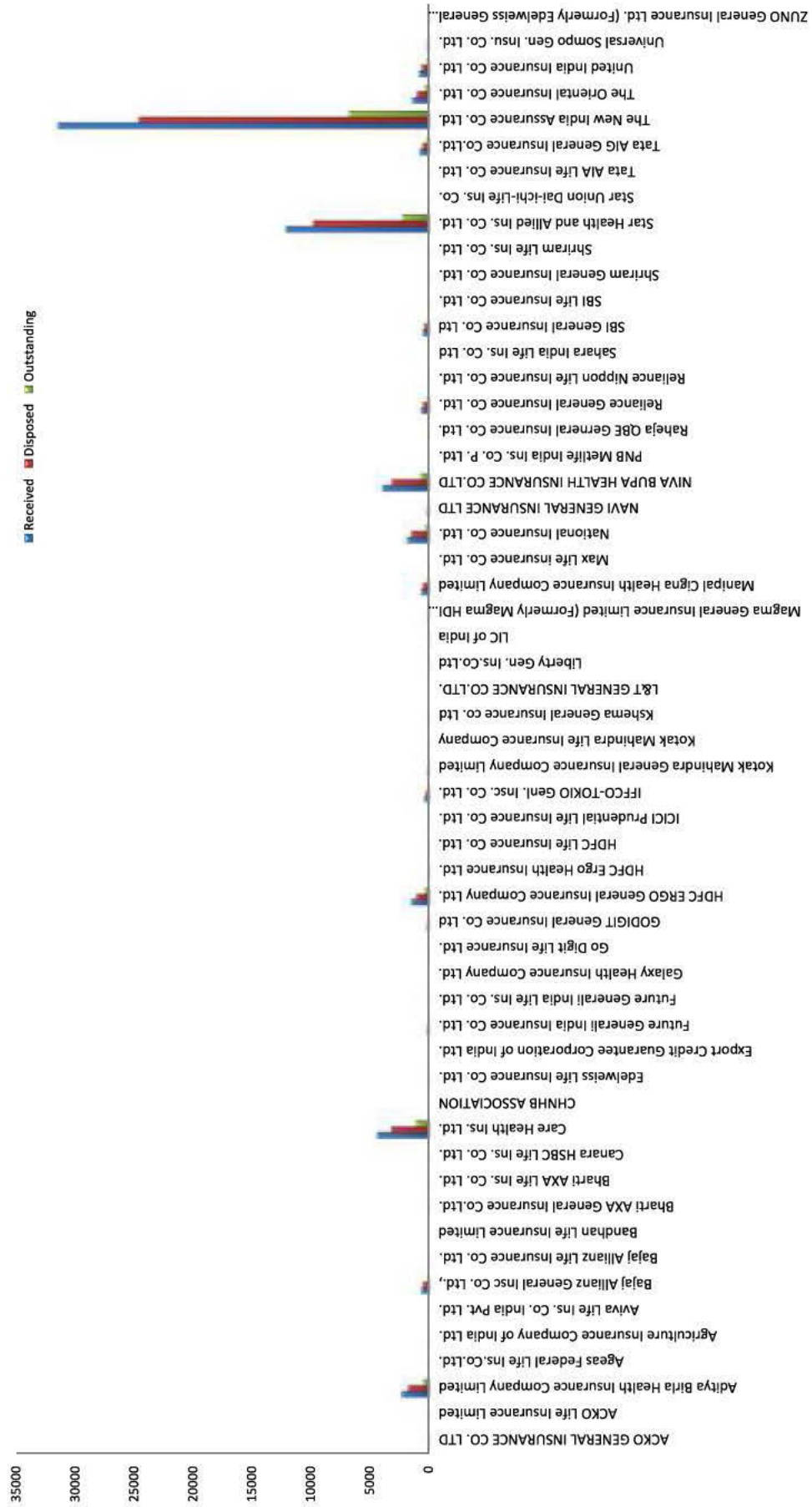
HEALTH INSURANCE

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 the period	Total	Recommendations	Awards fvg complainant	Awards fvg Ins.co.	withdraw al	Non-Entertal nable	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	9	72	81	12	10	11	15	15	63	53	6	4	63	13	5	0	18
ACKO Life Insurance Limited	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Aditya Birla Health Insurance Company Limited	188	2166	2354	882	384	173	141	223	1803	1538	209	56	1803	226	281	44	551
Aditya Birla Sun Life Insurance Co. Ltd.	2	8	10	1	0	0	1	7	9	8	1	0	9	0	0	1	1
Ageas Federal Life Ins. Co.Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Agriculture Insurance Company of India Ltd.	0	1	1	0	0	0	1	0	1	1	0	0	1	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bajaj Allianz General Insc Co. Ltd.,	91	585	676	188	65	109	81	86	529	404	78	47	529	71	71	5	147
Bajaj Allianz Life Insurance Co. Ltd.	1	14	15	0	1	0	2	12	15	15	0	0	15	0	0	0	0
Bandhan Life Insurance Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bharti AXA General Insurance Co. Ltd.	4	1	5	0	0	3	0	1	4	1	0	3	4	0	0	1	1
Bharti AXA Life Ins. Co. Ltd.	1	2	3	1	0	1	0	1	3	2	1	0	3	0	0	0	0
Canara HSBC Life Ins. Co. Ltd.	1	4	5	0	0	1	1	3	5	3	2	0	5	0	0	0	0
Care Health Ins. Ltd.	587	3836	4423	866	834	633	288	612	3233	2537	460	236	3233	574	551	65	1190
CHNHB Association	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholamandalam MS Gen. Insu.Co. Ltd	58	506	564	90	174	79	22	83	448	356	67	25	448	35	72	9	116
Edelweiss Life Insurance Co. Ltd.	0	1	1	0	0	0	1	0	1	1	0	0	1	0	0	0	0
Exide Life Insurance Company Ltd.	0	0	0	0	0	0	0	0	0	0	0	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	0	0
Future Generali India Insurance Co. Ltd.	26	163	189	36	39	37	10	24	146	109	23	14	146	12	31	0	43
Future Generali India Life Ins. Co. Ltd.	1	4	5	0	0	0	1	3	4	3	1	0	4	1	0	0	1
Galaxy Health Insurance Company Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Go Digit Life Insurance Ltd.	0	4	4	0	0	0	2	2	4	4	0	0	4	0	0	0	0
GODIGIT General Insurance Co. Ltd	20	163	183	14	35	37	20	43	149	127	16	6	149	12	20	2	34
HDFC ERGO General Insurance Company Ltd.	142	1400	1542	371	193	261	117	175	1117	925	129	63	1117	190	223	12	425
HDFC Ergo Health Insurance Ltd.	7	114	121	14	10	7	11	47	89	79	9	1	89	19	13	0	32
HDFC Life Insurance Co. Ltd.	1	10	11	1	1	2	1	5	10	9	1	0	10	1	0	0	1
ICICI LOMBARD General Insurance Co.Ltd.	133	841	974	91	188	194	92	178	723	547	106	70	723	133	110	8	251
ICICI Prudential Life Insurance Co. Ltd.	0	10	10	0	0	1	3	6	10	10	0	0	10	0	0	0	0
IFFCO-TOKIO General Insurance Co.Ltd.	89	332	421	47	85	77	17	66	292	199	51	42	292	35	85	9	129
IndiaFirst Life Insurance Co. Ltd.,	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Kotak Mahindra General Insurance Company Limited	9	147	156	21	16	37	6	37	117	106	8	3	117	23	16	0	39
Kotak Mahindra Life Insurance Company	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Kshema General Insurance Co. Ltd	0	2	2	0	0	0	1	1	2	2	0	0	2	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	0	0

STATEMENT H3 HEALTH INSURANCE

Liberty Gen. Ins. Co. Ltd.	3	30	33	4	6	6	6	6	6	6	22	6	0	28	0	5	0	5
LIC of India	0	51	51	5	11	12	7	14	49	44	44	5	0	49	2	0	0	2
Magma General Insurance Limited (Formerly Magma HDI General Insurance Company Limited)	9	88	97	8	17	21	8	14	68	53	53	15	0	68	11	17	1	29
Manipal Cigna Health Insurance Company Limited	91	596	687	178	101	114	66	89	548	406	406	87	55	548	69	62	8	139
Max Life Insurance Co. Ltd.	0	6	6	0	0	0	0	6	6	6	6	0	0	6	0	0	0	0
Narayana Health Insurance Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Insurance Co. Ltd.	282	1608	1890	262	541	358	129	243	1533	1136	1136	273	124	1533	118	212	27	357
NAVI General Insurance Ltd	21	167	188	12	30	53	11	31	137	116	116	11	10	137	19	32	0	51
NIVA BUPA Health Insurance Co Ltd	287	3696	3983	1262	543	340	457	595	3197	2726	2726	348	123	3197	370	389	27	786
PNB MetLife India Ins. Co. P. Ltd.	0	4	4	0	0	0	1	3	4	4	4	0	0	4	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	0
Raheja QBE General Insurance Co. Ltd.	2	7	9	1	1	2	2	1	7	4	4	3	0	7	1	0	1	2
Reliance General Insurance Co. Ltd.	78	633	711	132	128	113	44	116	533	430	430	70	33	533	71	98	9	178
Reliance Nippon Life Insurance Co. Ltd.	0	2	2	0	0	0	0	2	2	2	2	0	0	2	0	0	0	0
Royal Sundaram General Insurance Company Limited	13	149	162	19	25	34	17	29	124	105	105	14	5	124	20	17	1	38
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	33	535	568	55	82	142	57	95	431	358	358	54	19	431	69	67	1	137
SBI Life Insurance Co. Ltd.	0	2	2	1	0	0	0	1	2	2	2	0	0	2	0	0	0	0
Shriram General Insurance Co. Ltd.	0	4	4	1	0	1	1	1	4	4	4	0	0	4	0	0	0	0
Shriram Life Ins. Co. Ltd.	0	1	1	0	0	0	0	1	1	1	1	0	0	1	0	0	0	0
Star Health and Allied Ins. Co. Ltd.	1829	10357	12186	4353	1528	1201	1607	1171	9860	7694	7694	1697	469	9860	1097	1121	108	2326
Star Union Dai-ichi Life Ins. Co.	0	16	16	0	0	1	2	13	16	16	16	0	0	16	0	0	0	0
Tata AIA Life Insurance Co. Ltd.	0	23	23	2	1	0	0	18	21	21	21	0	0	21	1	1	0	2
Tata AIG General Insurance Co. Ltd.	89	733	822	109	133	171	57	125	595	477	477	85	33	595	71	141	15	227
The New India Assurance Co. Ltd.	354	1352	1706	138	364	252	164	266	1184	794	794	169	221	1184	148	357	17	522
The Oriental Insurance Co. Ltd.	277	1179	1456	135	360	231	96	249	1071	748	748	193	130	1071	103	264	18	385
United India Insurance Co. Ltd.	154	722	876	74	188	145	71	182	660	464	464	125	71	660	64	140	12	216
Universal Sampo Gen. Insu. Co. Ltd.	34	119	153	23	48	30	9	18	128	89	89	20	19	128	8	15	2	25
ZUNO General Insurance Ltd. (Formerly Edelweiss General Insurance Co. Ltd.)	2	33	35	8	4	7	3	5	27	26	26	0	1	27	1	7	0	8
Total	4928	32503	37431	9417	6126	4897	3649	4928	29017	22791	22791	4343	1883	29017	3588	4423	403	8414

Health Insurance Industry (H3) Complaints Analysis Company wise as at 31.03.2025

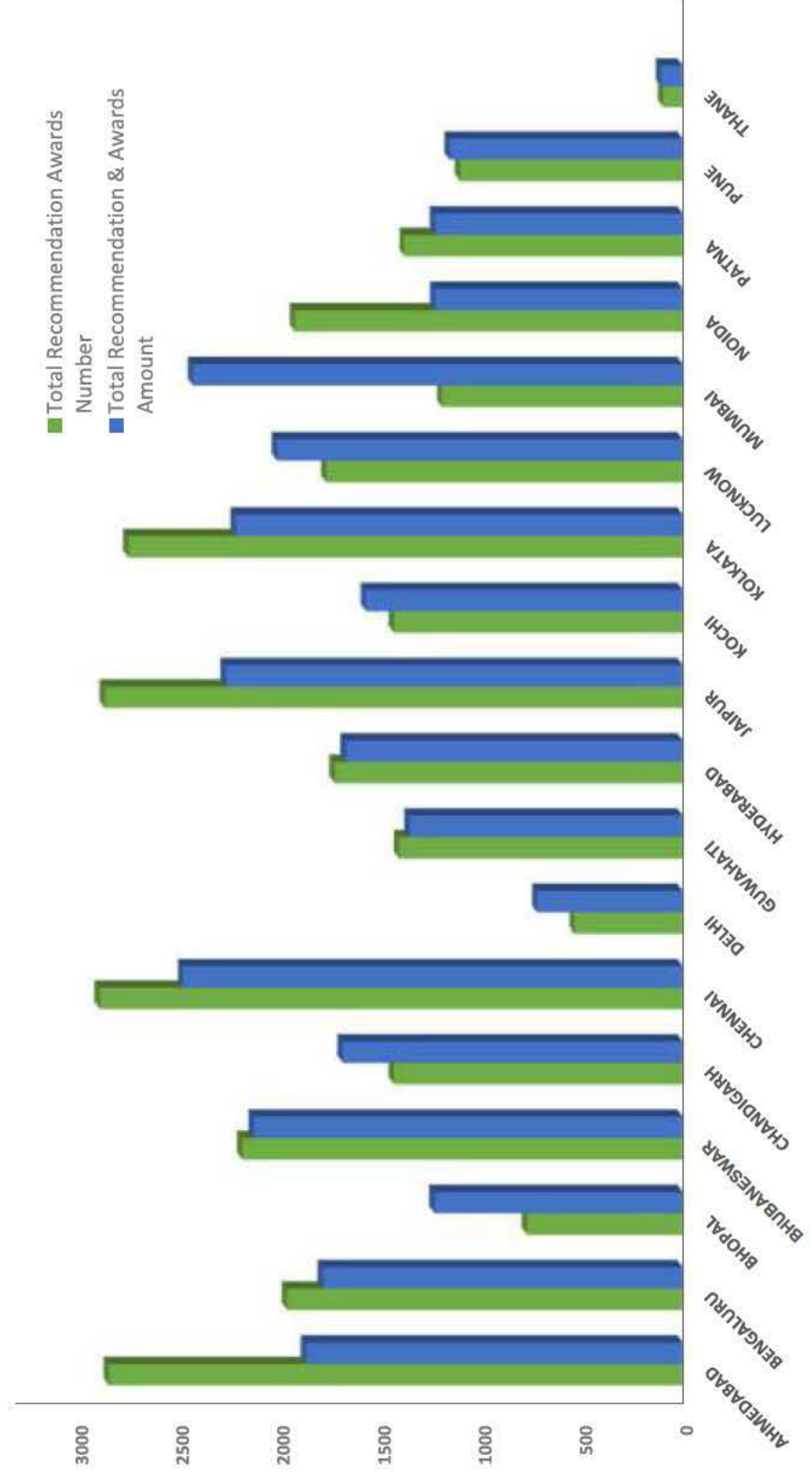


OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
Recommendation and Awards in favour of complainants
for the period 01.04.2024 to 31.03.2025
STATEMENT L4G4H4

Rs. 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	312	22272.92	74	16901	2455	147554	2841	186728.02
BENGALURU	262	37223.48	20	6072	1679	135240	1961	178535.73
BHOPAL	317	54765.45	95	28034	364	40565	776	123364.69
BHUBANESWAR	479	83678.15	162	23278	1541	105714	2182	212669.89
CHANDIGARH	316	58463.12	140	18619	977	91577	1433	168659.08
CHENNAI	1548	126616.14	164	16808	1174	104146	2886	247570.20
DELHI	178	22149.94	124	29896	240	20643	542	72688.62
GUWAHATI	369	39767.20	153	18189	887	77665	1409	135621.52
HYDERABAD	122	35834.90	93	12136	1510	119102	1725	167072.59
JAIPUR	1508	127014.95	115	5912	1240	93510	2863	226436.59
KOCHI	613	94647.24	150	19405	670	43202	1433	157254.14
KOLKATA	540	58971.01	105	11875	2100	150597	2745	221442.89
LUCKNOW	523	54580.96	99	11003	1147	135431	1769	201015.65
MUMBAI	222	94560.74	153	58225	821	89865	1196	242650.98
NOIDA	688	49626.51	45	18063	1189	55201	1922	122890.18
PATNA	549	54394.66	83	13150	750	55390	1382	122934.46
PUNE	564	34131.43	166	43613	377	38155	1107	115899.58
THANE	20	1332.01	2	29	75	9511	97	10872.29
Total	9110	1048698.80	1941	351179.03	19121	1503556.98	30172	2903434.81

Life, General & Health Insurance Insutry (L4G4H4) Recommendations & Awards (Centerwise) in favour of Complainants for the period 01.04.2024 to 31.03.2025 (Amt in Thousands)

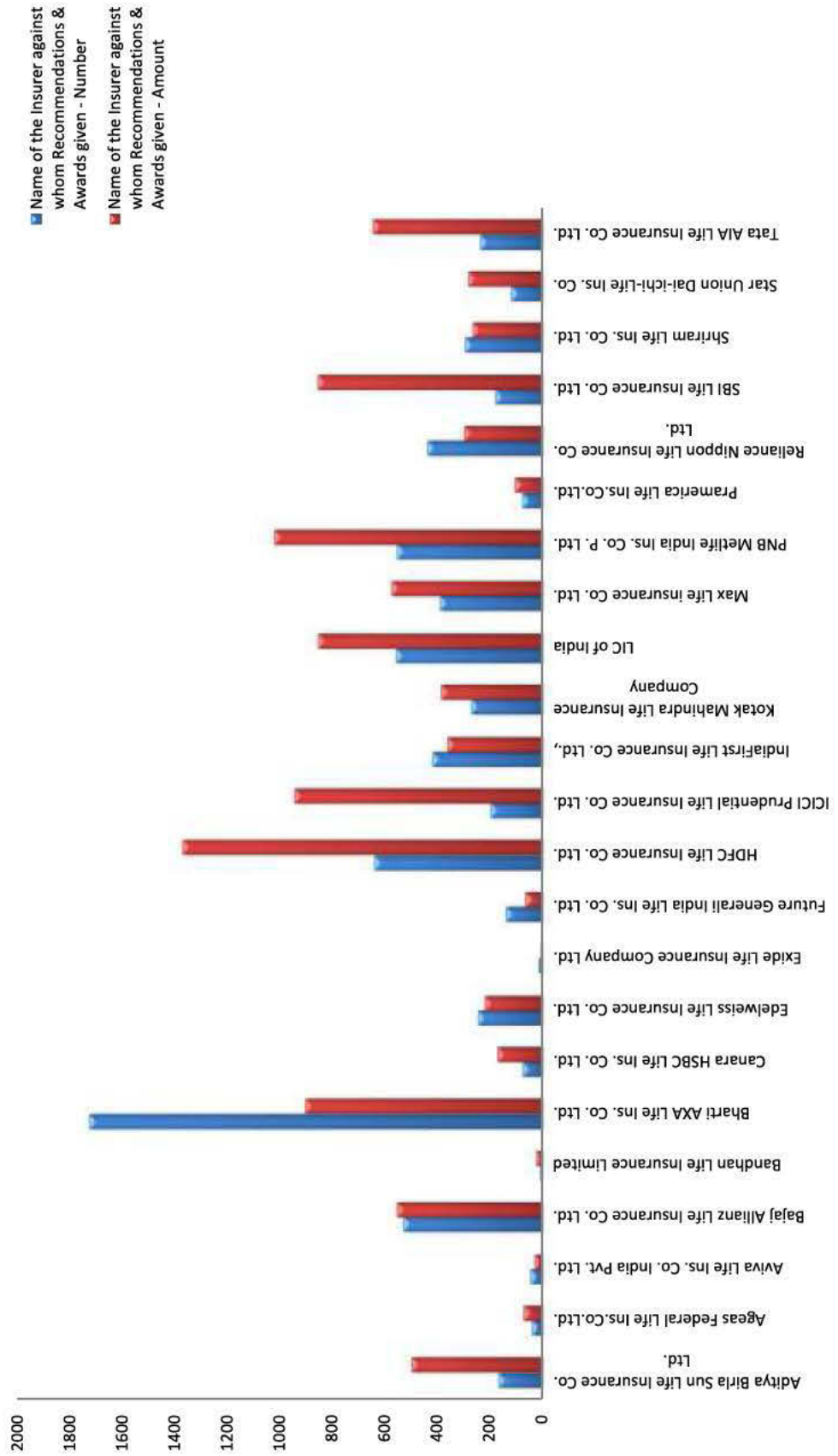


OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS IN FAVOUR OF COMPLAINANTS (COMPANYWISE)
FOR THE PERIOD FROM 01.04.2024 TO 31.03.2025
STATEMENT L 5
LIFE INSURANCE

(FIGURES IN LACS)

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	Number	Amount	Number	Amount	Number	Amount
Aditya Birla Sun Life Insurance Co. Ltd.	115	243.12	52	255.29	167	498.41
Ageas Federal Life Ins.Co.Ltd.	28	35.75	11	35.1	39	70.85
Aviva Life Ins. Co. India Pvt. Ltd.	29	17.26	16	12.09	45	29.35
Bajaj Allianz Life Insurance Co. Ltd.	427	356	103	198.46	530	554.15
Bandhan Life Insurance Limited	4	0.27	4	22.18	8	22.45
Bharti AXA Life Ins. Co. Ltd.	1223	359.08	505	545.4	1727	904.48
Canara HSBC Life Ins. Co. Ltd.	54	109.31	21	61.26	75	170.57
Edelweiss Life Insurance Co. Ltd.	128	56.08	117	163.26	245	219.34
Exide Life Insurance Company Ltd.	7	0.82	7	3.25	14	4.07
Future Generali India Life Ins. Co. Ltd.	79	12.61	59	51.36	138	63.97
HDFC Life Insurance Co. Ltd.	504	828.71	136	542.59	640	1371.3
ICICI Prudential Life Insurance Co. Ltd.	141	683.7	56	261.6	197	945.3
IndiaFirst Life Insurance Co. Ltd.,	332	300.47	87	60.71	419	361.18
Kotak Mahindra Life Insurance Company	209	267.38	62	118.42	271	385.8
LIC of India	300	297.95	259	556.68	558	854.63
Max Life insurance Co. Ltd.	240	284.29	150	290.41	390	574.7
PNB Metlife India Ins. Co. P. Ltd.	427	808.29	127	213.55	554	1021.84
Pramerica Life Ins.Co.Ltd.	59	75.08	17	29.27	76	104.35
Reliance Nippon Life Insurance Co. Ltd.	303	167.35	135	129.69	438	297.04
SBI Life Insurance Co. Ltd.	90	276.01	89	579.51	179	855.52
Shriram Life Ins. Co. Ltd.	243	223.47	52	42.13	294	265.6
Star Union Dai-ichi-Life Ins. Co.	78	154.41	40	126.14	118	280.55
Tata AIA Life Insurance Co. Ltd.	146	122.68	90	522.21	236	644.89
Total	5166	5679.78	2195	4820.56	7358	10500.34

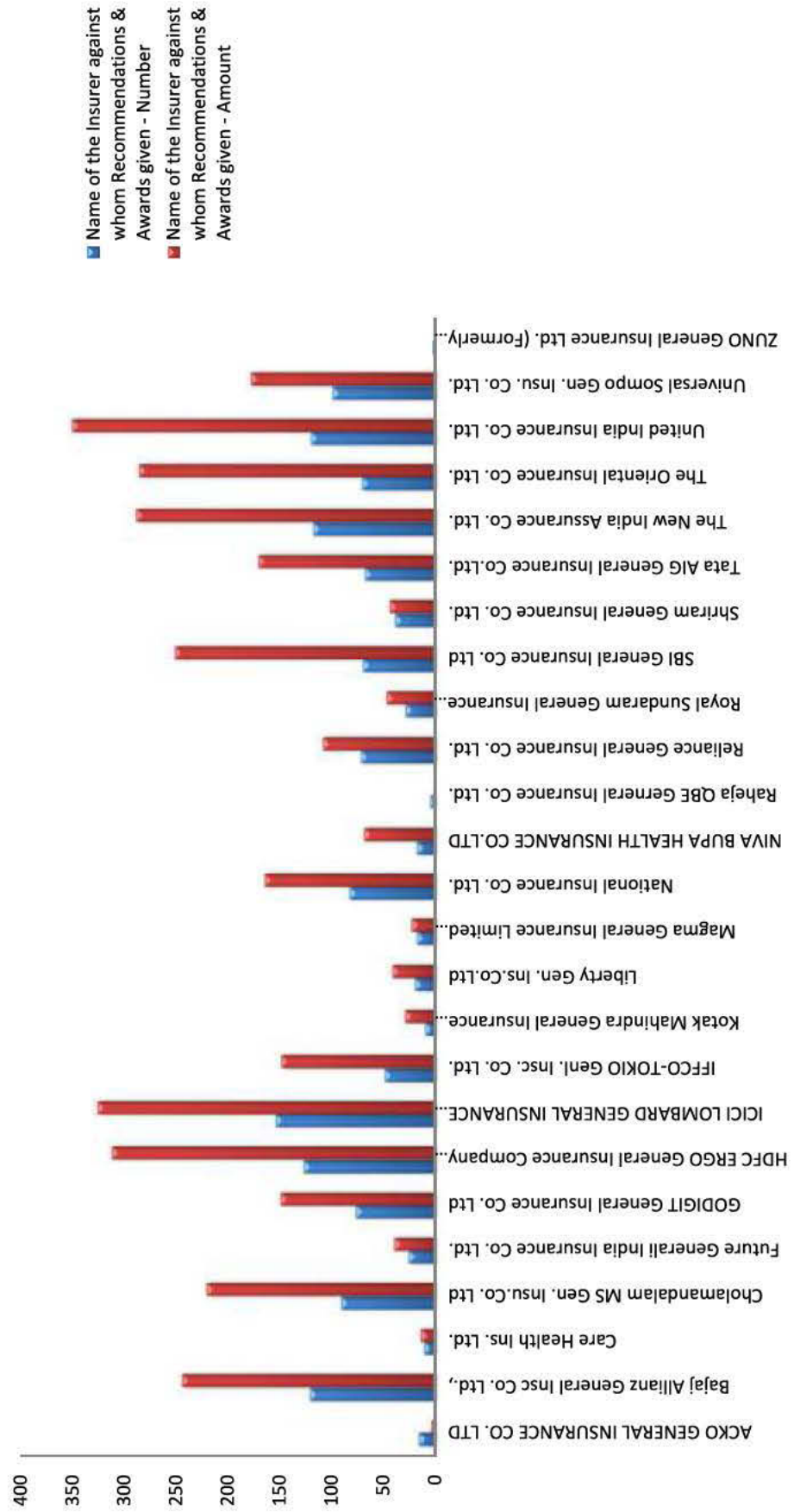
Life Insurance Industry (L5) Recommendations & Awards Favouing Complainants only (Companywise) For the period from 01.04.2024 to 31.03.2025 (Amount in Thousands)



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS IN FAVOUR OF COMPLAINANTS (COMPANYWISE)
FOR THE PERIOD FROM 01.04.2024 TO 31.03.2025
STATEMENT G 5
GENERAL INSURANCE

Name of the Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATION & AWARDS		Amount in Lacs
	Number	Amount	Number	Amount	Number	Amount	
United India Insurance Co. Ltd.	28	105.54	92	244.98	120	350.52	
ICICI LOMBARD General Insurance Co.Ltd.	55	98.53	99	227.19	154	325.72	
HDFC ERGO General Insurance Company Ltd.	57	151.91	70	160.02	127	311.93	
The New India Assurance Co. Ltd.	35	16.34	83	272.1	118	288.44	
The Oriental Insurance Co. Ltd.	24	47.31	47	238.28	71	285.59	
SBI General Insurance Co. Ltd	24	42.49	46	208.9	70	251.39	
Bajaj Allianz General Insc Co. Ltd.,	66	111.20	55	133.19	121	244.39	
Cholamandalam MS Gen. Insu.Co. Ltd	29	70.80	62	149.74	91	220.54	
Universal Sompco Gen. Insu. Co. Ltd.	41	34.52	58	143.36	99	177.88	
Tata AIG General Insurance Co.Ltd.	31	64.85	37	105.78	68	170.63	
National Insurance Co. Ltd.	34	98.03	49	66.78	83	164.81	
GODIGIT General Insurance Co. Ltd	37	40.83	40	108.69	77	149.52	
IFFCO-TOKIO Genl. Insc. Co. Ltd.	22	48.36	27	100.33	49	148.69	
Reliance General Insurance Co. Ltd.	32	37.07	40	71.39	72	108.46	
NIVA BUPA Health Insurance Co.ltd	10	34.59	8	34.17	18	68.76	
Royal Sundaram General Insurance Company Limited	7	6.48	22	40.67	29	47.15	
Shriram General Insurance Co. Ltd.	21	24.35	18	19.88	39	44.23	
Liberty Gen. Ins.Co.Ltd	8	28.27	12	13.45	20	41.72	
Future Generali India Insurance Co. Ltd.	14	12.59	12	27.03	26	39.62	
Kotak Mahindra General Insurance Company Limited	6	4.62	4	24.78	10	29.40	
Magma General Insurance Limited (Formerly Magma HDI General Insurance Company Limited)	11	14.20	7	9.01	18	23.21	
Care Health Ins. Ltd.	5	1.78	6	12.54	11	14.32	
ACKO General Insurance Co. Ltd	5	1.79	11	2.28	16	4.07	
Raheja QBE General Insurance Co. Ltd.	1	0.00	4	0.66	5	0.66	
ZUNO General Insurance Ltd. (Formerly Edelweiss General Insurance Co. Ltd.)	2	0.06	0	0	2	0.06	
Total	605	1096.51	909	2415.20	1514	3511.71	

General Insurance Industry (G5) Recommendations & Awards Favoursing Complainants only (Companywise) For the period from 01.04.2024 to 31.03.2025 (Amount in Thousands)



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS
IN FAVOUR OF COMPLAINANTS (COMPANYWISE)
FOR THE PERIOD FROM 01.04.2024 TO 31.03.2025
STATEMENT H5
HEALTH INSURANCE

(FIGURES IN LACS)

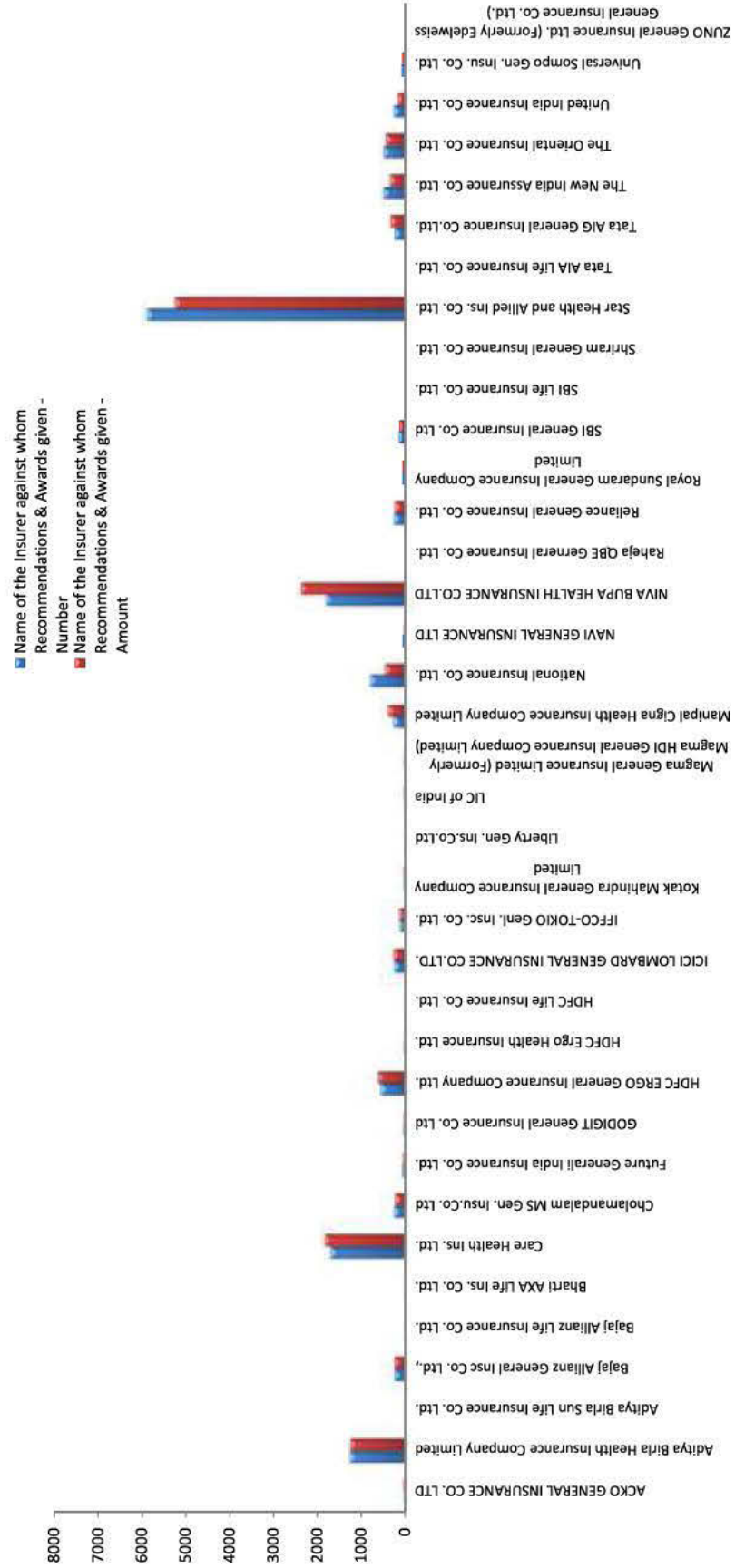
Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	Number	Amount	Number	Amount	Number	Amount
ACKO General Insurance Co. Ltd	12	16.33	10	28.3	22	44.63
Aditya Birla Health Insurance Company Limited	882	794.14	384	463.06	1266	1257.2
Aditya Birla Sun Life Insurance Co. Ltd.	1	0.78	0	0	1	0.78
Bajaj Allianz General Insc Co. Ltd.,	188	189.26	65	62.84	253	252.1
Bajaj Allianz Life Insurance Co. Ltd.	0	0	1	0	1	0
Bharti AXA Life Ins. Co. Ltd.	1	0.3	0	0	1	0.3
Care Health Ins. Ltd.	867	907.62	834	925.55	1700	1833.17
Cholamandalam MS Gen. Insu.Co. Ltd	90	67.94	174	166.62	264	234.56
Future Generali India Insurance Co. Ltd.	37	22.26	39	31.25	75	53.51
GODIGIT General Insurance Co. Ltd	14	4.21	35	25.11	49	29.32
HDFC ERGO General Insurance Company Ltd.	371	378.08	193	249.22	564	627.3
HDFC Ergo Health Insurance Ltd.	14	5.94	10	4.66	24	10.6
HDFC Life Insurance Co. Ltd.	1	2.58	1	0	2	2.58
ICICI LOMBARD General Insurance Co.ltd.	91	99.15	168	173.17	259	272.32
IFFCO-TOKIO Genl. Insc. Co. Ltd.	47	44.03	85	93.2	132	137.23
Kotak Mahindra General Insurance Company Limited	21	15.33	16	21.55	37	36.88
Liberty Gen. Ins.Co.Ltd	4	2.3	6	3.05	10	5.35
LIC of India	5	9.93	11	13.81	16	23.74
Magma General Insurance Limited (Formerly Magma HDI General Insurance Company Limited)	8	1.96	17	10.05	25	12.01
Manipal Cigna Health Insurance Company Limited	178	277.11	101	125.89	279	403
National Insurance Co. Ltd.	262	114.56	541	351.62	803	466.18
NAVI General Insurance Ltd	12	1.68	30	12.36	42	14.04
NIVA BUPA Health Insurance Co.ltd	1263	1594.87	543	781.86	1805	2376.73
Raheja QBE General Insurance Co. Ltd.	1	1.45	1	0.31	2	1.76
Reliance General Insurance Co. Ltd.	132	107.71	128	133.27	260	240.98
Royal Sundaram General Insurance Company Limited	19	18.01	25	24.11	44	42.12
SBI General Insurance Co. Ltd	55	24.56	82	96.66	137	121.22
SBI Life Insurance Co. Ltd.	1	2.5	0	0	1	2.5
Shriram General Insurance Co. Ltd.	1	0.13	0	0	1	0.13
Star Health and Allied Ins. Co. Ltd.	4355	3667.54	1528	1577.65	5881	5245.19
Tata AIA Life Insurance Co. Ltd.	2	0.31	1	3.29	3	3.6
Tata AIG General Insurance Co.Ltd.	109	159	133	180.87	242	339.87
The New India Assurance Co. Ltd.	138	69.74	364	276.73	502	346.47
The Oriental Insurance Co. Ltd.	135	106.60	360	342.6	495	449.2
United India Insurance Co. Ltd.	75	45.75	188	125.96	262	171.71
Universal Sampo Gen. Insu. Co. Ltd.	23	12.84	48	46.53	71	59.37
ZUNO General Insurance Ltd. (Formerly Edelweiss General Insurance Co. Ltd.)	8	3.22	4	5.81	12	9.03
Total	9423	8769.72	6126	6356.96	15543	15126.68

Health Insurance Industry (H5)

Recommendations & Awards Favoursing Complainants only (Companywise)

For the period from 01.04.2024 to 31.03.2025

(Amount in Thousands)



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2024 to 31.03.2025
STATEMENT L7G7H7
LIFE, INSURANCE & GENERAL 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	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	66	68	295	4	28	461	2	3524	0	301	0	16	3	1	2	3849	4310
Bengaluru	95	72	43	15	44	269	46	1652	50	460	20	77	1	0	0	2306	2575
Bhopal	103	56	0	11	194	364	17	2543	5	410	2	23	2	1	0	3003	3367
Bhubaneswar	47	9	161	2	5	224	61	625	14	360	1	39	1	2	14	1117	1341
Chandigarh	97	195	9	2	8	311	2	3099	3	875	0	17	0	0	8	4004	4315
Chennai	131	103	1	1	11	247	74	1576	14	214	42	147	3	6	5	2081	2328
Delhi	78	112	13	2	9	214	15	1616	16	1660	2	140	1	0	1	3451	3665
Guwahati	25	12	4	3	8	52	140	453	38	121	7	14	2	19	9	803	855
Hyderabad	48	52	4	12	2	118	64	1616	29	276	1	161	3	5	9	2164	2282
Jaipur	306	53	135	8	135	637	36	1406	1	144	1	46	5	0	3	1642	2279
Kochi	191	36	123	0	22	372	1	2214	17	2	0	5	2	2	4	2247	2619
Kolkata	415	111	0	0	45	571	133	1841	1807	7	0	202	31	9	10	4040	4611
Lucknow	121	289	881	5	41	1337	23	1165	4	546	0	89	3	9	5	1844	3181
Mumbai	100	1438	46	14	20	1618	34	3000	36	388	2	106	4	1	2	3573	5191
Noida	191	201	500	0	159	1051	35	1362	7	564	3	22	5	1	14	2013	3064
Patna	195	47	89	1	3	335	68	772	37	394	5	65	3	4	1	1349	1684
Pune	296	92	697	0	110	1195	12	2562	19	789	2	115	0	2	0	3501	4696
THANE	3	1	1	0	1	6	1	322	6	64	0	1	1	0	2	397	403
Total	2508	2947	3002	80	845	9382	764	31348	2103	7575	88	1285	70	62	89	43384	52766

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

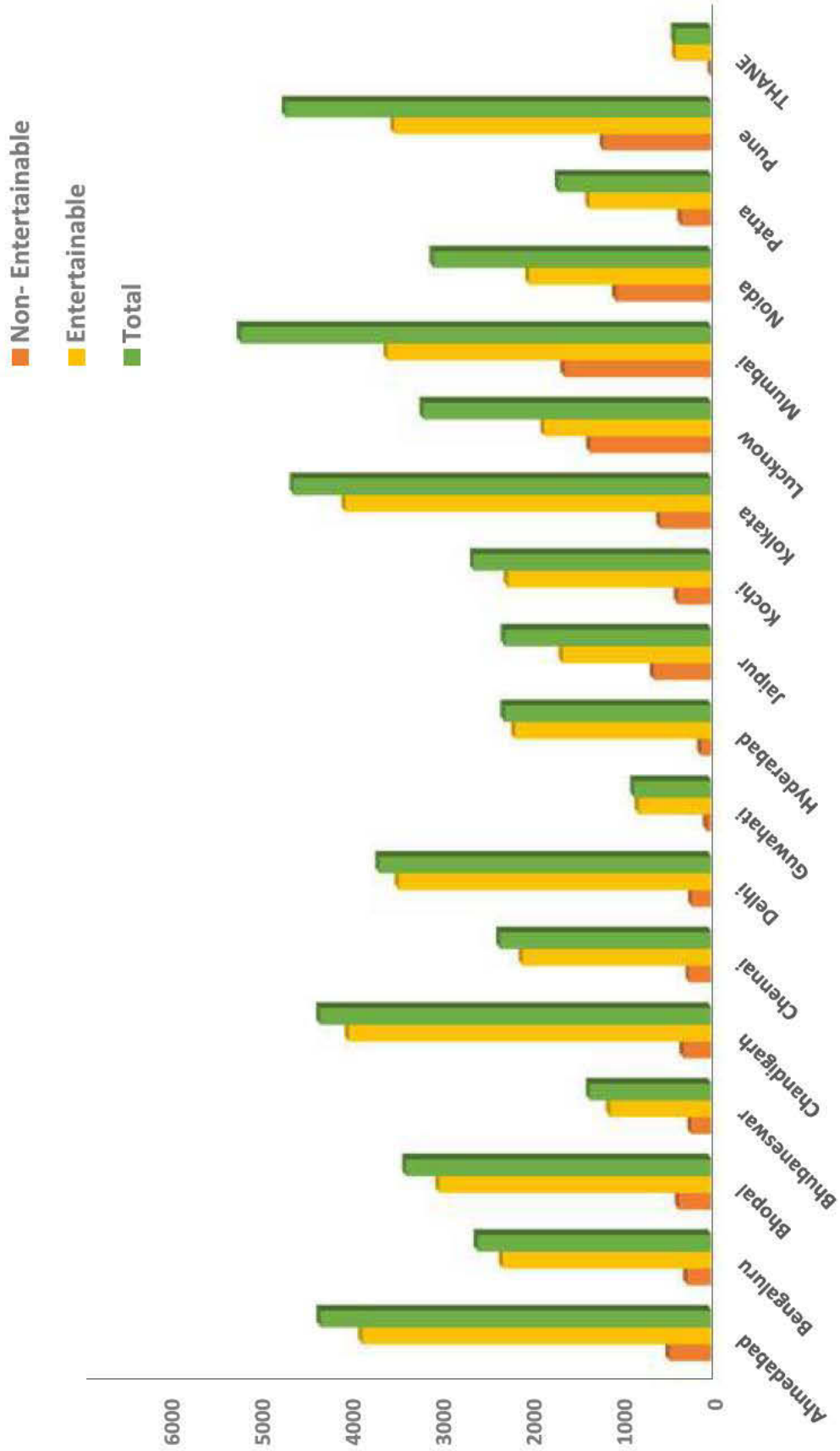
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.

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, General & Health Insurance Insutry (L7G7H7) Entertainable & Non-entertainable complaints (Centerwise) for the period 01.04.2024 to 31.03.2025 (Insurers Only)



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2024 to 31.03.2025
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	17	9	72	0	9	107	1	185	0	301	0	13	2	0	1	503	610
Bengaluru	36	8	2	3	41	90	13	32	23	459	20	48	1	0	0	596	686
Bhopal	27	21	0	4	20	72	5	148	1	409	2	9	1	1	0	576	648
Bhubaneswar	6	4	41	1	3	55	21	90	5	357	1	23	1	1	1	500	555
Chandigarh	24	48	9	1	2	84	0	127	1	875	0	10	0	0	8	1021	1105
Chennai	26	11	1	0	7	45	20	89	5	212	41	79	0	2	0	448	493
Delhi	8	49	1	1	5	64	10	118	4	1657	0	105	0	0	1	1895	1959
Guwahati	6	2	3	0	5	16	57	46	15	104	5	10	0	11	5	253	269
Hyderabad	17	29	4	3	2	55	38	136	4	272	0	64	0	3	6	523	578
Japur	56	9	46	2	104	217	11	111	0	144	1	30	4	0	3	304	521
Kochi	23	3	15	0	4	45	0	241	6	2	0	3	0	1	4	257	302
Kolkata	157	50	0	0	37	244	57	181	1702	7	0	103	13	2	8	2073	2317
Lucknow	32	106	228	4	27	397	16	118	3	545	0	87	0	4	1	774	1171
Mumbai	5	301	1	1	2	310	22	42	2	383	1	78	2	0	1	531	841
Noida	51	34	203	0	100	388	7	81	3	559	0	11	2	0	7	670	1058
Patna	82	17	85	0	3	187	48	169	36	393	4	39	0	4	1	694	881
Pune	131	25	141	0	36	333	4	66	0	748	2	115	0	0	0	935	1268
Thane	1	0	1	0	0	2	1	6	5	64	0	1	1	0	0	78	80
Total	705	726	853	20	407	2711	331	1986	1815	7491	77	828	27	29	47	12631	15342

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

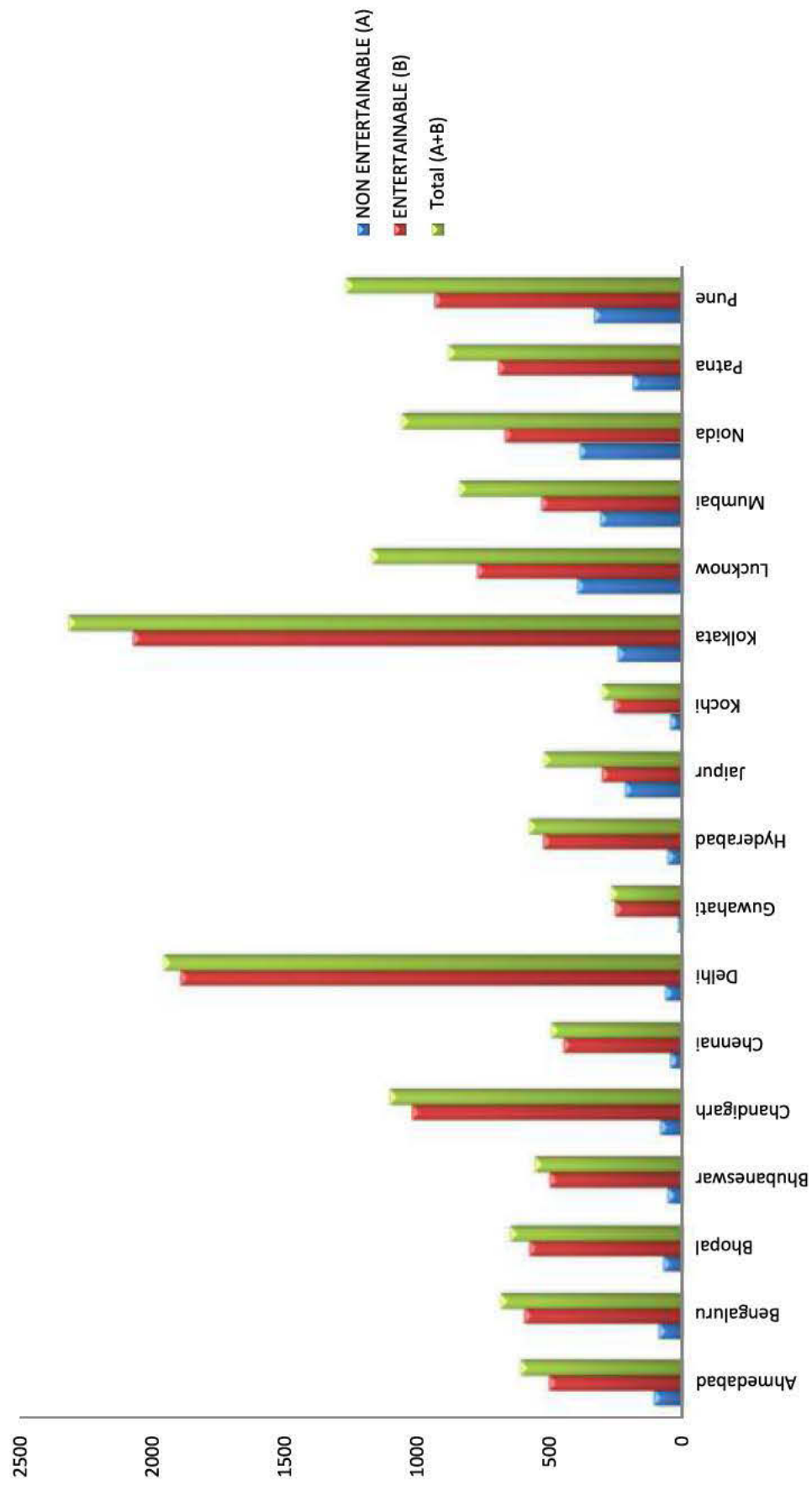
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.

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) 2024-25



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2024 to 31.03.2025
STATEMENT G8
GENERAL INSURANCE

Name of the Center	NON ENTERTAINABLE					ENTERTAINABLE									Total B	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)
Ahmedabad	8	12	24	2	1	47	0	114	0	0	0	1	0	0	0	115	162
Bengaluru	17	11	16	3	1	48	3	140	5	0	0	2	0	0	0	150	198
Bhopal	36	5	0	4	6	51	2	64	0	0	0	0	0	0	0	66	117
Bhubaneswar	35	0	20	1	0	56	9	144	2	0	0	0	0	0	0	155	211
Chandigarh	41	48	0	0	0	89	2	336	1	0	0	1	0	0	0	340	429
Chennai	35	16	0	1	1	53	22	190	2	0	0	14	1	1	1	231	284
Delhi	39	32	1	0	1	73	4	212	0	0	0	0	0	0	0	216	289
Guwahati	16	3	0	2	3	24	64	120	4	3	0	2	1	0	1	195	219
Hyderabad	20	11	0	5	0	36	12	209	8	2	1	15	2	1	2	252	288
Jaipur	168	12	28	2	16	226	17	217	0	0	0	3	0	0	0	237	463
Kochi	42	4	16	0	8	70	0	145	1	0	0	0	0	0	0	146	216
Kolkata	88	16	0	0	2	106	20	152	13	0	0	11	2	2	0	200	306
Lucknow	51	62	194	1	8	316	4	212	1	0	0	0	1	0	0	218	534
Mumbai	17	171	4	1	4	197	1	127	6	0	0	4	0	0	1	139	336
Noida	63	34	109	0	18	224	15	164	0	0	0	0	0	1	4	184	408
Patna	86	1	0	0	0	87	15	167	1	1	1	0	2	0	0	187	274
Pune	11	1	22	0	4	38	4	129	0	1	0	0	0	0	0	134	172
Thane	0	1	0	0	1	2	0	13	0	0	0	0	0	0	0	13	15
Total	773	440	434	22	74	1743	194	2855	44	7	2	53	9	5	9	3178	4821

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

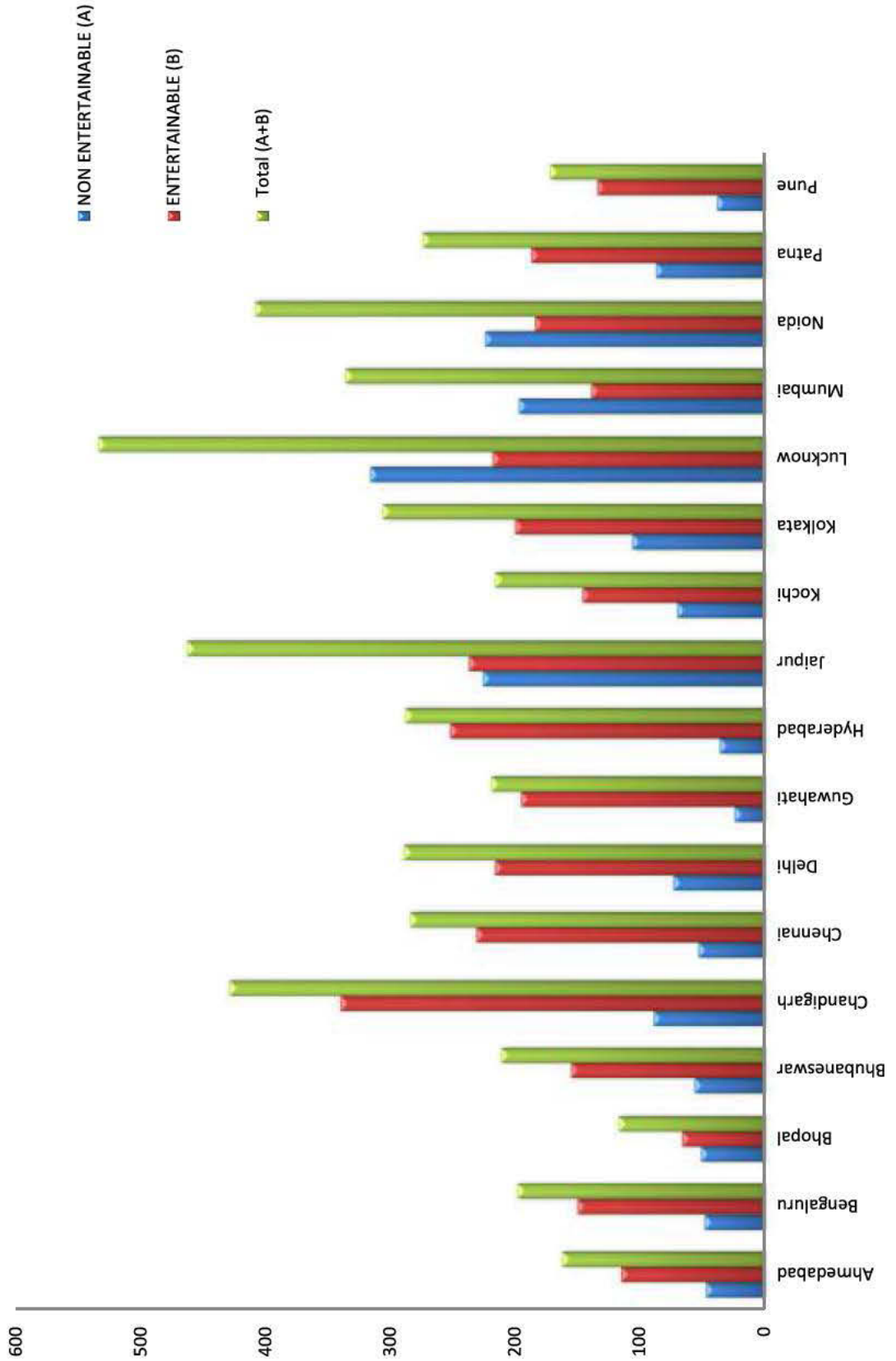
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.

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

General Insurance Industry: (G8) Entertainable & Non-entertainable Complaints (Centrewise) F.Y. 2024-25



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2024 to 31.03.2025

STATEMENT H 8 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	41	47	199	2	18	307	1	3225	0	0	0	2	1	1	1	3231	3538
Bengaluru	42	53	25	9	2	131	30	1480	22	1	0	27	0	0	0	1560	1691
Bhopal	40	30	0	3	168	241	10	2331	4	1	0	14	1	0	0	2361	2602
Bhubaneswar	6	5	100	0	2	113	31	391	7	3	0	16	0	1	13	462	575
Chandigarh	32	99	0	1	6	138	0	2636	1	0	0	6	0	0	0	2643	2781
Chennai	70	76	0	0	3	149	32	1297	7	2	1	54	2	3	4	1402	1551
Delhi	31	31	11	1	3	77	1	1286	12	3	2	35	1	0	0	1340	1417
Guwahati	3	7	1	1	0	12	19	287	19	14	2	2	1	8	3	355	367
Hyderabad	11	12	0	4	0	27	14	1271	17	2	0	82	1	1	1	1389	1416
Jaipur	82	32	61	4	15	194	8	1078	1	0	0	13	1	0	0	1101	1295
Kochi	126	29	92	0	10	257	1	1828	10	0	0	2	2	1	0	1844	2101
Kolkata	170	45	0	0	6	221	56	1508	92	0	0	88	16	5	2	1767	1988
Lucknow	38	121	459	0	6	624	3	835	0	1	0	2	2	5	4	852	1476
Mumbai	78	966	41	12	14	1111	11	2831	28	5	1	24	2	1	0	2903	4014
Noida	77	133	188	0	41	439	13	1117	4	5	3	11	3	0	3	1159	1598
Patna	27	29	4	1	0	61	5	436	0	0	0	26	1	0	0	468	529
Pune	154	66	534	0	70	824	4	2367	19	40	0	0	0	2	0	2432	3256
Thane	2	0	0	0	0	2	0	303	1	0	0	0	0	0	2	306	308
Total	1030	1781	1715	38	364	4928	239	26507	244	77	9	404	34	28	33	27575	32503

Beyond Scope of Rules [13(1)(a) to (i)]

Not within Jurisdiction [14(1)]

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

Sub-judice in courts/forums [14(5)]

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

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

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

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

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

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

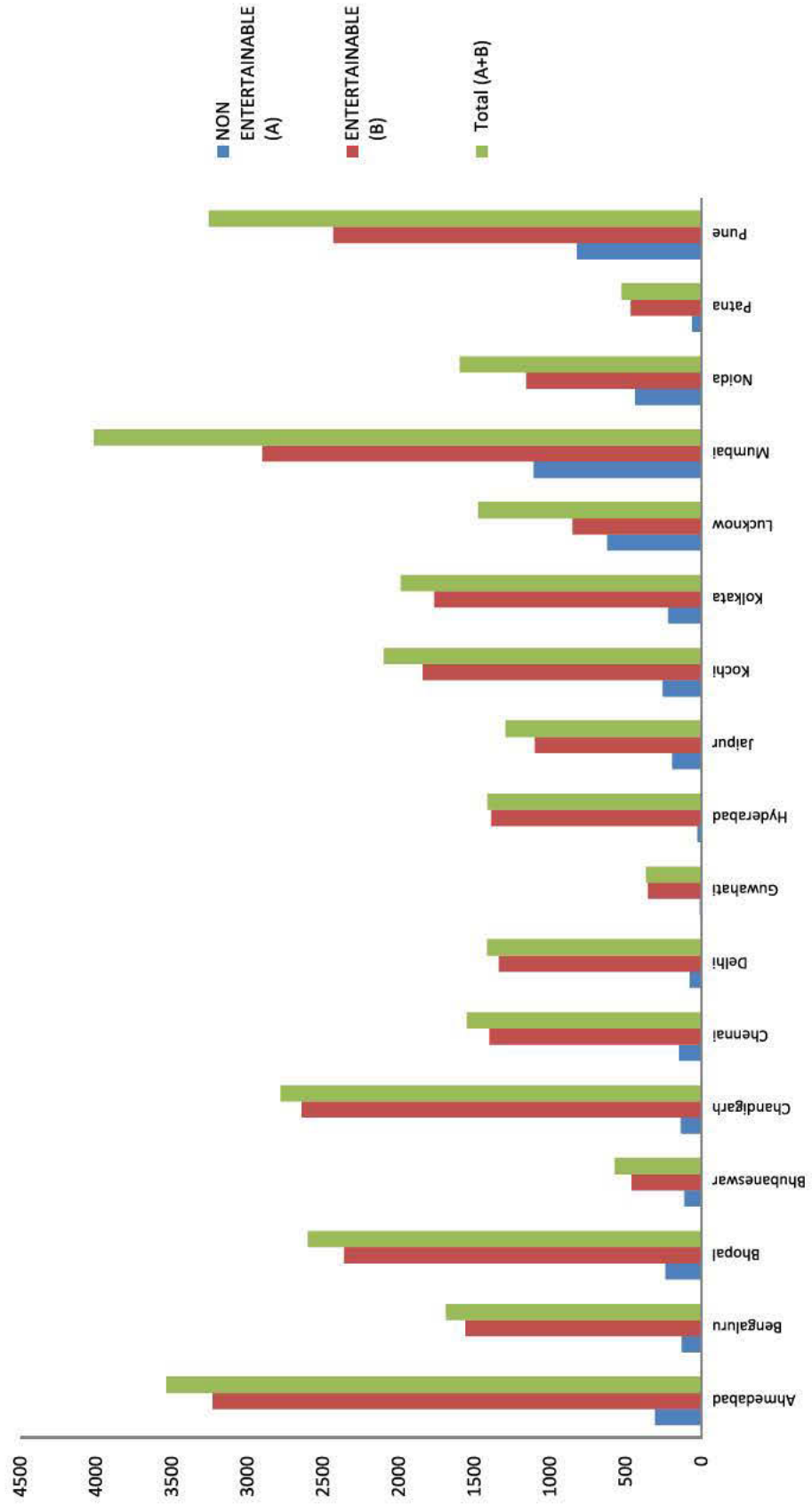
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.

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

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

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

Health Insurance Industry: (H8) Entertainable & Non-entertainable Complaints (Centrewise) F.Y. 2024-25





बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2024 to 31.03.2025
STATEMENT L 9
LIFE INSURANCE

Name of Insurer	Beyond Rule [13(1)(a) to (i)]	NON ENTERTAINABLE				ENTERTAINABLE										Total (A+B)
		[14(1)]	[14(3)]	[14(5)]	14(3)(b)	Total	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	
ACKO Life Insurance Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aditya Birla Sun Life Insurance Co. Ltd.	19	16	22	2	12	71	8	37	56	195	2	32	1	0	1	332
Ageas Federal Life Ins.Co.Ltd.	5	5	3	0	1	14	1	27	11	20	0	10	0	0	1	70
Aviva Life Ins. Co. India Pvt. Ltd.	6	4	3	0	1	14	1	5	24	53	0	6	0	0	0	89
Bajaj Allianz Life Insurance Co. Ltd.	61	39	37	2	12	151	8	112	213	456	0	52	0	3	3	847
Bandhan Life Insurance Limited	3	6	2	0	3	14	1	14	4	5	0	10	0	0	0	34
Bharti AXA Life Ins. Co. Ltd.	50	108	96	1	97	352	11	110	241	2018	2	28	4	1	3	2418
Canara HSBC Life Ins. Co. Ltd.	7	2	4	0	3	16	0	22	7	78	1	16	0	2	0	126
Edelweiss Life Insurance Co. Ltd.	13	13	20	0	14	60	1	17	60	290	0	20	2	0	2	392
Exide Life Insurance Company Ltd.	1	1	4	0	7	13	0	2	0	8	0	0	0	0	0	23
Future Generali India Life Ins. Co. Ltd.	16	9	5	0	13	43	2	11	98	178	0	5	1	0	0	295
Go Digit Life Insurance Ltd.	0	1	1	0	0	2	0	2	0	1	0	0	0	0	0	3
HDFC Life Insurance Co. Ltd.	52	51	67	0	38	208	21	275	134	595	4	76	1	3	3	1112
ICICI Prudential Life Insurance Co. Ltd.	32	26	26	2	13	99	10	101	51	205	2	52	1	0	3	425
IndiaFirst Life Insurance Co. Ltd.	19	31	34	0	34	118	5	36	47	506	0	9	0	1	0	604
Kotak Mahindra Life Insurance Company	27	17	33	0	7	84	1	53	111	273	5	24	2	0	2	471
LIC of India	160	128	192	7	38	525	196	732	17	141	54	248	9	16	13	1426
Max Life Insurance Co. Ltd.	51	46	61	1	21	180	9	64	145	434	1	38	0	0	2	693
PNB MetLife India Ins. Co. P. Ltd.	27	45	61	2	28	163	8	68	112	665	1	39	1	0	3	897
Pramerica Life Ins.Co.Ltd.	2	12	4	0	2	20	0	9	50	65	0	0	0	0	0	124
Reliance Nippon Life Insurance Co. Ltd.	30	42	34	0	30	136	2	29	124	505	0	22	0	0	2	684
Sahara India Life Ins. Co. Ltd	3	1	3	0	0	7	0	0	0	0	0	0	0	0	0	7
SBI Life Insurance Co. Ltd.	44	30	45	1	17	137	25	94	36	185	3	50	1	1	2	397
Shriram Life Ins. Co. Ltd.	15	34	28	0	5	82	12	29	104	306	1	14	0	1	1	468
Star Union Dai-ichi-Life Ins. Co.	11	17	25	1	0	54	2	15	78	121	0	17	0	0	1	234
Tata AIA Life Insurance Co. Ltd.	51	42	43	1	11	148	7	122	92	188	1	60	4	1	5	480
Total	705	726	853	20	407	2711	331	1986	1815	7491	77	828	27	29	47	12631

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

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2024 to 31.03.2025

STATEMENT G 9 GENERAL INSURANCE

Name of 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 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	
ACKO General Insurance Co. Ltd	6	8	8	0	0	22	2	44	2	0	0	1	0	0	0	49	71
Agriculture Insurance Company of India Ltd.	45	1	0	0	1	47	0	1	0	0	0	0	0	0	0	1	48
Bajaj Allianz General Ins Co. Ltd.,	38	27	25	1	7	98	5	220	7	2	0	3	2	1	2	242	340
Bharti AXA General Insurance Co.Ltd.	11	2	2	0	1	16	2	1	0	0	0	0	0	0	0	3	19
Care Health Ins. Ltd.	4	6	2	0	0	12	1	28	1	0	0	0	0	0	0	30	42
CHNHB Association	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	0	2
Cholamandalam MS Gen. Insu.Co. Ltd	26	19	17	1	5	68	13	140	2	0	1	3	2	0	1	162	230
Export Credit Guarantee Corporation of India Ltd.	1	0	0	0	1	2	0	0	0	0	0	0	0	0	0	0	2
Future Generali India Insurance Co. Ltd.	19	13	5	1	1	39	3	57	4	0	0	0	0	0	0	64	103
GODIGIT General Insurance Co. Ltd	33	27	27	4	0	91	5	145	1	0	0	2	0	0	1	154	245
HDFC ERGO General Insurance Company Ltd.	54	33	39	0	4	130	16	255	3	0	0	6	0	0	1	281	411
ICICI LOMBARD General Insurance Co.Ltd.	43	42	54	4	6	149	13	287	5	1	0	9	2	1	1	319	468
IFFCO-TOKIO Genl. Insu. Co. Ltd.	19	19	12	1	1	52	13	82	1	0	0	0	0	0	0	96	148
Kotak Mahindra General Insurance Company Limited	8	3	11	0	1	23	1	27	0	0	0	1	2	1	0	32	55
Kashena General Insurance co. Ltd	5	1	1	0	0	7	0	0	0	0	0	0	0	0	1	1	8
L&T General Insurance Co.Ltd.	3	0	2	0	0	5	0	0	0	0	0	0	0	0	0	0	5
Liberty Gen. Ins.Co.Ltd	2	1	3	0	0	6	1	35	0	0	0	0	0	0	0	36	42
Magma General Insurance Limited (Formerly Magma HDI General Insurance Company Limited)	5	3	7	0	0	15	1	31	1	0	0	0	0	0	0	33	48
Manipal Cigna Health Insurance Company Limited	2	0	0	0	0	2	0	1	0	0	0	0	0	0	0	1	3
National Insurance Co. Ltd.	42	21	25	3	10	101	11	140	0	1	0	1	0	1	0	154	255
NAVI General Insurance Ltd	1	1	0	0	0	2	0	0	0	0	0	0	0	0	0	0	2
NIVA BUPA Health Insurance Co.Ltd	3	2	3	0	0	8	0	29	0	0	0	0	0	0	0	29	37
Rahjea OBE General Insurance Co. Ltd.	1	2	3	0	0	6	0	8	0	0	0	0	0	0	0	8	14
Reliance General Insurance Co. Ltd.	51	31	27	2	5	116	8	134	3	3	1	5	0	0	0	154	270
Royal Sundaram General Insurance Company Limited	8	5	6	0	1	20	1	69	0	0	0	2	0	1	0	73	93
SBI General Insurance Co. Ltd	53	13	23	1	2	92	19	138	7	0	0	9	1	0	2	176	268
Shriram General Insurance Co. Ltd.	8	15	9	1	0	33	7	64	0	0	0	1	0	0	0	72	105
Tata AIG General Insurance Co.Ltd.	30	17	15	0	0	62	6	145	0	0	0	3	0	0	0	154	216
The New India Assurance Co. Ltd.	74	29	35	0	14	152	16	231	6	0	0	1	0	0	0	254	406
The Oriental Insurance Co. Ltd.	58	23	28	1	7	117	18	135	0	0	0	0	0	0	0	153	270
United India Insurance Co. Ltd.	93	56	32	2	5	188	22	262	0	0	0	6	0	0	0	290	478
Universal Sampo Gen. Insu. Co. Ltd.	22	19	10	0	2	53	10	135	0	0	0	0	0	0	0	145	198
ZUNO General Insurance Ltd. (Formerly Edelweiss General Insurance Co. Ltd.)	2	0	0	0	0	2	0	5	1	0	0	0	0	0	0	6	8
Total	772	439	431	22	74	1738	194	2849	44	7	2	53	9	5	9	3172	4910

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

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2024 to 31.03.2025
STATEMENT H 9
HEALTH INSURANCE

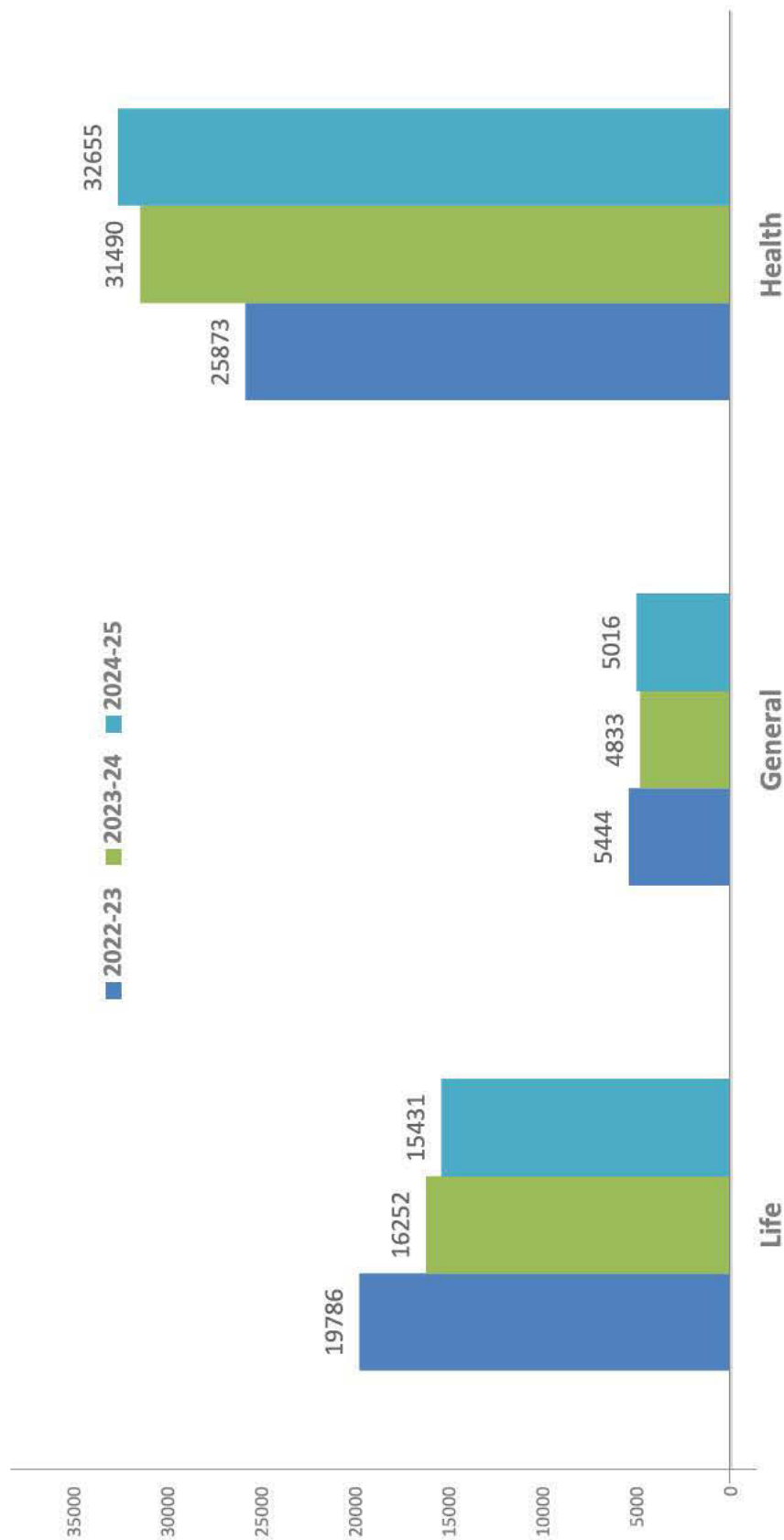
Name of the Insurer	NON ENTERTAINABLE					ENTERTAINABLE								Total A + B			
	Beyond Rule [13(1)(a) to (i)]	[14(1)]	[14(3)(a) j		[14(3)(b)]	Total A	13(1) (a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1) (f)	13(1) (g)		13(1)(h)	13(1) (i)	
ACKO General Insurance Co. Ltd ACKO Life Insurance Limited Aditya Birla Health Insurance Company Limited Aditya Birla Sun Life Insurance Co. Ltd. Ageas Federal Life Ins.Co.Ltd. Agriculture Insurance Company of India Ltd. Aviva Life Ins. Co. India Pvt. Ltd. Bajaj Allianz General Insc Co. Ltd., Bajaj Allianz Life Insurance Co. Ltd. Bandhan Life Insurance Limited	2	7	5	1	0	15	1	53	0	1	0	2	0	0	0	57	72
	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
	40	75	94	1	13	223	14	1900	12	7	0	8	0	1	1	1943	2166
	3	0	4	0	0	7	0	1	0	0	0	0	0	0	0	1	8
	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1
	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	26	26	25	1	8	86	7	465	7	4	0	16	0	0	0	499	585
	8	3	1	0	0	12	0	2	0	0	0	0	0	0	0	2	14
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bharti AXA General Insurance Co.Ltd. Bharti AXA Life Ins. Co. Ltd. Canara HSBC Life Ins. Co. Ltd. Care Health Ins. Ltd. CHNH Association Cholamandalam MS Gen. Insu.Co. Ltd Edelweiss Life Insurance Co. Ltd. Exide Life Insurance Company Ltd. Export Credit Guarantee Corporation of India Ltd. Future Generali India Insurance Co. Ltd.	1	0	0	0	0	1	0	0	0	1	0	0	0	0	0	1	2
	2	0	1	0	0	3	0	1	0	0	0	0	0	0	0	1	4
	108	255	219	2	28	612	23	3060	40	12	3	74	9	1	2	3224	3836
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	11	40	29	0	3	83	2	405	6	1	0	6	0	3	0	423	506
	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1	1
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	4	8	11	0	1	24	2	136	0	1	0	0	0	0	0	139	163
	1	0	2	0	0	3	0	1	0	0	0	0	0	0	0	1	4
Future Generali India Life Ins. Co. Ltd. Galaxy Health Insurance Company Ltd. Go Digit Life Insurance Ltd. GODIGIT General Insurance Co. Ltd HDFO ERGO General Insurance Company Ltd. HDFO Ergo Health Insurance Ltd. HDFO Life Insurance Co. Ltd. ICICI LOMBARD General Insurance Co.Ltd. ICICI Prudential Life Insurance Co. Ltd. IFFCO-TOKIO Genl. Insc. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1	0	1	0	0	2	0	2	0	0	0	0	0	0	0	2	4
	8	20	14	0	1	43	1	114	0	1	0	4	0	0	0	120	163
	44	64	61	1	5	175	8	1157	14	4	1	33	2	1	5	1225	1400
	19	15	13	0	0	47	2	62	0	0	0	2	0	0	1	67	114
	2	0	3	0	0	5	1	3	0	0	0	1	0	0	0	5	10
	44	61	60	5	8	178	8	607	15	3	1	24	3	1	1	663	841
	4	0	2	0	0	6	2	2	0	0	0	0	0	0	0	4	10
	8	32	19	0	7	66	3	261	1	0	0	1	0	0	0	266	332
	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Kotak Mahindra General Insurance Company Limited Kotak Mahindra Life Insurance Company Kshema General Insurance co. Ltd L&T General Insurance Co.Ltd. Liberty Gen. Ins.Co.Ltd LIC of India	5	16	12	0	4	37	3	105	0	1	0	1	0	0	0	110	147
	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
	1	0	0	0	0	1	0	1	0	0	0	0	0	0	0	1	2
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	1	3	0	0	0	6	0	23	0	1	0	0	0	0	0	24	30
	5	2	3	1	3	14	5	32	0	0	0	0	0	0	0	37	51

(Contd.)

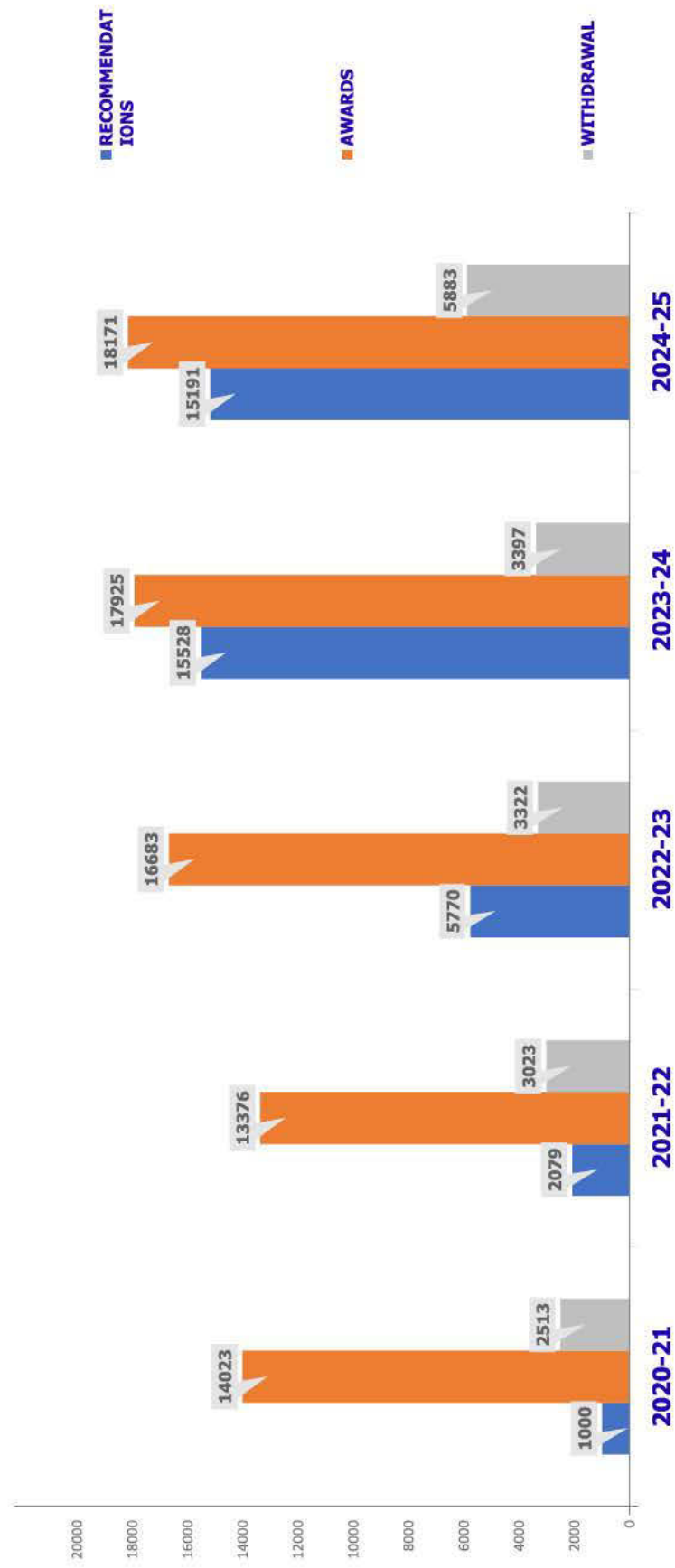
Magma General Insurance Limited (Formerly Magma HDI General Insurance Company Limited)	2	6	5	0	1	14	0	72	0	0	0	0	2	0	0	0	74	88
Manipal Cigna Health Insurance Company Limited	15	28	41	0	5	89	5	480	8	1	0	0	12	0	0	1	507	596
Max Life Insurance Co. Ltd.	5	0	1	0	0	6	0	0	0	0	0	0	0	0	0	0	0	6
Narayana Health Insurance Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Insurance Co. Ltd.	40	87	92	4	20	243	18	1336	3	0	0	0	7	1	0	0	1365	1608
NAVI General Insurance Ltd	3	12	14	0	2	31	0	135	1	0	0	0	0	0	0	0	136	167
NIVABUPA Health Insurance Co Ltd	122	219	242	2	10	595	23	2982	30	9	2	48	4	1	2	3101	3696	4
PNB MetLife India Ins. Co. P. Ltd.	1	1	1	0	0	3	0	0	0	0	0	0	1	0	0	0	1	4
Pramerica Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Raheja OBE General Insurance Co. Ltd.	0	1	0	0	0	1	0	6	0	0	0	0	0	0	0	0	6	7
Reliance General Insurance Co. Ltd.	17	37	58	0	4	116	4	499	2	5	0	0	6	0	0	1	517	633
Reliance Nippon Life Insurance Co. Ltd.	1	0	1	0	0	2	0	0	0	0	0	0	0	0	0	0	0	2
Royal Sundaram General Insurance Company Limited	9	10	8	0	2	29	1	113	1	0	0	4	4	0	1	0	120	149
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	18	36	38	1	2	95	16	384	6	3	0	22	1	5	3	440	535	2
SBI Life Insurance Co. Ltd.	1	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	1	2
Shriram General Insurance Co. Ltd.	0	1	0	0	0	0	1	1	0	0	0	1	0	0	0	0	3	4
Shriram Life Ins. Co. Ltd.	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
Star Health and Allied Ins. Co. Ltd.	188	415	382	8	178	1171	40	8932	61	14	2	101	12	12	12	9186	10357	16
Star Union Dai-ichi Life Ins. Co.	5	3	4	1	0	13	0	3	0	0	0	0	0	0	0	0	3	16
Tata AIA Life Insurance Co. Ltd.	10	3	4	0	1	18	0	3	0	2	0	0	0	0	0	0	5	23
Tata AIG General Insurance Co. Ltd.	24	46	48	0	7	125	8	573	8	2	0	14	0	0	0	3	608	733
The New India Assurance Co. Ltd.	40	128	80	3	15	266	19	1050	7	0	0	8	0	1	1	1086	1352	1
The Oriental Insurance Co. Ltd.	98	70	57	4	20	249	11	910	6	2	0	1	0	0	0	930	1179	0
United India Insurance Co. Ltd.	77	39	51	2	13	182	9	508	16	1	0	4	1	1	0	540	722	0
Universal Sompoo Gen. Insu. Co. Ltd.	2	8	6	1	1	18	2	97	0	0	0	1	1	0	0	101	119	0
ZUNO General Insurance Ltd. (Formerly Edelweiss)	0	3	2	0	0	5	0	28	0	0	0	0	0	0	0	28	33	0
Total	1030	1781	1715	38	364	4928	239	26507	244	77	9	404	34	28	33	27575	32503	0

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

Stream wise comparison of complaints received (Life, General, Health) for the F.Y. 2022-23, 2023-24 and 2024-25



Recommendations, Awards & Withdrawals in Last 5 Years



3. (D) Brief Review of statistics of all offices of Insurance Ombudsman for the FY 2024-25 **AHMEDABAD**

Insurance Ombudsman - **Shri Collu Vikas Rao**

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	611	163	3540	4314
Disposed during the year	601	161	3473	4235
Outstanding as at 31-03-2025	10	2	67	79
Complaints registered Online	1752 (21.4%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	3415	91%
Disposal through off line hearing	355	9%
Total entertainable complaints	3770	100%
Centre has disposed off 35.70 % of entertainable complaints through recommendation (Mediation)		

BENGALURU

Insurance Ombudsman - **Shri Vipin Anand** (till 20.10.2024) **Ms. Neerja Kapur** (from 26.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	22	22
Received during the year	694	207	1701	2602
Disposed during the year	694	171	1434	2299
Outstanding as at 31-03-2025	0	36	289	325
Complaints registered Online	1702 (42.74%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2008	100%
Disposal through off line hearing	0	0%
Total entertainable complaints	2008	100%
Centre has disposed off 51.69% of entertainable complaints through recommendation (Mediation)		

BHOPAL

Insurance Ombudsman -Shri R M Singh (till 14.11.2024) Shri Ajay Kumar (from 31.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	75	14	588	677
Received during the year	648	119	2603	3370
Disposed during the year	580	99	2292	2971
Outstanding as at 31-03-2025	143	34	899	1076
Complaints registered Online	3200 (54.27%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2331	89%
Disposal through off line hearing	274	11%
Total entertainable complaints	2605	100%

Centre has disposed off 37.27% of entertainable complaints through recommendation (Mediation)

BHUBANESWAR

Insurance Ombudsman - Shri Manoj Kumar Parida

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	559	215	577	1351
Disposed during the year	555	215	577	1347
Outstanding as at 31-03-2025	4	0	0	4
Complaints registered Online	423 (23.98%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	689	62%
Disposal through off line hearing	427	38%
Total entertainable complaints	1116	100%

Centre has disposed of 36.74% of entertainable complaints through recommendation (Mediation)

CHANDIGARH

Insurance Ombudsman - **Shri Atul Jerath** (till 17.10.2024) **Ms. Alka Jha** (from 23.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	55	25	142	222
Received during the year	1106	431	2781	4318
Disposed during the year	806	290	1909	3005
Outstanding as at 31-03-2025	355	166	1014	1535
Complaints registered Online	2078 (41.8%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2503	93%
Disposal through off line hearing	188	7%
Total entertainable complaints	2691	100%

Centre has disposed off 54.78% of entertainable complaints through recommendation (Mediation)

CHENNAI

Insurance Ombudsman - **Shri Somnath Ghosh**

(Insurance Ombudsman, Guwahati, additional charge from 22.04.2024 up to 21.10.2024)

Shri K Vinayak Rao (from 20.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	92	72	310	474
Received during the year	495	288	1558	2341
Disposed during the year	515	270	1327	2112
Outstanding as at 31-03-2025	72	90	541	703
Complaints registered Online	1828 (43.83%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	1850	99.68%
Disposal through off line hearing	6	0.32%
Total entertainable complaints	1856	100%

Centre has disposed off 27.42% of entertainable complaints through recommendation (Mediation)

DELHI

Insurance Ombudsman - **Ms. Sunita Sharma**

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	1960	289	1418	3667
Disposed during the year	1960	289	1418	3667
Outstanding as at 31-03-2025	0	0	0	0
Complaints registered Online	1462 (20.29%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2144	62%
Disposal through off line hearing	1308	38%
Total entertainable complaints	3452	100%

Centre has disposed off 69.35% of entertainable complaints through recommendation (Mediation)

GUWAHATI

Insurance Ombudsman - **Shri Somnath Ghosh** (till 07.11.2024)

Shri Ajay Kumar Sharma (from 30.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	269	223	367	859
Disposed during the year	235	195	314	744
Outstanding as at 31-03-2025	34	28	53	115
Complaints registered Online	329 (35.74%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	568	82%
Disposal through off line hearing	123	18%
Total entertainable complaints	691	100%

Centre has disposed off 31.69 % of entertainable complaints through recommendation (Mediation)

HYDERABAD

Insurance Ombudsman - **Shri N Sankaran** (till 07.11.2024)

Ms. G Shobha Reddy (from 26.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	583	296	1432	2311
Disposed during the year	514	223	991	1728
Outstanding as at 31-03-2025	69	73	441	583
Complaints registered Online	2657 (65.64%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	1588	99%
Disposal through off line hearing	20	1%
Total entertainable complaints	1608	100%

Centre has disposed off 36.01% of entertainable complaints through recommendation (Mediation)

JAIPUR

Insurance Ombudsman - **Shri R D Sharma** (till 07.11.2024)

Shri Satyajeet Rajan (from 24.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	524	470	1300	2294
Disposed during the year	524	470	1300	2294
Outstanding as at 31-03-2025	0	0	0	0
Complaints registered Online	939 (35%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	400	24%
Disposal through off line hearing	1242	76%
Total entertainable complaints	1642	100%

Centre has disposed off 27.47% of entertainable complaints through recommendation (Mediation)

KOCHI

Insurance Ombudsman - **Shri G Radhakrishnan** (till 07.11.2024)

Shri Pradeep Kumar Jain (from 26.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	15	25	159	199
Received during the year	312	229	2132	2673
Disposed during the year	325	243	2243	2811
Outstanding as at 31-03-2025	2	11	48	61
Complaints registered Online	1395 (24.43%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	1936	81%
Disposal through off line hearing	449	19%
Total entertainable complaints	2385	100%

Centre has disposed off 37.65 % of entertainable complaints through recommendation (Mediation)

KOLKATA

Insurance Ombudsman - **Ms. Kiran Sahdev**

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	6	0	28	34
Received during the year	2330	315	2016	4661
Disposed during the year	2336	315	2044	4695
Outstanding as at 31-03-2025	0	0	0	0
Complaints registered Online	1977 (37.05%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	3448	85%
Disposal through off line hearing	626	15%
Total entertainable complaints	4074	100%

Centre has disposed off 43.30% of entertainable complaints through recommendation (Mediation)

LUCKNOW

Insurance Ombudsman -**Shri Atul Sahai**

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	1178	538	1484	3200
Disposed during the year	1178	538	1484	3200
Outstanding as at 31-03-2025	0	0	0	0
Complaints registered Online	1361 (39.22%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	987	54%
Disposal through off line hearing	857	46%
Total entertainable complaints	1844	100%

Centre has disposed off 49.40 % of entertainable complaints through recommendation (Mediation)

MUMBAI

Insurance Ombudsman -**Ms. Susmita Mukherjee,**

(Insurance Ombudsman, Patna, additional charge from 01.02.2024 to 07.07.2024

Shri. Vipin Anand, (Insurance Ombudsman, Bengaluru additional charge
from 08.07.2024 to 20.10.2024 **Ms. Sarojini Dikhale** (from 23.12.2024)

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	338	95	1766	2199
Received during the year	850	348	4044	5242
Disposed during the year	927	333	3522	4782
Outstanding as at 31-03-2025	261	110	2288	2659
Complaints registered Online	3899 (58.79%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2010	64%
Disposal through off line hearing	1114	36%
Total entertainable complaints	3124	100%

Centre has disposed off 24.20% of entertainable complaints through recommendation (Mediation)

NOIDA

Insurance Ombudsman - **Shri Bimbadhar Pradhan**
 The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	1067	422	1601	3090
Disposed during the year	1067	422	1601	3090
Outstanding as at 31-03-2025	0	0	0	0
Complaints registered Online	2008 (50.13%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	286	14%
Disposal through off line hearing	1727	86%
Total entertainable complaints	2013	100%

Centre has disposed off 32.39% of entertainable complaints through recommendation (Mediation)

PATNA

Insurance Ombudsman - **Ms. Susmita Mukherjee**
 The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	886	276	529	1691
Disposed during the year	886	276	529	1691
Outstanding as at 31-03-2025	0	0	0	0
Complaints registered Online	713 (30.75%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	114	8%
Disposal through off line hearing	1235	92%
Total entertainable complaints	1349	100%

Centre has disposed off 37.06% of entertainable complaints through recommendation (Mediation)

PUNE

Insurance Ombudsman -Shri Sunil Jain

The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	1318	142	1915	3375
Received during the year	1279	172	3263	4714
Disposed during the year	1363	140	2615	4118
Outstanding as at 31-03-2025	1234	174	2563	3971
Complaints registered Online	2874 (25.31%)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	2904	99.66%
Disposal through off line hearing	10	0.34%
Total entertainable complaints	2914	100%

Centre has disposed off 8.96 % of entertainable complaints through recommendation (Mediation)

THANE

Insurance Ombudsman - Shri Umesh Sinha (From 27.12.2024)

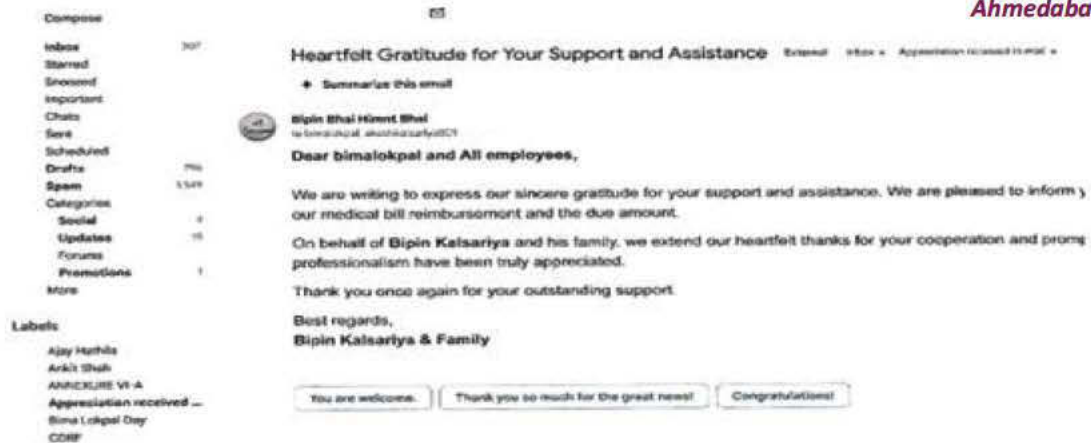
The complaint statistics of the financial year 2024-25 is as follows :

DISPOSAL OF TOTAL COMPLAINTS				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2024	0	0	0	0
Received during the year	80	15	309	404
Disposed during the year	22	4	83	109
Outstanding as at 31-03-2025	58	11	226	295
Complaints registered Online	541 (54.46)			

DISPOSAL OF ENTERTAINABLE COMPLAINTS		
	No. of complaints	% of complaints
Disposal through online hearing	70	68%
Disposal through off line hearing	33	32%
Total entertainable complaints	103	100%

Centre has disposed off 56.31% of entertainable complaints through recommendation (Mediation)

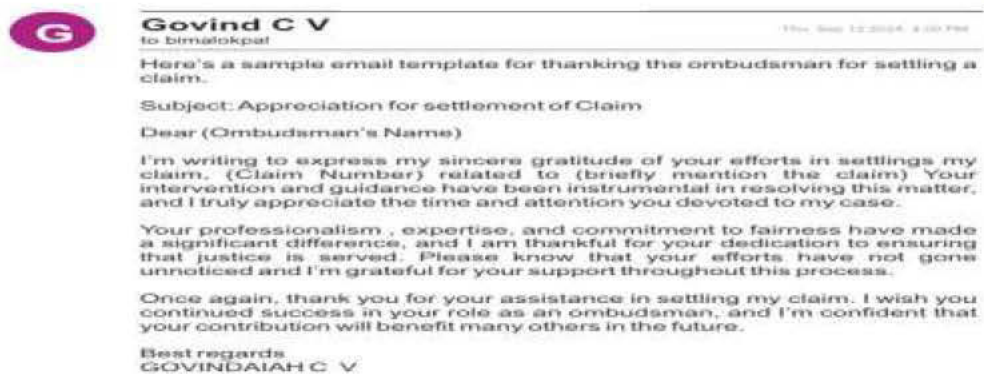
Ahmedabad



Ahmedabad



Bengaluru



Bengaluru





बीमा लोकपाल परिषद
Council for Insurance Ombudsmen



Accolades on Google Review



S Sabibulla Khan
1 review

★★★★★ a year ago

Today we have discussed a matter with ombudsman Bhopal office, their officers are so humble, cooperative, matter solving nature, excellent. Regards

Bhopal

H Harihar Musalgaonkar
1 review

★★★★★ a year ago

Insurance Ombudsman bhopal staff is very Humble & cooperative, providing great service & quick solution, we are very much grateful to all of you sir, It was all beyond expectation.

Bhopal

B Beast Lesnar
1 review

★★★★★ a year ago

बीमा लोकपाल आम बीमाधारक की शिकायतों के विचारण में महत्वपूर्ण भूमिका अदा करता है। सही मार्गदर्शन किया जाता है और बीमाधारक को उसके पैसे बीमा कंपनी से दिलवाए जाते हैं।

Bhopal

N Neha Sahu
2 reviews

★★★★★ a year ago

I have got the solution to my problems related to insurance. The officers were very polite with there behaviour..

Bhopal

R Rohit Agrawal
5 reviews · 1 photo

★★★★★ 9 months ago

Bimalokpal successfully resolved my complaint and helped me get the claim money.

Bhopal

R Ritvik Kumar
1 review

★★★★★ a year ago

Good and Brisk service.. 🙌

Bhopal

HEARTFELT THANKS FOR YOUR JUDICIOUS DECISION ON MY INSURANCE CLAIM

Chennai

External

Appreciations by Complainants

Search for all messages with label Appreciations by Complainants

Remove label Appreciations by Complainants from this conversation

Summarize this email

TO

THE OMBUDSMAN

Chennai

SUBJECT: HEARTFELT THANKS FOR YOUR JUDICIOUS DECISION ON MY INSURANCE CLAIM

RESPECTED SIR/MADAM

I AM WRITING TO EXPRESS MY SINCERE GRATITUDE FOR YOUR FAIR AND JUST DECISION IN MY INSURANCE CLAIM DISPUTE WITH STAR INSURANCE. HAVING UNDERGONE HEART BYPASS SURGERY AND RELATED TREATMENTS, I WAS DEEPLY DISTRESSED WHEN MY CLAIM WAS REJECTED ON THE GROUNDS OF PED. YOUR INTERVENTION AND IMPARTIAL JUDGEMENT HAVE BROUGHT ME GREAT RELIEF BOTH FINANCIALLY AND EMOTIONALLY. I TRULY APPRECIATE THE TIME AND EFFORT YOU AND YOUR TEAM TOOK A REVIEW MY CASE THOROUGHLY AND ENSURE A FAIR OUTCOME. YOUR DEDICATION TO MY CASE THOROUGHLY AND ENSURE A FAIR OUTCOME. YOUR DEDICATION TO UPHOLDING POLICY HOLDER RIGHTS AND ENSURING JUSTICE IS COMMENDABLE. ONCE AGAIN, I EXTEND MY HEARTFELT THANKS FOR YOUR SUPPORT AND CONSIDERATION. YOUR ASSISTANCE HAS MADE A SIGNIFICANT DIFFERENCE IN MY LIFE.

YOURS TRUELY

V. BALAJI.



Accolades on Google Review



Chennai

Re:
External
Appreciations by Complainants
Search for all messages with label Appreciations by Complainants
Remove label Appreciations by Complainants from this conversation
Summarize this email

Jacob John Thu, Sep 12, 2024, 1:09 PM
to M, Claims, bimalokpalDear Sir,
Thank you for your email.

I acknowledge the details provided regarding the settlement of the bills under the Policy. I appreciate the clarity of the calculations, and I hereby provide my consent for the settlement amount of as outlined in your email.

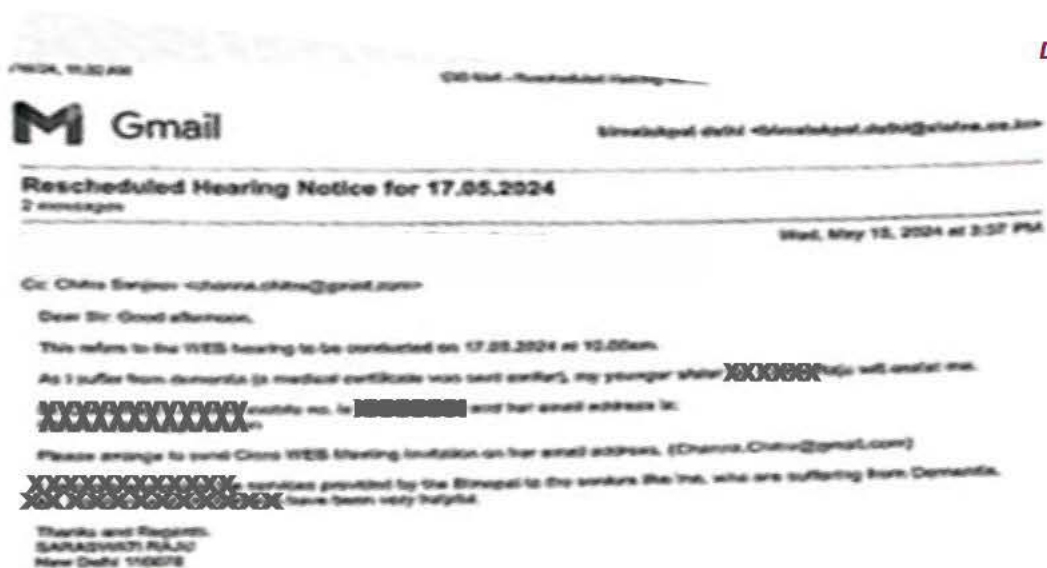
I would also like to take this opportunity to express my sincere gratitude to both the Ombudsman office and for their efforts in resolving this matter and ensuring a fair outcome. Your continued support and professionalism have been greatly appreciated.

Please let me know if any further steps are required from my side to proceed.

Thank you once again.

Best regards,
Jacob John

Delhi



Delhi





बीमा लोकापाल परिषद
Council for Insurance Ombudsmen

Guwahati

Wed, May 1, 4:55 PM



Accolades on Google Review



Respected Sir,
with immense pleasure and gratitude I am writing to extend my heartfelt gratitude for your unwavering justice towards my complaint ~~XXXXXXXXXXXX~~. Your efforts and expertise have helped me in getting my claim, I am truly grateful for your commitment to justice.
Your fine sense of judgement to navigate the matter with precision and professionalism was truly unconditional. I am deeply appreciative of the time and effort your good office dedicated to my case. Your dedication to upholding justice and fighting for what is right is truly commendable.
Please accept my sincerest thanks for your exceptional representation. Your impact will always be remembered.
With warmest regards and deepest gratitude,
Dr. Amrit Gogoi, MVSc
Assistant Professor
Department of Veterinary Pathology
College of Veterinary Sciences and Animal Husbandry
Central Agricultural University (Imphal),
Jalukie, Nagaland 797110

Guwahati

Aug 19, 2024, 3:47 PM

email id: me.tanmoysiddiffmail.com

Feedback of COMPLAIN with number, not Giving health claim Of Rs. 11010/- form the insurance company

Respected sir,

~~XXXXXXXXXXXX~~ deepest gratitude for the invaluable assistance you provided in resolving my issue with ~~XXXXXXXXXX~~. Your intervention was instrumental in securing the final settlement claim of Rs. ~~XXXXX~~ and I am

The level of dedication and commitment demonstrated by you and your team was remarkable. I am genuinely moved by the effort and care shown throughout this process. Without your help, this issue may never have been resolved, and I am deeply grateful for your role in bringing this matter to a successful conclusion.

I would also like to express my sincere thanks to all the employees at the Ombudsman office. Your hard work and perseverance on behalf of individuals like me do not go unnoticed and are greatly appreciated.

Please find attached the relevant documents for your reference.

Thank you once again for your exceptional support.

Warm regards,

Yours faithfully
TANMOY DEY



umakalyani

6 reviews

Hyderabad

0000008 months ago

I am very thankful to Hon'ble Insurance Ombudsman and his team for their dedicated support in my mother's claim settlement within one month. Infact I tried to reach health insurance co many times to get my mother's claim settlement. But the insurance company closed the claim issue without proper reason. Six months we wasted our time sending mails to insurance company and to grievance cell as well. Once I reached Insurance Ombudsman, within one month the claim has been settled and received total claim amount. Once again I thank the Ombudsman and his team who are involved in this case. I strongly recommend all to reach out to this Office for any insurance related issues.



Rishanth Yadav

1 review

Hyderabad

000000a year ago

It's good experience visiting insurance ombudsman office as I am dejected and arrieved as my health insurance claim was rejected for reasons I could not understand. All along I was under the impression that once health insurance policy is taken then my health related issues are taken care. But unfortunately it's not the case. Aggrieved I went to lodge a complaint against my insurer. Officers at this office obliged my complaint and requested me to submit missing documents in my complaint. Next day I submitted. Belive me my claim has been settled in 25 days of my submission of my complaint at this office. My thanks to ombudsman sir for listening to my issue impartially and gave an award in my favour. I thank all officers from the bottom of my heart.. I suggest people to visit this office for getting impartial judgement for their insurance related relected claims bv their insurers.



bimalokpal.lucknow@cimadokpal.lucknow@cioins.co.in

Lucknow

Fwd: Award in respect of complaint no:XXXXXXXXXXXXXXXXXXXX

Dinesh Kumar Saxena <dk1962.saxena@gmail.com>
To: bimalokpal.lucknow <bimalokpal.lucknow@cioins.co.in>

Thu, Jan 25, 2024 at 2:10 PM

Dear Sir/Ma'am,

I am writing to sincerely thank you for your judgment in my favor regarding the below-mentioned matter. I am pleased to inform you that we have received the awarded amount from the insurance company as per your direction.

Your efforts and fair resolution have brought this matter to a satisfactory conclusion, and I deeply appreciate the time and attention you have dedicated to ensuring justice in this case.

Once again, thank you for your support and for upholding the values of fairness and transparency.

Warm regards,

Dinesh Kumar Saxena

----- Forwarded message -----

From: nco-reply@cioins.co.in

Date: Wed, Jan 23, 2025 at 4:00 PM

Subject: Award in respect of complaint no:XXXXXXXXXXXXXXXXXXXX

To: dk1962.saxena@gmail.com

Sir/Madam,
We enclose herewith the copy of letter and the award for your information.
Asst.Dy./Secretary

2 attachments

From: Abhishek Poojari

Date: Thu, Jun 27, 2024 at 11:59 AM

Subject: Re: Ref : HLB-COMPLAINT No. XXXXXXXXXXXXXXXXXXXX Mr.Kumar Vasant Babu V/S XXXXXXXXXXXX

To: bimalokpal mumbai <XXXXXXXXXXXXXXXXXXXXXXXXXXXX>

Dear Sir/Ma'am,

This mail is to acknowledge that the company has settled the pending claim and released the agreed amount.

We are extremely grateful for all your support because until your intervention we had lost all hope of receiving the promised funds.

Thank you again!

Best Regards,

Abhishek Poojari

Mumbai

To,
Council for Insurance Ombudsmen,
3rd Floor, Jeevan Seva Annexe,
S. V. Road, Santacruz (W),
Mumbai - 400 054.

Mumbai

Respected Sir/Madam,

I am Reena Shah, and My Complaint Ref.no.is

Date=6-2-2023, and complaint Against XXXXXXXXXXXXXXXXXXXX Regarding Short Settlement of Claim.so Just now We got Balance Claim amount Of XXXXXXXX On 4-6-2024.So I am very Thankful to you and your effort , Because of that we got Balance amount of Claim.

Once again thank you very much.

Thanking You,

Reena T. Shah.

Noida

Amar Deep Sharma
12 reviews

★★★★★ 3 months ago

"Rating" 5/5

"I am extremely satisfied with the service provided by the Insurance Ombudsman in Noida, Sector 15. They handled my case regarding my 5-year-old child's insurance claim with utmost professionalism and care. The team was helpful, empathetic, and responsive throughout the process. Their judgment was fair and timely, and I appreciate their efforts in resolving my case. I highly recommend their services to anyone seeking assistance with insurance-related issues. Thank you, Insurance Ombudsman, for your excellent work!"

Amar deep sharma



Vivek Sharma
2 reviews

★★★★★ 1 year ago

My experience with the Office of the Insurance Ombudsman in Noida was very good. The staff was also helpful. I have two cases with two hearings scheduled for 19th and 22nd March. However, when I was inside the ombudsman's office, I received an email from my insurance company stating that they want to settle my second claim (hearing on 22nd March) without dealing with the merits of the case. Although I had a hearing for my first claim on the same day and the result was in my favor, the judge was very supportive.





Accolades on Google Review



Office of the Insurance Ombudsman Reviews

Noida

 **Rishabh Kumar Bhatnagar**
Local Guide · 14 reviews · 110 photos
★★★★★ a year ago

The process of application and communication from the office of the Insurance Ombudsman has been very smooth. The whole procedure of hearing has been timely and prompt. I would highly recommend anyone who has a problem with respect to ... More



 **Aashish Dubey**
Local Guide · 53 reviews · 25 photos
★★★★★ a year ago

I have never expected such smooth experience and process,

After registering the griveranc I received communication from office that my ... More



 **R Kokroo**
3 reviews
★★★★★ 9 months ago

Nice experience. The Insurance Ombudsman and the staff are very supportive. Insurance Ombudsman patiently listens to both parties and after that delivers judgement. The judgement of Insurance Ombudsman Noida has done justice in my case also.



Patna

Thu, Sep 12, 2024,
11:34 PM

rajeevranjan

to Bimalokpal

Honourable Insurance Ombudsman Madam,

I am writing this to express my sincere gratitude for the justice given to me at the shortest possible time.

Since I was diagnosed with this devastating disease of cancer, my family has endured immense trauma. Further rejection of claim & coverage by the insurance co ~~XXXXXXXXXXXX~~ overwhelming distress upon our family, compounding the sufferings of a cancer survivor confronting an uncertain future.

Resolution of my complaint at such an ease have not only brought solace to my family but will also bring remarkable positive change in our life.

I must commend the efficiency, professionalism and dedication to ensuring justice with utmost care and attention to details by the team lead by honourable Madam MsSusmita Mukherjee. It is rare that someone combines such a high level of competence with genuine kindness & empathy.

Most humbly, I would also request your kind honour for considering restoration of coverage of patient under the policy requested during hearing on 5th September 2024 also incorporated in Annexure VI A.

Once again, I with my family thank and extend my heartfelt gratitude to honourable Insurance Ombudsman Madam and her team in ensuring justice at the quickest time.

With Regards

Rajeev Ranjan

Patna

Fri, Sep 27, 2024,
1:24 PM

Sachchidanand Kr

to bimalokpal.patna@cioins.co.in

Sir/Madam

As per your order ~~XXXXXXXX~~ has settled my health claim and paid the amount as per your instruction.

I convey my gratitude to Bima Lok Pal, Patna for quick and active response. Specially I shall convey my regards to judge madam who is very dynamic and strong judge and your team is also very active and supportive towards me.

Thank you so much to you and your team for such dynamic work attitude.

Thank and regards

MrSachchidanand Kumar
OA, Division office
Navagarh Postal Division
Navagarh Division



Patna

Mon, Oct 28, 2024,
11:15 AM

Ajay kumarJha

to Bimalokpal

Dear sir,

Regarding above I express my utmost gratitude to the honorable Lokpal for the justice awarded to me and acknowledge the sincerity with which the Bima company made Swift compliance of the award yesterday. I have received the claimed amount in my account.

Many thanks and my best regards to everyone at Bima Lokpal office Patna. This has reinforced my belief in the system of justice that sitting home and fostering cynicism is of no use unless we approach the institution of justice.

Regards

Ajay Kumar jha

Mobile :

Prasanna Maddiwar

Pune

3 months ago

Very smooth procedure .

Behaviour of staff is very good and sofesticated

Respected Lokpal sir was very careful in detailing and humble in conversation.

Overall experience nice .. I wish it should have been more fast

Ramchandra Deshpande

Pune

4 months ago

I deeply thanks to the honourable Ombudsman,Pune & working staff

in the office & all are very helpfull towards sufferer & always guide positively.My case was pending for more than year,& on hearing day process came to end within 5 minutes & award was granted in 4 days in my favour.

So I once again thanks to entire Ombudsman Pune.

Aniket shelar

Pune

5 months ago

My experience with Ombudsman, Pune was indeed a pleasant one.I would like to thank the entire team.Its only due to Ombudsman my insurance claim got settled.Anyone who faces issues in insurance matter must avail service of Ombudsman.Their staff is extremely helpful and polite.where the settlement amount took sometime but atleast we got it.

Thank you once again.

Swapnil Patil

Pune

8 months ago

My claim by care insurance claim is rejected by simple date mistake done by doctor..but after I approached with insurance ombudsman office pune..my claim is approved by insurance company..it took time about 1.5 year but all over my experience was very good with ombudsman support..staff is very cooperative..

Government should increase the ombudsman office for fast resolution..

Thanks ombudsman office Pune



"You may reach us at"

AHMEDABAD	: oio.ahmedabad@cioins.co.in
BENGALURU	: oio.bengaluru@cioins.co.in
BHOPAL	: oio.bhopal@cioins.co.in
BHUBANESWAR	: oio.bhubaneswar@cioins.co.in
CHANDIGARH	: oio.chandigarh@cioins.co.in
CHENNAI	: oio.chennai@cioins.co.in
DELHI	: oio.delhi@cioins.co.in
GUWAHATI	: oio.guwahati@cioins.co.in
HYDERABAD	: oio.hyderabad@cioins.co.in
JAIPUR	: oio.jaipur@cioins.co.in
KOCHI	: oio.ernakulam@cioins.co.in
KOLKATA	: oio.kolkata@cioins.co.in
LUCKNOW	: oio.lucknow@cioins.co.in
MUMBAI	: oio.mumbai@cioins.co.in
NOIDA	: oio.noida@cioins.co.in
PATNA	: oio.patna@cioins.co.in
PUNE	: oio.pune@cioins.co.in
THANE	: oio.thane@cioins.co.in



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