



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

**Council for
Insurance Ombudsmen**



**Annual Report
2020-2021**

MEMBERS OF THE COUNCIL FOR INSURANCE OMBUDSMEN

Sl. No.	Name of Member	Designation and Tenure
1	Mr Girish Radhakrishnan	Chairman cum MD, United India Insurance Co. Ltd. and GIPSA Chairman - Chairperson, CIO
2	Mr M.R.Kumar	Chairman, L.I.C of India - Member (CIO)
3	Mr Saurabh Mishra	Joint Secretary to GOI, Dept of Financial Services, Ministry of Finance – Member (CIO)
4	Ms. S N Rajeshwari	Member (Distribution), IRDAI – Member (CIO)
5	Mr. Atul Sahai	Chairman-cum-MD, New India Assurance Co Ltd – Member, (CIO)
6	Ms. Vibha Padalkar	MD & CEO, HDFC Standard Life Insurance Co. Ltd. Member (CIO)
7	Mr. Mahesh Kumar Sharma	MD & CEO, SBI Life Insurance Co.Ltd. – Member (CIO)
8	Mr Ritesh Kumar	MD & CEO, HDFC Ergo General Insurance Co. Ltd. – Member (CIO)
9	Mr. Anuj Gulati	MD & CEO, Care Health Insurance Co. Ltd. – Member (CIO)

MEMBERS OF THE COUNCIL FOR INSURANCE OMBUDSMEN



Mr. Girish Radhakrishnan, Chairman cum MD,
United India Insurance Co. Ltd. and GIPSA Chairman Chairperson, CIO



Mr. M.R.Kumar, Chairman, LIC of India
Member (CIO)



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



Ms. S N Rajeshwari, Member (Distribution), IRDAI
Member- CIO



Mr. Atul Sahai, CMD, New India Ass Co.Ltd
Member- CIO



Ms. Vibha Padalkar, MD & CEO,
HDFC Standard Life Insurance Co. Ltd. Member - CIO



Mr. Mahesh Kumar Sharma, MD & CEO,
SBI Life Insurance Co Ltd, Member - CIO



Mr Ritesh Kumar, MD & CEO,
HDFC Ergo General Insurance Co Ltd ,Member - CIO



Mr. Anuj Gulati, MD & CEO
Care Health Insurance Co. Ltd. Member - CIO

ANNUAL REPORT FOR THE YEAR 2020-21

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 financial year ended as on 31st March, 2021.

The report has been prepared as per provisions of Insurance Ombudsman Rules 2017 as amended till date.

The Council for Insurance Ombudsmen (CIO) was earlier known as Governing Body of Insurance Council (GBIC) from 1.11.1998 to 24.04.2017 and from 25th April, 2017 to 1st March, 2021, it was known as Executive Council of Insurers (ECOI).

During the year 2020-21, all our 17 centres disposed off 30596 number of complaints. 15 centres disposed 100% of their cases within 90 days, the benchmark as per Rules. The other two centres which had huge backlogs from the previous years also did a magnificent job in reducing the number of outstanding cases.

All 17 offices have been conducting almost all hearings online which has been a great relief to customers as well as insurers. It also helps in faster disposal. Online registration of complaints, upload of documents by customers as well as Insurers and uploading of awards digitally have made things easier for all stakeholders.

We had also published the 'Synopsis of Notable Awards' to help all centres in ensuring the quality and uniformity of awards.

The offices are future ready and are well poised to take on any challenge. They have played a magnificent role in enhancing the image of the insurance industry and ensured that citizens of our country feel confident that justice will be delivered faster, free and with full transparency.

The insurance industry in India is growing and will continue to grow phenomenally. The Council for Insurance Ombudsmen will continue to support the industry by carrying out its mandate in an effective manner.

B. C. Patnaik
SECRETARY GENERAL
Council for Insurance Ombudsmen

Mumbai, Dated : 5th Aug 2021

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN - INDEX

Sl. No.	Description	Page Nos.	
1	A	INTRODUCTION	1
	A1	Territorial Jurisdiction of Insurance Ombudsman	2-3
	A2	<u>In the financial year under reference</u> : Introduction including brief review of activities during the year	4-5
	A3	Gist of Circulars issued by Office of CIO during the year 2020-2021	6
	A4	Gist of Decisions taken in the 6 th meeting of the Council for Insurance Ombudsmen, CIO (erstwhile ECOI) held on 14.09.2020	7-8
	A5	Gist of Decisions taken in the 7 th meeting of the Council for Insurance Ombudsmen, CIO (erstwhile ECOI) held on 02.02.2021	9
	A6	Gist of Decisions taken in the 1 st meeting of the Council for Insurance Ombudsmen held on 25.03.2021	10
	A7	Amendments to the Insurance Ombudsmen Rules, 2017 (till date)	11-15
2	B	Accounts/ Annexure to Accounts(Consolidated Auditors' Report for CIO (erstwhile ECOI) & 17 Offices of Insurance Ombudsman)	16-34
	C	Complaint Analysis Annexure& Graphs to Complaint Analysis	35 36-79
3	D	Common Observations/Suggestions/Recommendations of Insurance Ombudsmen regarding quality of Services rendered by Insurers & Causes of Grievances, etc.	80-83
4	E	Brief review of Annual Reports of the OIO's	
		Brief Reports of the Offices of the Insurance Ombudsman	
	i)	Ahmedabad	84
	ii)	Bengaluru	84-85
	iii)	Bhopal	85
	iv)	Bhubaneswar	85-86
	v)	Chandigarh	86
	vi)	Chennai	87
	vii)	Delhi	87
	viii)	Guwahati	88
	ix)	Hyderabad	88
	x)	Jaipur	89
	xi)	Kochi (Ernakulam)	89
	xii)	Kolkata	90
	xiii)	Lucknow	90
	xiv)	Mumbai	91
	xv)	Noida	91
xvi)	Patna	92	
xvii)	Pune	92	

(A) INTRODUCTION

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

The name of the institution changed to the Council for Insurance Ombudsmen from the earlier Executive Council of Insurance by the Ministry of Finance, Government of India in the gazette under the Insurance Ombudsman (Amendment) rules, 2021 notified on 02.03.2021.

In terms of Rule 20 of RPG Rules, Insurance Ombudsmen were required to furnish a report every year, to the Government of India, containing a review of quality of services rendered by Insurers and recommendations on improving these services, the activities of the Office of Ombudsman during the preceding financial year, and other information considered necessary. Government vide its letter Ref: F.No.11/02/2001-Vig (Ins.) dated 9th October 2001, directed the Governing Body of Insurance Council (GBIC) to consolidate the Annual Reports of all Offices of Insurance Ombudsmen and submit along with their considered views / comments to Government of India. Accordingly, annual reports from the year 2002-2003 are being consolidated every year at the Office of CIO (erstwhile ECOI/GBIC) and submitted to the Government of India and I.R.D.A.I.

Consequent upon notification of Insurance Ombudsman Rules, 2017 (as amended from time to time) the practice is being continued as the rule 18(2) of Insurance Ombudsman Rules, 2017(as amended from time to time) also specifies that Council for 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 I.R.D.A.I after 30th June but before 30th September.

The annual reports for the financial year 2020-21 have been received from all Offices of the Insurance Ombudsman. A brief of the reports, highlighting their observations and suggestions is also reproduced in subsequent pages.



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

(A1) TERRITORIAL JURISDICTION OF INSURANCE OMBUDSMEN

Sr. No.	Name of the Office and Year of Inception	State-wise Area of Jurisdiction	Name of the Current Ombudsman & Date of joining
1	Ahmedabad- July, 1999	State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu.	Shri Kuldip Singh 03.10.2019
2	Bengaluru-August, 2014	State of Karnataka	Ms Neerja Shah 23.04.2018
3	Bhopal- April, 2000	States of Madhya Pradesh and Chhattisgarh	Shri Guru Saran Srivastava 24.05.2018
4	Bhubaneswar-May, 2000	State of Orissa	Shri S. C. Panda 11.09.2019
5	Chandigarh-July, 1999*	States of Punjab, Haryana (excluding 4 districts of Haryana viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh	Dr. Dinesh Kumar Verma 16.04.2018
*(Territorial jurisdiction of Delhi & Chandigarh redefined w.e.f. 01.04.2021 as approved in 7 th meeting of CIO erstwhile ECOI held on 02.02.2021)			
6	Chennai- August, 1999	State of Tamil Nadu and Union Territories- Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).	Shri M. Vasantha Krishna 03.05.2018
7	Delhi-July, 1999 *	Delhi and 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh	Shri Sudhir Krishna 12.09.2019
8	Guwahati- September, 1999	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	Shri Kiriti B. Saha 02.05.2018
9	Hyderabad- August, 1999	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry	Sri I.Suresh Babu 11.06.2018
10	Jaipur- October, 2014	State of Rajasthan	Ms. Sandhya Baliga 13.04.2018
11	Kochi-June, 2000	States of Kerala and Union Territory of (a) Lakshadweep (b) Mahe- a part of Union Territory of Puducherry	Ms. Poonam Bodra 07.11.2018
12	Kolkata– March, 2000	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands	Shri P. K. Rath 30.09.2019

(A1) TERRITORIAL JURISDICTION OF INSURANCE OMBUDSMEN

Sr. No.	Name of the Office and Year of Inception	State-wise Area of Jurisdiction	Name of the Current Ombudsman & Date of joining
13	Lucknow- October, 1999	<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.	Justice Anil Kumar Srivastava 11.09.2019
14	Mumbai- November, 2000	State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai and Thane.	Shri Milind Kharat 04.05.2018
15	Noida- September 2014	State of Uttaranchal and the districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukkabad, Firozbad, Gautambodha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Shri C. S. Prasad 17.09.2019
16	Patna- September, 2014	States of Bihar and Jharkhand	Shri N. K. Singh 09.10.2019
17	Pune- September, 2014	State of Maharashtra-Areas of Navi Mumbai and Thane but excluding Mumbai Metropolitan.	Shri Vinay Sah 03.12.2019

(A2) In the financial year under reference:

- ❑ The sixth meeting of Council for Insurance Ombudsmen, CIO (erstwhile Executive Council of Insurers, ECOI) was conducted on 14.09.2020
- ❑ The seventh meeting of Council for Insurance Ombudsmen, CIO (erstwhile Executive Council of Insurers, ECOI) was conducted on 02.02.2021
- ❑ Ministry of Finance, Government of India has notified Insurance Ombudsman (Amendments) Rules, 2021 in the gazette on 02.03.2021 and further amended from time to time
- ❑ The name of the Office of Executive Council of Insurers had been changed to Council for Insurance Ombudsmen as per amendments to the Insurance Ombudsmen Rules (Amendment), 2021. Accordingly, the office has prepared the new logo which had been circulated to all. The domain name of website also changed from ecoi to cioins
- ❑ All the Offices of Insurance Ombudsman are required to follow the prescribed procedures as envisaged in Insurance Ombudsman Rules 2017 (as amended from time to time), in dealing with complaints received
- ❑ The 1st meeting of the Council for Insurance Ombudsmen was conducted on 25.03.2021
- ❑ Online registration of complaints through our website was introduced. Both online registration of complaints and conduct of online hearings through virtual platform ensured business continuity in the pandemic situation.
- ❑ Offices of the Insurance Ombudsman have conducted online hearings using digital platform for the convenience of the complainants as envisaged by the IRDAI, due to pandemic situation of COVID19.
- ❑ All the Offices of Insurance Ombudsman organized Bima Lokpal Day on 11.11.2020 under the guidance of the Chairman as instructed by the Office of CIO. On this occasion, the Office of CIO had sent communication to all OIO's vide email dated 19.10.2020 and 27.10.2020 giving broad guidelines along with creative designed by Office of CIO. Hoardings, banners, standees, hand-outs, etc. were prepared by the OIOs as per the approved creative. Interaction and information sharing with representatives of Insurance Companies, TPAs, policy holders, complainants and Media through GoTo Meet was organized by all the Offices of Insurance Ombudsman. Interviews of Offices of Insurance Ombudsman, Ahmedabad, Bhubaneswar, Chandigarh, Delhi, Hyderabad and Lucknow were telecast on various media on local channels of all the OIO's. The office of CIO has prepared special radio jingles with the help of All India Radio, which was broadcast on Vivid Bharati across

the country throughout the day. Insurers were requested to display e-banners on their website. Pamphlets/ fliers were distributed. Scrollers were telecast in local TV channels for creating awareness of Ombudsman system among the public. A complaint clearance drive was organized across all centres which had a tremendous response.

- ❑ During the year Council approved the relocation of premises of OIO, Kolkata and OIO, Patna. Further, Council also approved modernization of new premises of OIO, Kolkata.
- ❑ Offices of the Insurance Ombudsman regularly submitted their monthly statements in respect of complaint statistics, Trial Balance, bank reconciliation etc. to the Office of CIO.
- ❑ Office of CIO has compiled and published booklet for “Synopsis of Notable Awards” issued by the 17 Offices of Insurance Ombudsman for the year 2019-20.
- ❑ Office of Insurance Ombudsman, Bhopal and Jaipur submitted their final accounts for the financial year 2020-21 as on 01.04.2021.
- ❑ Overall ratio of complaints received, disposed of and outstanding during the financial year 2020-21 in the Offices of Insurance Ombudsmen –

	Complaints at the beginning of the year		Complaints Received during the year		Disposed off during the year		Outstanding	
	Total Number	%	Total Number	%	Total Number	%	Total Number	%
Life	3593	41.19	13415	51.01	15493	50.64	1515	34.25
Non-life	2400	27.52	2890	10.99	4828	15.78	462	10.45
Health	2729	31.29	9992	38.00	10275	33.58	2446	55.30
TOTAL	8722	100	26297	100	30596	100	4423	100

- ❑ Offices of Insurance Ombudsman, Delhi, Guwahati, Jaipur and Lucknow has cleared 100% complaints for the year 2020-21 by making all complaints “NIL” as at 31st March, 2021
- ❑ The Office of CIO has introduced the “TRU-ME” application for touch-less attendance management system to record the attendance of employees to ensure punctuality of officials during office hours under the overall guidance and control of Insurance Ombudsman



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

(A3) Gist of Circulars issued by Office of CIO during the year 2020-21

Circular no.	Circular Date	Circular Reference
337	22.06.2020	Audio / video hearing in the Offices of Insurance Ombudsman
338	23.06.2020	Taking over charge of the Office of ECOI
339	29.06.2020	Classification of absence due to lockdown (LIC)
340	06.07.2020	Classification of absence due to lockdown (OIC)
341	08.06.2020	Classification of absence due to lockdown (UIIC)
342	08.07.2020	DAVP rates for newspaper advertising
343	31.07.2020	Purchase of laptop for office use for Insurance Ombudsman
344	03.08.2020	Classification of absence due to lockdown
345	25.09.2020	Purchase of Laptop for officers on deputation to the Offices of Insurance Ombudsman in the cadre of SDM
345(A)	23.11.2020	Encashment of un-availed leave by Specialist (Life /Non-life)
346	23.11.2020	Amendments to Guidelines for preservation and destruction of old records for the Offices of Insurance Ombudsman (Circular 265)
347	23.11.2020	Amendments to Guidelines for preservation and destruction of old records for the Office of the Executive Council of Insurers (Cir no 264 internal)
348	23.11.2020	Amendments to the FPSO
349	23.11.2020	Provision of Laptop to the In-charges of Offices of Insurance Ombudsman
350	25.11.2020	Amendments to the – 1) Instructions for Contractual Engagement of Personnel having experience in General Insurance Industry as Professional Experts in the Offices of Insurance Ombudsman, 2015 2) Instructions for Contractual Engagement of Personnel having experience in Life Insurance Industry as Professional Experts in the Offices of Insurance Ombudsman, 2016
351	07.12.2020	Scheme of Education Advance to LIC Deputationists in the Office of ECOI & in the Offices of Insurance Ombudsman
352	07.12.2020	Advance for purchasing laptop to LIC deputationists in the Office of ECOI & Offices of Insurance Ombudsman
353	01.03.2021	Instructions for closing of Accounts as on 31.03.2021
354	17.03.2021	Revision in Territorial Jurisdiction of the Offices of Insurance Ombudsman

(A4) Gist of decisions taken in the 6th meeting of Executive Council of Insurers

The Sixth meeting of the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers, ECOI) was conducted on 14.09.2020. The major decisions approved in this meeting are as follows-

- ❑ The nomination of the following seven members were unanimously approved and the new Members were formally inducted –
 - 1) Ms T. L. Alamelu, Member (Non-Life)
 - 2) Shri Gurdeep Singh, Deputy Secretary, DFS, MoF, Govt. of India
 - 3) Shri Girish Radhakrishnan, Chairman GIPSA and CMD, United India Insurance Co. Ltd.
 - 4) Shri Mahesh Kumar Sharma, MD & CEO, SBI Life Insurance Co. Ltd.
 - 5) Shri Anuj Gulati, MD & CEO, Care Health Insurance Co. Ltd.
 - 6) Shri Atul Sahai, CMD, The New India Assurance Co. Ltd.
 - 7) Shri Ritesh Kumar, MD & CEO, HDFC Ergo General Insurance Co. Ltd.
- ❑ Shri G. Radhakrishnan, Chairman , GIPSA, was duly declared as Chairperson of the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers)
- ❑ The Council approved initiation of the process of appointment of Insurance Ombudsman at 9 centres viz Jaipur, Bengaluru, Chandigarh, Chennai, Guwahati, Mumbai, Hyderabad, Bhopal and Kochi on demitting of existing Insurance Ombudsman and which would be falling vacant in 2021 or any other vacancy which may arise on or before the date of notification due to exit of any Insurance Ombudsman and advised ECOI to proceed with the necessary actions in the matter.
- ❑ The Audited final accounts and the Annual Report for the financial year 2019-20 were approved in this meeting.
- ❑ Some of the items which were missing in the earlier amendments to the Financial Powers (Standing Order), 2018, (as amended from time to time) had been taken up and approved in



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

the meeting. Subsequently, circular no. 348 dated 23.11.2020 was issued in this regard by the Office of CIO.

- ❑ The amendments to the "Guidelines for Destruction of old records for the office of CIO and OIOs" were approved by the Council and subsequently, circular no 346 dated 23.11.2020 was issued in this regard by the Office of CIO and conveyed to all the seventeen Offices of Insurance Ombudsman.
- ❑ Further amendments to the Instructions for Contractual engagement of Personnel having experience in Life and General Insurance Industry as Specialist (Life – 2016 & Non-life – 2015 respectively)) in the Offices of the Insurance Ombudsman were approved.
- ❑ Circular Resolution No. 01/2021 was circulated to all the members of Council regarding 'Relocation of office of Insurance Ombudsman, Kolkata' was approved by the Council members. The matter was placed before the Council for information and further provision was made for shifting and modernization of new premises of Office of Insurance Ombudsman, Kolkata, which was approved in the meeting.

(A5) Gist of decisions taken in the 7th meeting of Executive Council of Insurers

The Seventh meeting of the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers, ECOI) was held on 02.02.2021. The major decisions approved in this meeting are as following-

- ❑ The proposed budget of Rs.54.71 Crore (Rupees Fifty Four Crore and SeventyOne Lakhs only) of 17 offices of Insurance Ombudsman & ECOI for the financial year 2021-22 inclusive of Revenue Budget of Rs.53.64 crore (Rupees Fifty Three Crore and Sixty Four Lakhs only) and Capital Budget of Rs. 1.07 Crore (Rupees One Crore and Seven Lakhs only) were approved
- ❑ Regarding the audit query in respect of TDS on GST no. for filing TDS to be obtained, it was informed that all the 17 Ombudsmen centres and Council for Insurance Ombudsmen have now obtained individual TDS on GST no. for filing the TDS on GST returns
- ❑ The discussion was held on the proposed changes / amendments in the rules of Insurance Ombudsman, 2017
- ❑ Secretary, CIO apprised the Council in detail about the changes in the Selection Process of Insurance Ombudsman that has been suggested as per the Draft Amendment to Insurance Ombudsman Rules, 2017
- ❑ Secretary General sought permission of the Council Members for launching the 'Online Registration System' on the website of CIO
- ❑ The process of Office Automation and a budget of Rs.Five Lakhs for the implementation of the same in the Office of CIO and 17 offices of Insurance Ombudsman were approved
- ❑ The four districts/cities viz. Gurugram, Faridabad, Sonapat, Bahadurgarh falling under Haryana were carved out of the territorial jurisdiction of OIO Chandigarh and included under the territorial jurisdiction of OIO, Delhi
- ❑ It was informed in the meeting that the Insurance Ombudsman, Delhi, Noida, Lucknow, Patna and Bhopal were consulted and accordingly additional charge of Office of Insurance Ombudsman, Ahmedabad has been given to Insurance Ombudsman, Delhi, Noida & Lucknow. Additional charge of Office of Insurance Ombudsman, Pune has been given to Insurance Ombudsman, Patna & Bhopal. Insurance Ombudsman, Kolkata has assured to achieve nil pendency with respect to complaints beyond 90 days



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

(A6) Gist of decisions taken in the 1st meeting of Council for Insurance Ombudsmen

The first meeting of the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers, ECOI) was held on 25.03.2021. The major decisions approved in this meeting are as follows–

- ❑ Shri Girish Radhakrishnan, Chairman, GIPSA, who was elected as Chairperson of ECOI had been re-designated as Chairperson of the Council for Insurance Ombudsmen (CIO) and members (ECOI) were redesignated as members (CIO).
- ❑ The Ministry of Finance vide its notification dated 2nd March, 2021 has amended the Insurance Ombudsman Rules 2017 as Insurance Ombudsman (Amendment) Rules 2021. As per the said rules, the “Executive Council of Insurers” has been redefined as “Council for Insurance Ombudsmen”.
- ❑ The detailed discussion was held in respect of the amendments in the Insurance Ombudsman Rules, 2017.
- ❑ The Council took on record that subsequent to the redefining of the 'Executive Council of Insurers' as the 'Council for Insurance Ombudsmen', as per Insurance Ombudsman (Amendment) Rules 2021, changes were made in the logo and name. Domain name changed from ecoi to cioins, all 63 email ids were changed to the new domain suffix, website had been changed to www.cioins.co.in, boards/hoardings / letterheads were also changed.
- ❑ Secretary, CIO has informed the Council that all the provisions which were there in the Insurance Ombudsman Rules, 2017 (amended till date) had already been incorporated in the Complaint Management System (CMS) which was already in place since 2013-14. On receipt of feedback and suggestions on CMS from the members of the Council, Secretary General, CIO had assured to work on the same.
- ❑ The proposal for shifting of the premises of OIO, Patna to new premises was placed before the Council for information. Secretary, CIO has informed the Council that OIO-Patna has proposed to shift the location of their office to a better location. Accordingly, Bihar State Housing Corporative Federation Ltd has proposed premises of Lalit Bhawan and that the new premises being in a Government Building, advertisement etc. can be dispensed with. The same was approved by the Council.

(A7) Amendments to the Insurance Ombudsman Rules, 2017

The Government of India, Ministry of Finance vide Gazette notification dated 02nd March, 2021 has issued amendments to the Insurance Ombudsman Rules, 2017 which will now be called Insurance Ombudsman Rules, 2017(as amended from time to time). The amendments are as below with respect to the concerned rules –

Rule	Present	Amendment
4 Sub rule(1) Clause (1)	New	Insurance broker means a person who has been granted a certificate of registration as an insurance broker by the Authority.
13 sub rule (1)	The Ombudsman shall receive and consider complaints or disputes relating to	The Ombudsman shall receive and consider complaints alleging deficiency in performance required of an insurer (including its agents and intermediaries) or an insurance broker, on any of the following grounds. Explanation- For the purpose of this sub-rule, the term - deficiency shall have the meaning as assigned to it in clause (11) of section 2 of the Consumer Protection Act, 2019 (35 of 2019).
13 sub rule (1) clause (i)	any other matter resulting from the violation of provisions of the Insurance Act, 1938 or the regulations, circulars, guidelines or instructions issued by the IRDAI from time to time or the terms and conditions of the policy contract, in so far as they relate to issues mentioned at clauses (a) to (f) .	any other matter arising from non-observance of or non-adherence to the provisions of any regulations made by the Authority with regard to protection of policyholders' interests or otherwise, or of any circular, guideline or instruction issued by the Authority, or of the terms and conditions of the policy contract, insofar as such matter relates to issues referred to in clauses (a) to (h).
14 sub-rule(1)	Any person who has a grievance against an insurer, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer complained against or the residential address or place of residence of the complainant is located.	Any person who has a grievance against an insurer or insurance broker, may himself or through his legal heirs, nominee or assignee, make a complaint in writing to the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the insurer or the insurance broker, as the case may be complained against or the residential address or place of residence of the complainant is located.
14 sub-rule (2)	The complaint shall be in writing, duly signed by the complainant or through his legal heirs, nominee or assignee and shall state clearly the name and	The complaint shall be in writing, duly signed or made by way of electronic mail or online through the website of the Council for Insurance Ombudsmen by the complainant



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

	address of the complainant, the name of the branch or office of the insurer against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman	or through his legal heirs, nominee or assignee and shall state clearly the name and address of the complainant, the name of the branch or office of the insurer or the insurance broker, as the case may be against whom the complaint is made, the facts giving rise to the complaint, supported by documents, the nature and extent of the loss caused to the complainant and the relief sought from the Insurance Ombudsman.
14 Sub-Rule 3	No complaint to the Insurance Ombudsman shall lie unless— (a) the complainant makes a written representation to the insurer named in the complaint and— (i) either the insurer had rejected the complaint; or (ii) the complainant had not received any reply within a period of one month after the insurer received his representation; or (iii) the complainant is not satisfied with the reply given to him by the insurer; (b) The complaint is made within one year— (i) after the order of the insurer rejecting the representation is received; or (ii) after receipt of decision of the insurer which is not to the satisfaction of the complainant; (iii) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant .	No complaint to the Insurance Ombudsman shall lie unless— (a) the complainant makes a written representation to the insurer or insurance broker, as the case may be named in the complaint and— (i) either the insurer or insurance broker, as the case may be had rejected the complaint; or (ii) the complainant had not received any reply within a period of one month after the insurer or insurance broker, as the case may be received his representation; or (iii) the complainant is not satisfied with the reply given to him by the insurer or insurance broker, as the case may be; (b) The complaint is made within one year— (i) after the order of the insurer or insurance broker as the case may be rejecting the representation is received; or (ii) after receipt of decision of the insurer or insurance broker, as the case may be which is not to the satisfaction of the complainant; (iii) after expiry of a period of one month from the date of sending the written representation to the insurer or insurance broker, as the case may be if the insurer or insurance broker, as the case may be named fails to furnish reply to the complainant.
14 sub-rule (3), clause (a)	(a) No complaint to the Insurance Ombudsman shall lie unless— (a) the complainant makes a written representation to the insurer named in	No complaint to the Insurance Ombudsman shall lie unless - The complainant has made a representation in writing or through electronic mail or

	<p>the complaint and— (i) either the insurer had rejected the complaint; or (ii) the complainant had not received any reply within a period of one month after the insurer received his representation; or (iii) the complainant is not satisfied with the reply given to him by the insurer; (b) The complaint is made within one year— (i) after the order of the insurer rejecting the representation is received; or (ii) after receipt of decision of the insurer which is not to the satisfaction of the complainant; (iii) after expiry of a period of one month from the date of sending the written representation to the insurer if the insurer named fails to furnish reply to the complainant .</p>	<p>online through website of the insurer or insurance broker concerned named in the complaint and— i) either the insurer or insurer broker as the case may be had rejected the complaint; or (ii) the complainant had not received any reply within a period of one month after the insurer or insurer broker as the case may be received his representation; or (iii) the complainant is not satisfied with the reply given to him by the insurer or insurer broker as the case may be ; (b) The complaint is made within one year— (i) after the order of the insurer or insurer broker as the case may be rejecting the representation is received; or (ii) after receipt of decision of the insurer or insurer broker as the case may be which is not to the satisfaction of the complainant; (iii) after expiry of a period of one month from the date of sending the written representation to the insurer or insurer broker as the case may be if the insurer or insurer broker as the case may be named fails to furnish reply to the complainant .</p>
14 sub-rule (4)	<p>The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.</p>	<p>The Ombudsman shall be empowered to condone the delay in such cases as he may consider necessary, after calling for objections of the insurer or insurance broker, as the case may be against the proposed condonation and after recording reasons for condoning the delay and in case the delay is condoned, the date of condonation of delay shall be deemed to be the date of filing of the complaint, for further proceedings under these rules.</p>
14 Sub rule (6)	<p>New</p>	<p>The Council for Insurance Ombudsmen shall develop a Complaint Management System, which shall include an online platform developed for the purpose of online submission and tracking of the status of complaints made under rule 14.</p>



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Council for Insurance Ombudsmen

15 Sub-rule (2)	The Ombudsman shall have the power to ask the parties concerned for additional documents in support of their respective contentions and wherever considered necessary, collect factual information relating to the dispute available with the insurer and may make available such information to the parties concerned	The Ombudsman shall have the power to ask the parties concerned for additional documents in support of their respective contentions and wherever considered necessary, collect factual information relating to the dispute available with the insurer or insurance broker as the case may be and may make available such information to the parties concerned
15 sub-rule (5)	New	The Ombudsman may, on his own or on the request of the complainant, hear a matter through video-conference if he is satisfied that circumstances so require, after notifying the complainant and the insurer or insurance broker concerned, subject to guidelines issued by the Council for Insurance Ombudsmen in this regard and published on its website: Provided that the Ombudsman may allow the insurer (including its agents and intermediaries) or insurance broker, as the case may be, to be heard through video-conference.
Rule 16	(1) Where a complaint is settled through mediation, the Ombudsman shall make a recommendation which it thinks fair in the circumstances of the case, within one month of the date of receipt of mutual written consent for such mediation and the copies of the recommendation shall be sent to the complainant and the insurer concerned. (2) If the recommendation of the Ombudsman is acceptable to the complainant, he shall send a communication in writing within fifteen days of receipt of the recommendation, stating clearly that he accepts the settlement as full and final. (3) The Ombudsman shall send to the insurer, a copy of its recommendation, along with the acceptance letter received from the complainant and the insurer shall,	(1) Where a complaint is settled through mediation, the Ombudsman shall make a recommendation which it thinks fair in the circumstances of the case, within one month of the date of receipt of mutual written consent for such mediation and the copies of the recommendation shall be sent to the complainant and the insurer or insurance broker, as the case may be concerned. (2) If the recommendation of the Ombudsman is acceptable to the complainant, he shall send a communication in writing within fifteen days of receipt of the recommendation, stating clearly that he accepts the settlement as full and final. (3) The Ombudsman shall send to the insurer or insurance broker, as the case may be, a copy of its recommendation, along with the acceptance letter received from the complainant and the insurer or insurance

	thereupon, comply with the terms of the recommendation immediately but not later than fifteen days of the receipt of such recommendation, and inform the Ombudsman of its compliance.	broker, as the case may be shall, thereupon, comply with the terms of the recommendation immediately but not later than fifteen days of the receipt of such recommendation, and inform the Ombudsman of its compliance.
17 Sub-rule (5)	A copy of the award shall be sent to the complainant and the insurer named in the complaint	A copy of the award shall be sent to the complainant and the insurer or insurance broker, as the case may be named in the complaint.
17 Sub-rule (6)	The insurer shall comply with the award within thirty days of the receipt of the award and intimate compliance of the same to the Ombudsman	The insurer or insurance broker, as the case may be shall comply with the award within thirty days of the receipt of the award and intimate compliance of the same to the Ombudsman and upload the details in the complaints management system
17 Sub-rule (8)	The award of Insurance Ombudsman shall be binding on the insurers	The award of Insurance Ombudsman shall be binding on the insurers or insurance brokers, as the case may be.

(B) ACCOUNTS

All the Offices of the Insurance Ombudsman have submitted their audited Trial Balances as at 31.03.2021. L.S.Nalwaya & Co. Chartered Accountants, Mumbai who have been appointed as External Auditors for conducting the audit of Office of CIO, erstwhile ECOI (stand-alone) and consolidated accounts of the Council for Insurance Ombudsmen and all Offices of the Insurance Ombudsman for the financial year 2020-2021 have completed their Audit and signed the Accounts.

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

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

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

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

A copy of the consolidated Audit Report of the Office of the Council for Insurance Ombudsmen and the 17 Offices of the Insurance Ombudsman along with the Income and Expenditure Account and Balance Sheet as at 31.03.2021 is annexed below.

Independent Auditor's Report

To
The Secretary,
Office of the "Council for Insurance Ombudsmen" & 17 Offices of Insurance Ombudsmen (Erstwhile Executive Council of Insurers)
3rd Floor, Jeevan Seva Annexe,
Off. S.V. Road, Santacruz (West)
Mumbai – 400054

Report on the Financial Statements

1. We have audited the accompanying financial statements of the **Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) & 17 Offices of Insurance Ombudsmen** which comprise the Balance Sheet as at 31st March, 2021 and the Statement of Income & Expenditure for the year then ended on that date and a summary of significant accounting policies and other explanatory information. The financial statements of 16 Offices of Insurance Ombudsmen have been audited by Other Auditors and same has been relied upon by us.

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

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

Auditors' Responsibilities for the Audit of the Financial statements

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

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

We believe that the audit evidence we have obtained is sufficient and appropriate 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 paragraph, the financial statements have been prepared in accordance with the requirements of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 and Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) to the extent applicable and in the manner so required, give a true and fair view in conformity with the accounting principles generally accepted in India, as applicable to the Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) and its Offices.
- (i) In case of Balance Sheets give a true and fair view of the state of affairs of the CIO and its Offices as at 31st March, 2021; and
- (ii) In case of Statement of Income & Expenditure, of the deficit of the year ended on that date.

Emphasis of Matter

5. Without qualifying our opinion, we draw attention to:
- a) Note No. 2: The Office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) started its operations in 1998. The accounts were maintained by L.I.C of India till the year 2000-2001, which were unaudited figures. In the year 2001-2002, these unaudited figures were brought forward as the opening balances by the office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers).
- b) The financial statements regarding accounts of the 16 offices of Ombudsman offices have been audited by various auditors. We have relied on the audit reports of these various auditors. The consolidation of the same is being done after considering the fact that the amount received from Member Insurance Companies towards their share of expenses is not a surplus, but an advance / reimbursement towards their share of contribution. Further the amount received towards Capital Expenditure is reflected as a liability for contribution for Fixed Assets.
- c) Note No. 5: As per Ombudsman Rules 2017 (amended as on 02.03.2021) and the decision taken regarding the sharing of expenses of CIO & 17 OIO's in the 2nd Meeting of the Executive Council of Insurers, CIO will inform Life Insurance Council & General Insurance Council the actual expenses of CIO & 17 OIOs for the financial year, 2020-2021. The Actual expenses will be distributed equally and informed to Life Insurance Council and General Insurance Council who will have to process the refund / recovery on the basis of actual sharing.
- d) Note No. 10: The Management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, the office of "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) is not required to file Income Tax Return, as it is not carrying on any commercial activity.

- e) Note No. 11: Regarding TDS on GST on Contracts applicable from 01.10.2018 as per notification no 50/2018- Central Tax issued by CBIC, section 51 of CGST Act 2017, we have obtained TDS on GST number for Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and 17 Offices of Insurance Ombudsman and filed the TDS on GST returns during the financial year 2020-21. CIO have also filed the advance ruling papers with GST authorities for applicability of GST and are in the process of obtaining their opinion on the applicability of the said notification to our Organization.
- f) 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
- g) Office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) the financial statements have been prepared in the manner as specified in the circular No. ECOI/Cir No. 353/2020-21 which states that the excess of expenditure over income should be transferred to the a/c code 125- Collection of fixed assets, accordingly the deficit of each OIO has been adjusted to that account.
- h) The Ministry of Finance vide its notification G.S.R. 147(E) dated 02.03.2021 has amended Insurance Ombudsman Rules 2017 as Insurance Ombudsman (Amendment) Rules 2021. As per the said rule, the "Executive Council of Insurers" has been renamed as "Council for Insurance Ombudsmen".

Report on Other Legal & Regulatory Requirements

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

- d) In our opinion, the Balance Sheet and Statement of Income & Expenditure comply with the applicable accounting standards.

Other Matters

- a) It is observed that there is default in payment of TDS for Income Tax amounting to Rs. 329740/- as per TRACES. These defaults have not been responded by the OIO'S. These are long pending in nature and needs to be resolved or paid. Non-payment or Non-resolution will lead to payment of interest and late fees. However, no any provision has been made in this regards in Books of Accounts. The details are as follows.

Sr. No.	Name of office	Quarter	Form Type	Amount of Demand
1	Bengaluru	2015-16	-	5050.00
		2016-17	-	2770.00
2	Kochi	2007-08	-	2490.00
		2009-10	-	500.00
		2010-11	-	12030.00
		2012-13	-	820.00
		2019-20	-	110.00
		2020-21	-	13560.00
			Total.	37,330.00

- b) In case of Bengaluru OIO, Tax is not deducted at sources for outstanding expenses, i.e. Contractual payments other than AMC and staff amenities (Sodexo) payments made for the month of March 2021.


Cheque cancelled account is having balance of Rs.1686 which is long outstanding.

- c) In case of New Delhi OIO, the unmodified opinion expressed by the Auditor that Internal Audit of the office have not been undertaken during the year; hence the internal audit reports were not available. The Impact of the same on financial statements, which in view of the management will not be material, remains unascertainable.
- d) In case of Noida OIO, the unmodified opinion expressed by the Auditor that Internal Audit of the office have not been undertaken during the year; hence the internal audit reports were not available. The Impact of the same on financial statements, which in view of the management will not be material, remains unascertainable.
- e) In case of Patna OIO, The Total expenditure against of the grant is Rs. 1,05,25,168.95 in respect of that total fund is Rs. 1,22,20,000/- out of which Rs. 15,70,000/- is related to the financial year 2021-22 and sanctioned notionally for administrative expenses for the month of April and May of 2021-22. Auditors suggestion that transfer of utilized fund / excess of expenditure over income to collection of fixed assets (account code 125) should be equal in virtue of accounting principles, In the current financial year, excess of expenditure over the income of Rs. 1,05,25,168.95 and transferred fund in specified account code 125 called collection of fixed assets is Rs. 1,22,20,000/-.



- f) In case of Pune OIO, Payment vouchers are checked by the auditor from the statements made available to them, in 16 cases TDS have been excess deducted rather than the applicable rates and in 1 case TDS have not been deducted by the Pune OIO.

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


Ashish Nalwaya
Partner
MRN.110922



UDIN: 21110922AAAACE8270

Place: Mumbai
Date: 02.06.2021

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

Consolidated Balance Sheet as on 31st March, 2021

Liabilities	Year ended 31/03/2021		Year ended 31/03/2020	Assets	Year ended 31/03/2021		Year ended 31/03/2020
Collection for Fixed Assets:				Fixed Assets (at cost):			
1. Collection for Fixed Assets	5,64,57,628.98	5,25,10,275.01	5,64,67,628.98	Gross Block	5,90,50,946.70		
Balance as per last Balance Sheet	23,96,817.14			Add : Additions during the year	23,96,817.14		
Add : Fixed Assets purchased during FY 2020-21	53,54,171.11			Less : Deletions during the year	8,60,661.00		
Less : Depreciation charged for the FY 2020-21	5,25,10,275.01			Less : Accumulated Depreciation (attached herewith)	3,87,47,659.60	2,18,39,443.24	2,48,32,694.21
2. Receipts from Member Companies				Current Assets :			
Balance as per last Balance Sheet	3,74,62,822.85			Advances to Staff	31,784.00	34,958.00	34,958.00
Add : Replenishment received from 58 Member Cos.	62,63,00,090.30			Deposits	22,64,521.59	15,65,923.59	15,65,923.59
Less : Amount Refunded to Member Cos of LI and GI Council	3,74,62,822.85			Prepaid Expenses	11,43,417.78	10,34,195.00	10,34,195.00
Less : Excess of Expenditure over Income for 2020-21	53,67,24,170.61			Amount Receivable from ECOI towards Prof. Tax	-	7,530.00	7,530.00
Less : Fixed Assets purchased during FY 2020-21	23,96,817.14			Stamps on Hand Postage	540.00	3,219.00	3,219.00
Add : Depreciation for the FY 2020-21	53,54,171.11	9,25,33,273.36	3,74,62,822.85	Stamp on hand Revenue	18.00	18.00	18.00
		14,50,43,548.37	9,29,30,451.83	Stock on Hand Printing & Stationery	2,28,241.49	2,03,340.00	2,03,340.00
Current Liabilities :				O/I's Income : Funds receivable from Gen. Ins. Co.	9,55,573.00	-	-
Advance from Life Insurance Co. Ltd.				Cash & Bank Balances :			
Cheque Cancelled Account				Imprest Cash	-	14,828.00	14,828.00
Other misc Credits : Deposits received from court	6,412.00		2,56,62,302.48	Balance at Bank	27,07,53,369.87	11,62,08,407.88	11,62,08,407.88
Outstanding Expenses	33,58,035.00		1,835.00				
Provision for wage arrears	45,64,028.60		33,46,566.00				
Profession Tax deducted from Ombudsman salary payable to OIOs	14,42,35,948.00		2,19,41,428.37				
Refundable Deposit : Hyderabad			7,530.00				
Refundable Deposit : Jaipur			10,000.00				
Income Tax deducted from Salary Specialist Delhi		10,937.00	5,000.00				
TOTAL	29,72,16,908.97	14,39,05,113.68	14,39,05,113.68	TOTAL (in Rs.)	29,72,16,908.97	14,39,05,113.68	14,39,05,113.68

Note to Accounts as per Schedule 'B' annexed

As per our Receipt of even date
For L.S. Malviya & Co.
Chartered Accountants
MUMBAI 400 001
MUMBAI 400 001
UDIN: 110727

(Signature)
Partner

UDIN: 110727

Place: Mumbai
Date: 02.04.2021



(Signature)
Secretary General

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

Consolidated Income & Expenditure Account for the year ended 31st March, 2021

A/c Code	Expenses	Year ended 31/03/2021	Year ended 31/03/2020	A/c Code	Income	Year ended 31/03/2021	Year ended 31/03/2020
401	Basic Salary to Ombudsman	4,59,54,654.00	3,44,77,847.00	501	Sundry Receipts	99,933.00	21,297.00
402	DA to Ombudsman	77,99,298.00	55,53,138.00	502	Reversal of Excess Provisions	5,00,298.75	1,20,320.00
406	Basic Salary to Others	23,91,37,725.02	9,19,46,854.21	503	Payment received under RTI	2,548.00	1,960.00
407	Special Allowance	2,04,000.00	1,41,419.00	597	Pension from Previous emp. (basic)	1,10,14,434.00	83,36,732.00
408	DA to Others	7,01,14,790.91	5,82,31,516.62	598	Recovery of Pension from Prev Emp (DA)	24,31,229.00	19,12,864.00
409	HRA to Others	96,28,446.23	71,90,949.14	599	Profit on Sale of Fixed Assets	39,801.00	1,17,933.00
410	CCA to Others	18,67,592.99	18,08,944.06				
411	FPA to Others	13,57,029.51	12,04,117.95				
412	Conveyance to Others	16,07,130.72	15,74,217.89				
413	Deputation Allowances	1,85,00,163.55	1,78,28,895.28				
416	Qualification Pay to Others	5,55,000.00	8,21,322.00				
417	Other Allowances to Others	4,86,813.00	2,55,895.48				
420	Employer's Contribution to Pension Fund	91,96,664.46	88,17,253.00				
421	Employer's Contribution to Provident Fund	12,83,447.00	15,62,829.33				
422	Employer's Contribution to Gratuity	78,88,819.04	72,57,875.48				
423	Employer's Contribution to Mediclaim	17,97,806.64	14,69,049.00				
424	Employer's Contribution to GSI	1,06,820.24	1,08,628.82				
425	Leave Encashment	48,39,152.49	27,42,006.57				
426	Travelling Expenses on Tours	55,361.00	32,17,476.33				
427	Transfer TE	7,44,109.00	7,88,012.00				
428	LTC Expenses	2,10,560.00	14,40,446.00				
429	Motor Car Expenses	10,83,425.13	9,55,709.07				
430	Auditor's Remuneration	5,33,262.00	2,96,936.00				
431	Law Charges	49,633.00	1,81,107.00				
432	Printing & Stationery	20,21,117.24	22,13,612.24				
433	Postage & Revenue Stamps	18,85,496.18	24,91,433.21				
434	Bank Charges	14,190.07	12,926.37				
435	Telephone Charges	9,52,192.57	8,30,942.66				
436	Electricity Charges	35,43,109.47	43,54,060.00				
437	Carriage & Freight	2,19,034.00	1,88,000.00				
438	Repairs & Maintenance	8,76,190.70	6,76,061.89				
439	Staff Amenities	98,90,316.39	1,91,77,266.50				
440	Lumpsum Medical Benefit	20,42,900.86	20,01,839.67				
441	All Insurance Premiums	2,06,941.00	2,32,701.66				
442	Entertainment Expenses	4,61,355.04	5,86,104.15				
443	Contractual Payments Other than AMC	1,74,30,341.15	1,78,11,308.09				
444	AMC Payments	25,43,483.58	18,01,707.45				
445	Office Upkeep	8,87,403.02	7,77,157.35				
446	Subscription to Newspapers	2,17,159.00	2,80,895.00				
447	Conference Expenses	5,73,704.50	7,74,091.52				
448	Training Fees	-	1,50,922.00				
449	Consultancy Fees	5,76,455.00	81,04,496.95				
450	Rent, Rates & Taxes	4,20,23,659.80	4,11,10,926.40				
					Excess of Expenditure over Income	53,67,24,170.61	36,15,49,583.47



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

Consolidated Income & Expenditure Account for the year ended 31st March, 2021

A/c Code	Expenses	Year ended 31/03/2021	Year ended 31/03/2020	A/c Code	Income	Year ended 31/03/2021	Year ended 31/03/2020
451	Depreciation	53,54,171.11	53,29,284.32				
452	PR & Publicity	77,533.00	17,193.00				
455	Infrastructure & Renovation Cost	-	3,130.00				
453	Other Miscellaneous Expenses	4,38,042.36	5,28,959.80				
456	Expenses on External Committee	-	5,91,675.00				
457	Sunday Office Equipments (< Rs. 5,000/-)	3,27,462.00	1,22,042.00				
460	SR A/c	130.62	96.01				
461	Library Expenses	16,930.00	17,665.00				
462	Fixed Allowance to Ombudsman	1,53,14,516.00	1,14,88,963.00				
467	Reimb to empl for IT paid on perks	6,15,709.00	3,90,013.00				
468	Payment to Specialist	1,72,39,895.77	-				
469	Incidental Charges on line Hearing	50,743.00	-				
499	Loss on Sale of Fixed Assets	10,528.00	4,837.00				
	TOTAL (in Rs.)	55,08,12,414.36	37,19,42,756.47		TOTAL (in Rs.)	55,08,12,414.36	37,19,42,756.47

Note to Accounts as per Schedule 'B' annexed

As per our Report of year date
For L.S. Malwade & Co.
Chartered Accountants
Firm No: 11584/W
L.S. Malwade
Partner
SINCE 11/1907
LDRN
Place: Mumbai
Date: 02.06.2021



Signature
Secretary

Signature
Secretary General



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

Ref: CIO/consol.Accts./2020-21

02.06.2021

M/s L. S. Nalwaya & Co.

Chartered Accountants

122-Sheer_E-Punjab,

Opp. St Dominic Savio High School,

Andheri (East),32

Mumbai - 400 093

Dear Sirs,

Re: Audit of financial statements for the year ended March 31, 2021

In connection with your audit of Balance Sheet of the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and its 17 Ombudsman Offices as at March 31, 2021 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" (erstwhile Executive Council of Insurers) and its 17 Ombudsman Offices in accordance with the requirements of Insurance Act, 1938 and Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and in conformity with accounting principles generally accepted in India, as applicable.

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

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

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

Financial statements and records:

1. The accounts and records of the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and its 17 Ombudsman Offices have been maintained in accordance with the requirements of the Insurance Act 1938, Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and also in conformity with accounting principles generally accepted in India, as applicable.
2. The financial statements are in agreement with the books of account, and we have maintained proper books of account, as required by law. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
3. The management has taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the applicable provisions of the Insurance Act 1938, Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and for safeguarding the assets of Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and its 17 Ombudsman Offices for preventing and detecting fraud and other irregularities.
4. The financial statements are free from material errors and omissions
5. There have been no material changes since the date of the Balance sheet in respect of any of the statements made above, and no events have occurred subsequent to the Balance sheet date, which are of such nature that would affect the true and fair view of the state of affairs and results of Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and its 17 Ombudsman Offices as at March 31, 2021 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" (erstwhile Executive Council of Insurers) and its 17 Ombudsman offices during the current year are consistent with those adopted in the audited financial statements for the year ended 31st March, 2020.

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, 2020.
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" (erstwhile



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

Executive Council of Insurers) and its 17 Ombudsman offices or received in communications from employees, former employees, or others, which could have a material effect on the financial statements.

9. We acknowledge management's responsibility for implementation and operation of accounting and internal control systems in order to prevent and detect frauds and errors. We have adequate systems in place and we hereby certify that there were no material frauds, noticed or reported on or by office of "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) and its 17 Ombudsman offices during the year.

Liabilities:

10. Full provisions have been made in the Balance sheet for all known liabilities of the office of "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) and its 17 offices, due or accrued, as at March 31, 2021
11. The provisions made for expenses are not in excess and are reasonable.
12. Other than as disclosed in financial statements, there are no other amounts which are due from / to other branches / zones.

Loans, Advances and Other Assets:

13. Office of the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and its 17 Ombudsman offices have satisfactory title to all owned assets, and there are no liens or encumbrances on such assets nor has any asset been pledged as collateral.
14. The current assets have a value on realization in the ordinary course of business at least equal to the amounts at which they are stated in the books.
14. The net book values at which fixed assets are stated in the Balance sheet are arrived at:
- After taking into account all capital expenditure on additions there to, but no expenditure property chargeable to revenue,
 - After eliminating the cost and accumulated depreciation relating to items sold, discarded, demolished or destroyed,
 - After providing adequate depreciation on fixed assets during the year,
 - After considering impairment.

Cash and bank balances:

15. Office of Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) has "NIL" balance under cash-in-hand in the Balance Sheet as on date.

16. The management believes that the outstanding items lying in the bank reconciliation statements would not have material effect on financial statements.
17. There are proper controls and monitoring over the items reflected in the bank reconciliation statement.

Receivables:

18. Receivables represent bonafide sums due to the Office of "Council for insurance Ombudsmen" (erstwhile Executive Council of Insurers) in normal course of business.
Others:

Others:

19. There have been no events subsequent to the Balance sheet date which require adjustment of or disclosure in the financial statements,
20. To the best of our knowledge and belief, office of "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) has not made any improper payments or payments which are illegal or against public policy.
21. The management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, Office of "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) is not required to file Income Tax Return, as it is not carrying on any commercial activity.
22. The Office of the "Council for Insurance Ombudemen" (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).
23. The accounts of 16 offices of the Insurance Ombudsman have been audited by various auditors whereas accounts of Insurance Ombudsman, Mumbai audited by your audit firm. The consolidation of the same is being done after considering the fact that the amount received from all the insurance companies would be found excess or short on receiving the requisite data i.e., paid-up capital and gross direct premium income from all the insurance companies. Accordingly, the excess / short will be duly adjusted from the funds required from all the insurance companies for the subsequent financial year.
24. The management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, Office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) is not required to file Income Tax Return, as it is not carrying on any commercial activity.



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

25. 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 2020-21. We have also filed the advance ruling papers with GST authorities for applicability of GST and are in the process of obtaining their opinion on the applicability of the said notification to our Organization.
26. The Ministry of Finance vide its notification G.S.R. 147(E) dated 02.03.2021 has amended Insurance Ombudsman Rules 2017 as Insurance Ombudsman(Amendment) Rules 2021. As per the said rule, the "Executive Council of Insurers" has been renamed as "Council for Insurance Ombudsmen".

**For the Council for Insurance Ombudsmen
(Erstwhile Executive Council of Insurers)**

Secretary General

Place: Mumbai

Date: 02.06.2021

CONSOLIDATED ACCOUNTS OF
"COUNCIL FOR INSURANCE OMBUDSMEN"
(ERSTWHILE EXECUTIVE COUNCIL OF INSURERS)
AND 17 OFFICES OF INSURANCE OMBUDSMAN

SCHEDULE 'B

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED AS ON 31/03/2021

1. SIGNIFICANT ACCOUNTING POLICIES

A. SYSTEM OF ACCOUNTING

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

B. FIXED ASSETS

- i. Fixed Assets are stated at cost less depreciation.
- ii. Depreciation shall be provided at the rates prescribed as below and on the original cost of the assets on a straight-line method. All assets costing upto Rs.5,000/- each shall be charged to revenue account code 457Sundry 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 are classified as operating leases. Operating lease rentals are recognized as an expense, as applicable, over the lease period.



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

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).
3. As per Ombudsman Rules 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and as decided in the 2nd meeting of Executive Council of Insurers, office of the "Council for Insurance Ombudsmen"(erstwhile ECOI) has received Rs. 62,63,00,090/-(Rupees Sixty two crores sixty-three lakhs and ninety only) from the member companies of Life Insurance Council and General Insurance Council towards advance sharing of expenses for the financial year 2020-21 through Life Insurance Council and General Insurance council
4. We had received funds from Member Insurance companies through Life Insurance council and General Insurance Council for the financial year 2020-2021 on the basis of advance sharing done and, informed to member Insurance companies by Life insurance Council and General Insurance Council. After getting the requisite data i.e., Paid-up capital and Gross direct premium income from the insurance companies for the financial year 2019-2020, we had completed the necessary exercise of arriving at the share of expenses of the Insurance companies (actual share of expenses of each Insurance company) to identify status of each Insurance company with regard to the excess or short remittance received from them for the financial year 2019-2020, and accordingly, a schedule was prepared. Out of total refund of Rs. 4,78,87,771/- due to member Insurance companies of Life Insurance Council and General Insurance Council towards actual sharing of expenses for FY 2019-2020, we have refunded the entire amount. We have also recovered Rs. 94,69,375/- out of Rs 1,04,24,948/- towards actual sharing of expenses for the FY 2019-2020. The balance recoveries towards Actual sharing of Expenses for the FY 2019-2020 from four member companies of GI Council of Rs 9,55,573/- is shown in the Asset under A/c 291- Outstanding Income.
5. As per Ombudsman Rules 2017 (amended as on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) and the decision taken regarding the sharing of expenses of CIO & 17 OIO's in the 2nd Meeting of the Executive Council of Insurers, we will inform Life Insurance Council & General Insurance Council the actual expenses of CIO & 17 OIO's for the financial year, 2020-2021. The Actual expenses will be distributed equally and informed to Life Insurance Council and General Insurance council who will have to process the refund/recovery on the basis of actual sharing.
6. The amount of Rs. 35,11,15,000/- has been provided as replenishment to 17 offices of Insurance Ombudsman for the financial year 2020-2021.

7. 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 31.03.2021

Bhopal	Rs. 1,55,620/-
Hyderabad	Rs. 28,68,971/-
Noida	Rs. 3,31,444/-

For Noida OIO, the High Court order was to keep the amount received from Insurance Company in Fixed deposit. In the current FY 2020-2021 Interest earned on Fixed Deposit is added in the a/c 122- Other Misc. Credit and A/c 211-Sundry Deposit Recoverable. Therefore, reflected in the Balance sheet as an asset and also as Liability.

8. We have reconciled and received the confirmations of Balances of Sundry Creditors and Sundry Debtors.
9. 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.**
10. During the year, status of complaints is as under :

Particulars	Complaints o/s as on 01.04.2020	Received during the year	Disposed during the year	Outstanding o/s as on 31.03.2021
For Life Insurance	3593	13415	15493	1515
For general Insurance	2400	2890	4828	462
For Health	2729	9992	10275	2446
TOTAL	8722	26297	30596	4423



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

11. The Management has obtained opinion on its obligation to file Income Tax Return As per the opinion obtained, the office of "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) is not required to file Income Tax Return as it is not carrying on any commercial activity.
12. Regarding TDS on GST on Contracts applicable from 01.10.2018 as per notification no 50/2018- Central Tax issued by CBIC, Section 51 of CGST Act 2017, we have obtained TDS on GST number for Council for Insurance Ombudsmen (erstwhile executive Council of Insurers) and 17 Offices of Insurance Ombudsman and filed the TDS on GST returns during the financial year 2020-21. We have also filed the advance ruling papers with GST authorities for applicability of GST and are in the process of obtaining their option on the applicability of the said notification to our Organization
13. The Ministry of Finance vide its notification G.S.R. 147(E) dated 02.03.2021 has amended Insurance Ombudsman Rules 2017 Insurance Ombudsman(Amendment) Rules 2021. As per the said rule, the "Executive Council of Insurers" has been renamed as "Council for Insurance Ombudsmen".

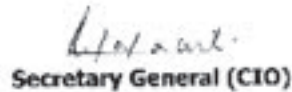
As per our Report of even date

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


Ashish Nalwaya
Partner
MRN: 110922




Secretary (CIO)


Secretary General (CIO)

UDIN :
Place : Mumbai
Date : 02.06.2021

(C) COMPLAINT ANALYSIS

The Complaints Statistics have been generated through the CMS. The following consolidated statements as at 31.03.2021 are attached herewith:

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

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
Complaints Received & Disposal statement for the period from 01.04.2020 to 31.03.2021

STATEMENT LIGIHI
 LIFE, GENERAL & HEALTH INSURANCE

Name of the centre	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	Ois at the beginning of the year	Received upto March	Total	Recommendations	Awards fig complaints	Awards fig ins. Co.	withdrawal	Non-Entertainable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Ahmedabad	2584	1491	4075	10	774	561	505	909	2759	945	64	1750	2759	158	375	783	1316
Bengaluru	78	1602	1680	1	356	349	44	806	1556	1453	103	0	1556	124	0	0	124
Bhopal	43	1074	1117	15	72	180	26	792	1085	1043	42	0	1085	32	0	0	32
Bubaneswar	153	848	1001	1	232	136	38	557	964	770	194	0	964	37	0	0	37
Chandigarh	548	3058	3606	0	1212	503	5	1538	3258	2518	739	1	3258	348	0	0	348
Chennai	104	1573	1677	9	245	179	168	825	1416	1057	359	0	1416	261	0	0	261
Delhi	77	1527	1604	495	108	315	45	641	1604	1599	5	0	1604	0	0	0	0
Guwahati	21	529	550	1	79	59	37	374	550	545	5	0	550	0	0	0	0
Hyderabad	124	1991	2115	3	381	179	69	1446	2078	1920	157	1	2078	37	0	0	37
Jaipur	63	958	1021	1	272	129	188	451	1021	983	38	0	1021	0	0	0	0
Kochi	77	1671	1748	0	440	574	71	583	1668	1434	232	2	1668	80	0	0	80
Kolkata	1774	2021	3795	53	1042	1137	337	821	3390	961	1192	1237	3390	405	0	0	405
Lucknow	213	1127	1340	39	331	260	57	653	1340	1045	245	50	1340	0	0	0	0
Mumbai	584	3137	3721	2	1566	291	347	1216	3422	2638	775	9	3422	299	0	0	299
Noida	233	1438	1671	100	468	225	164	549	1506	1219	286	1	1506	165	0	0	165
Patna	51	819	870	13	91	95	79	587	865	771	94	0	865	5	0	0	5
Pune	1985	1433	3428	257	715	467	363	312	2114	452	205	1457	2114	434	470	410	1314
Total	8722	26297	35019	1000	8384	5639	2513	13060	30596	21353	4735	4508	30596	2385	845	1193	4423

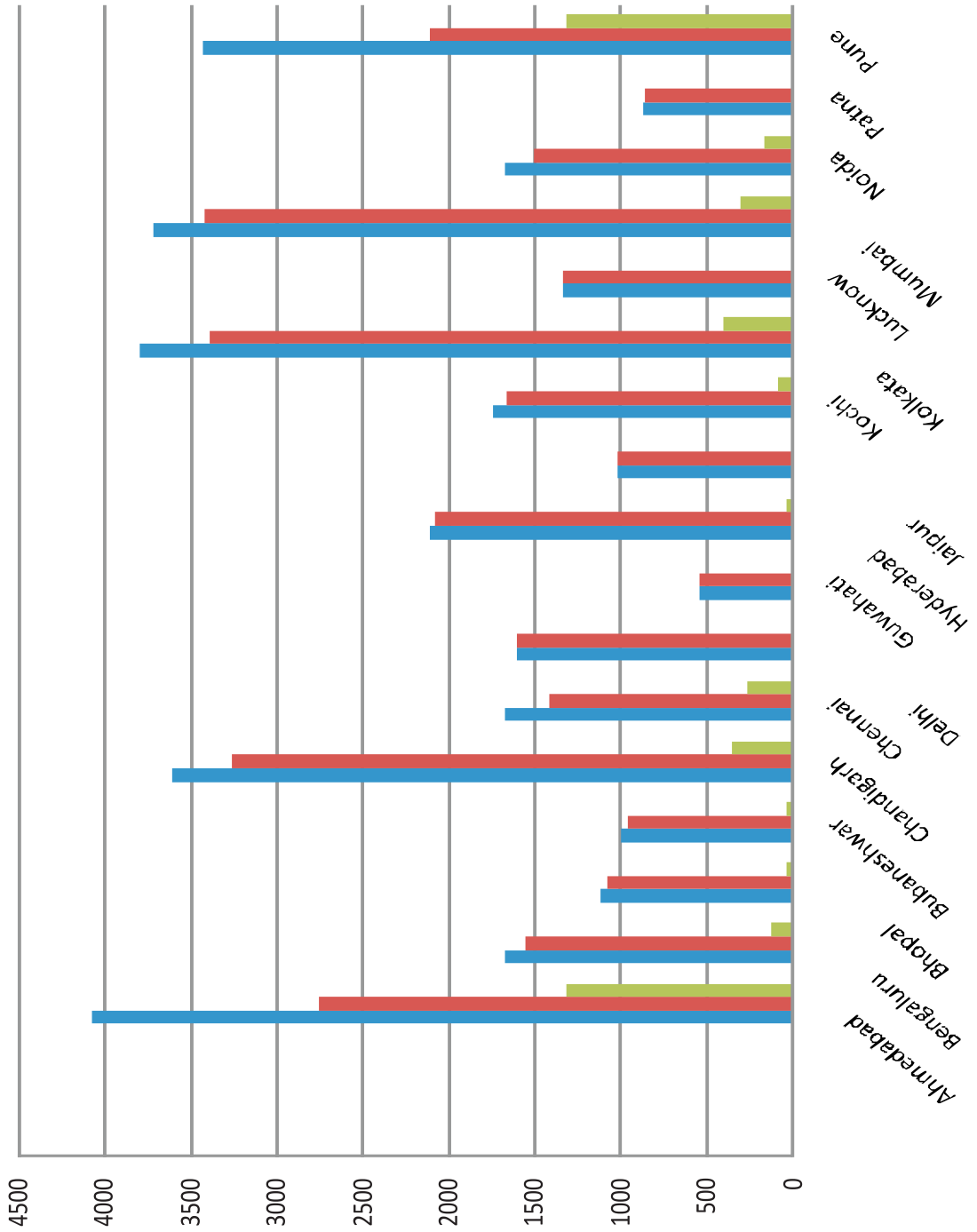
Life Insurance, General & Health Insurance Industry: Complaint Analysis (L1G1H1) as at 31.03.2021



■ Total No of Complaints
Total received

■ Total No of Complaints
Total Disposed

■ Total No of Complaints
Total Outstanding



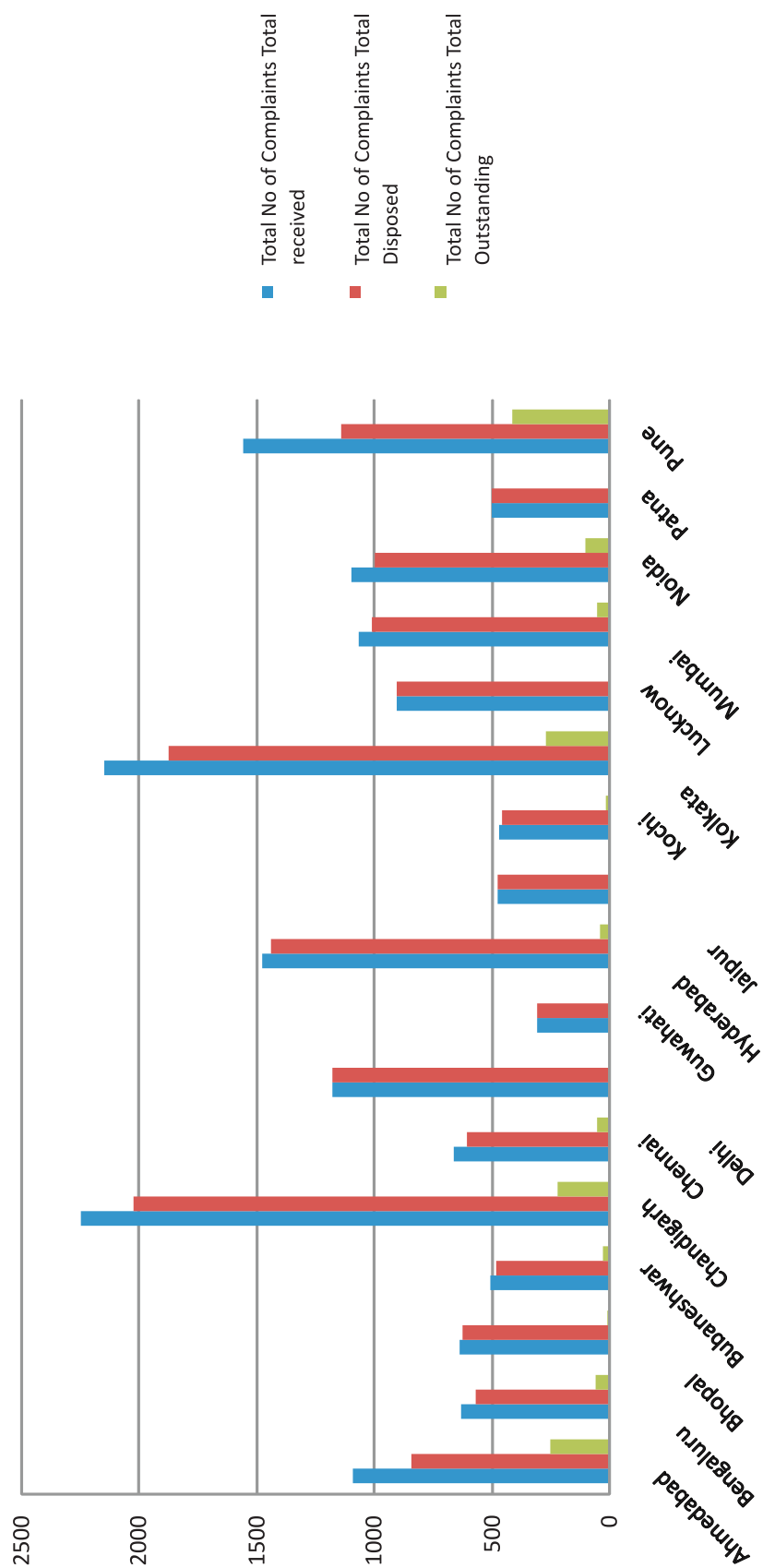
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
Complaints Disposal statement for the period from 01.04.2020 to 31.03.2021



STATEMENT L2
LIFE INSURANCE

Name of the centre	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints			Durationwise Outstanding complaints					
	O/s at the beginning of the year	Received upto March	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
Ahmedabad	683	414	1097	0	146	252	149	297	844	302	15	527	844	31	78	144	253
Bengaluru	29	604	633	0	116	127	22	310	575	538	37	0	575	58	0	0	58
Bhopal	30	608	638	15	39	95	9	469	627	597	30	0	627	11	0	0	11
Bubaneswar	72	440	512	0	97	85	10	296	488	397	91	0	488	24	0	0	24
Chandigarh	296	1953	2249	0	716	262	4	1047	2029	1633	395	1	2029	220	0	0	220
Chennai	22	641	663	8	71	69	37	425	610	517	93	0	610	53	0	0	53
Delhi	54	1125	1179	426	64	185	36	488	1179	1177	2	0	1179	0	0	0	0
Guwahati	16	295	311	0	34	19	26	232	311	310	1	0	311	0	0	0	0
Hyderabad	73	1406	1479	0	221	115	54	1052	1442	1340	101	1	1442	37	0	0	37
Jaipur	16	465	481	0	85	54	95	247	481	475	6	0	481	0	0	0	0
Kochi	30	444	474	0	97	170	22	171	460	399	60	1	460	14	0	0	14
Kolkata	880	1270	2150	37	542	523	195	581	1878	628	783	467	1878	272	0	0	272
Lucknow	160	747	907	9	262	189	34	413	907	672	201	34	907	0	0	0	0
Mumbai	118	949	1067	0	276	53	56	629	1014	837	177	0	1014	53	0	0	53
Noida	147	956	1103	81	318	117	108	375	999	824	174	1	999	104	0	0	104
Patna	16	488	504	6	39	54	57	346	502	477	25	0	502	2	0	0	2
Pune	951	610	1561	168	353	296	210	120	1147	165	142	840	1147	160	223	31	414
Total	3593	13415	17008	750	3476	2665	1124	7478	15493	11288	2333	1872	15493	1039	301	175	1515

Life Insurance Industry: (L2) Complaint Analysis (Centrewise) as at 31.03.2021



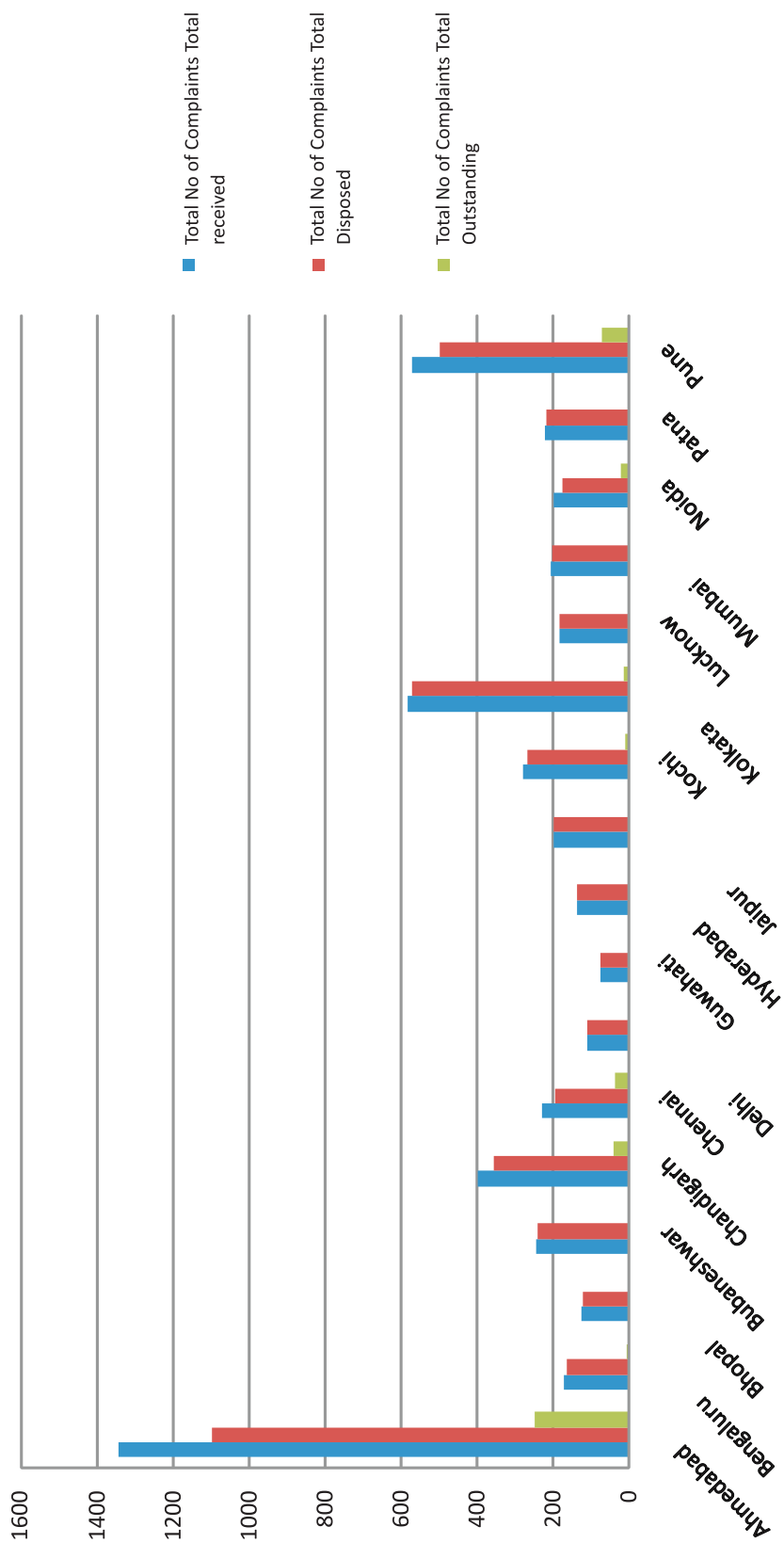
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
Complaints Disposal statement for the period from 01.04.2020 to 31.03.2021



STATEMENT G2
GENERAL INSURANCE

Name of the centre	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	O/s at the beginning of the year	Received upto March	Total	Recom mendations	Awards fvg complain ant	awards fvg. Ins. Co.	withdraw al	Non- Entertain able	Total Dispos ed	Within 3 month s	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Ahmedabad	1202	142	1344	0	535	256	189	116	1096	116	3	977	1096	8	16	224	248
Bengaluru	10	163	173	1	27	42	4	91	165	153	12	0	165	8	0	0	8
Bhopal	1	126	127	0	10	16	2	96	124	123	1	0	124	3	0	0	3
Bubateshwar	41	205	246	0	56	30	12	145	243	193	50	0	243	3	0	0	3
Chandigarh	67	331	398	0	117	85	1	155	358	258	100	0	358	40	0	0	40
Chennai	20	211	231	0	55	25	15	100	195	125	70	0	195	36	0	0	36
Delhi	6	107	113	15	14	21	2	61	113	113	0	0	113	0	0	0	0
Guwahati	0	77	77	1	14	10	2	50	77	76	1	0	77	0	0	0	0
Hyderabad	7	133	140	0	27	14	1	98	140	132	8	0	140	0	0	0	0
Jaipur	12	186	198	0	44	40	12	102	198	187	11	0	198	0	0	0	0
Kochi	13	266	279	0	43	105	12	108	268	217	50	1	268	11	0	0	11
Kolkata	464	120	584	12	177	280	42	59	570	66	58	446	570	14	0	0	14
Lucknow	22	161	183	17	16	31	10	109	183	158	15	10	183	0	0	0	0
Mumbai	31	175	206	1	60	50	18	73	202	156	46	0	202	4	0	0	4
Noida	25	173	198	7	49	40	15	66	177	141	36	0	177	21	0	0	21
Patna	20	202	222	5	29	15	7	163	219	185	34	0	219	3	0	0	3
Pune	459	112	571	18	229	139	78	36	500	39	12	449	500	41	29	1	71
Total	2400	2890	5290	77	1502	1199	422	1628	4828	2046	469	1702	4217	192	45	225	462

General Insurance Industry (G2) Complaint analysis (Centrewise) as at 31.03.2021



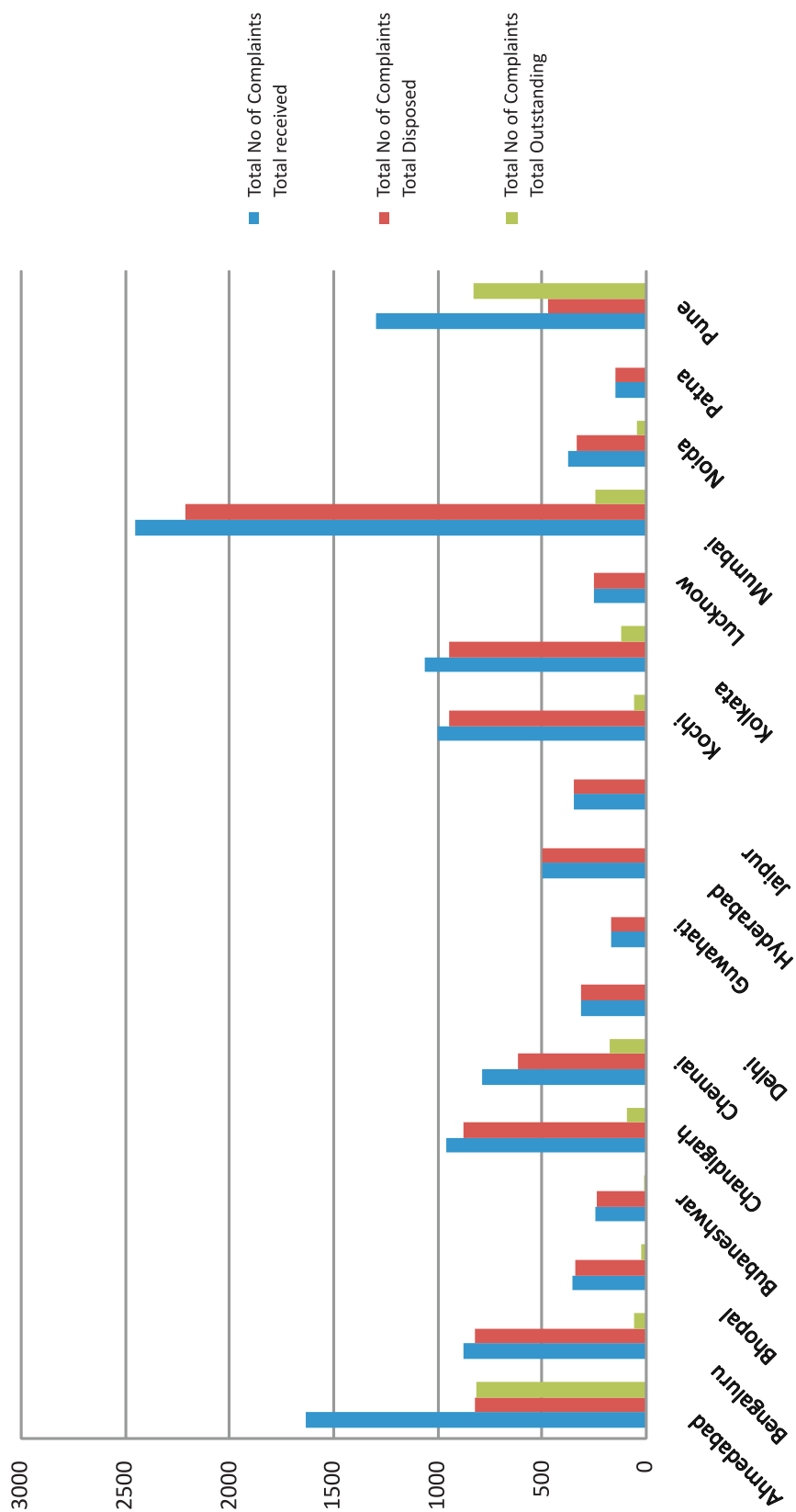
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
Complaints Disposal statement for the period from 01.04.2020 to 31.03.2021



STATEMENT H2
HEALTH INSURANCE

Name of the centre	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	O/s at the beginning of the year	Received upto March	Total	Recom mendations	Awards fig. complain ant	Dismiss al awards fig. Ins. Co.	Withdrawal	Non-Entertainable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Ahmedabad	699	935	1634	10	93	53	167	496	819	527	46	246	819	119	281	415	815
Bengaluru	39	835	874	0	213	180	18	405	816	762	54	0	816	58	0	0	58
Bhopal	12	340	352	0	23	69	15	227	334	323	11	0	334	18	0	0	18
Bubaneswar	40	203	243	1	79	21	16	116	233	180	53	0	233	10	0	0	10
Chandigarh	185	774	959	0	379	156	0	336	871	627	244	0	871	88	0	0	88
Chennai	62	721	783	1	119	85	106	300	611	415	196	0	611	172	0	0	172
Delhi	17	295	312	54	30	109	7	112	312	309	3	0	312	0	0	0	0
Guwahati	5	157	162	0	31	30	9	92	162	159	3	0	162	0	0	0	0
Hyderabad	44	452	496	3	133	50	14	296	496	448	48	0	496	0	0	0	0
Jaipur	35	307	342	1	143	35	61	102	342	321	21	0	342	0	0	0	0
Kochi	34	961	995	0	300	299	37	304	940	818	122	0	940	55	0	0	55
Kolkata	430	631	1061	4	323	334	100	181	942	267	351	324	942	119	0	0	119
Lucknow	31	219	250	13	53	40	13	131	250	215	29	6	250	0	0	0	0
Mumbai	435	2013	2448	1	1230	188	273	514	2206	1645	552	9	2206	242	0	0	242
Noida	61	309	370	12	101	68	41	108	330	254	76	0	330	40	0	0	40
Patna	15	129	144	2	23	26	15	78	144	109	35	0	144	0	0	0	0
Pune	585	711	1296	71	133	32	75	156	467	248	51	168	467	233	218	378	829
Total	2729	9992	12721	173	3406	1775	967	3954	10275	7627	1895	753	10275	1154	499	793	2446

Health Insurance Industry (H2) Complaint Analysis (Centrewise) as at 31.03.2021



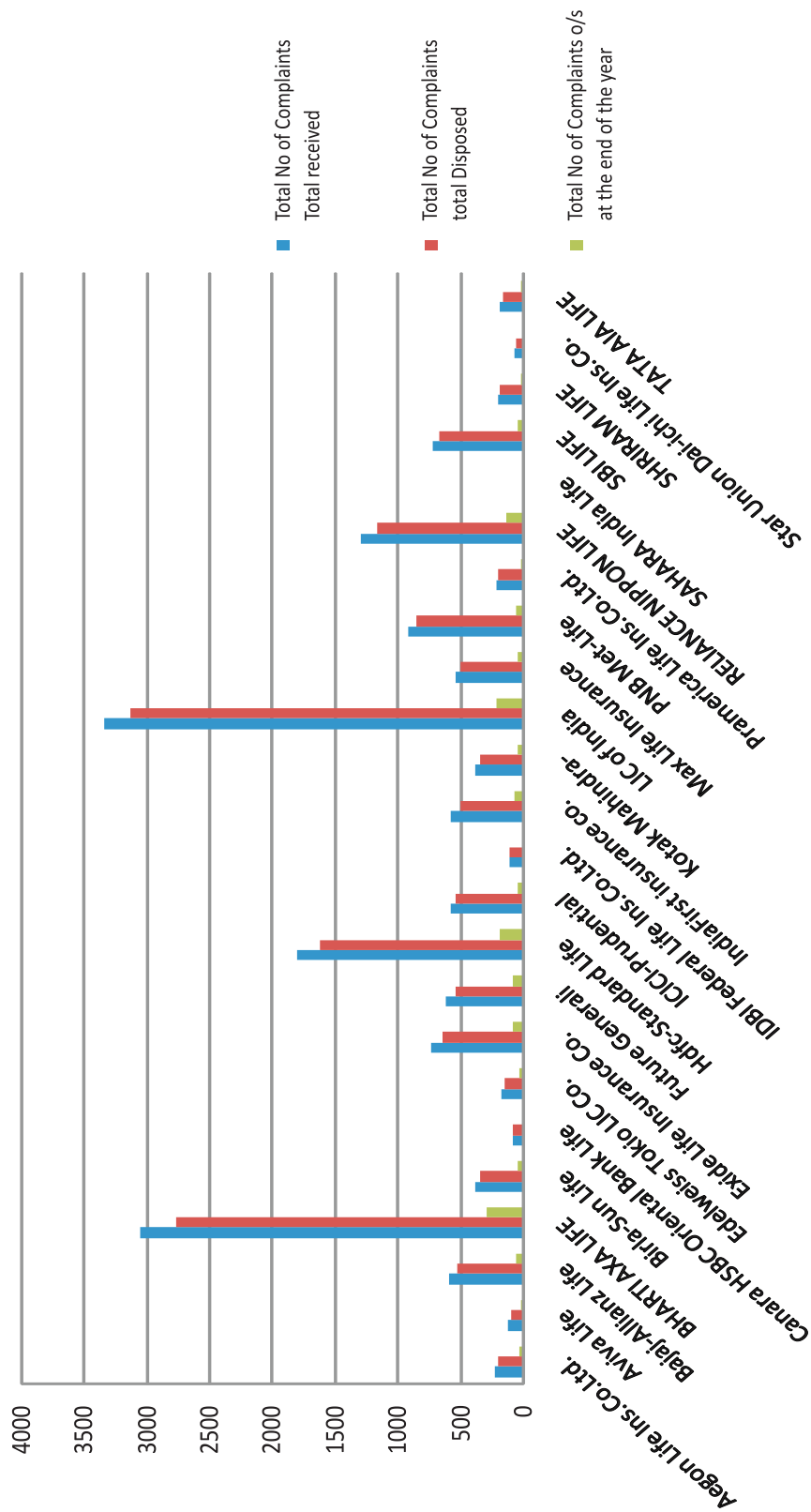
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
Complaints Disposal statement (Company-Wise) for the period from 01.04.2020 to 31.03.2021



STATEMENT L3
LIFE INSURANCE

Name of Company	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	O/s at the beginning of the year	Received upto March	Total	Recomm endations	Awards fvg complainant	Awards fvg ins. Co.	withdrawal	Non-Entertain able	Total Disposed	Within 3 months to 1 year	3 months to 1 year Above 1 year	Total Disposed	Within 3 months to 1 year	Above 1 year	Total Outstanding		
Aegon Life Ins.Co.Ltd.	73	155	228	2	49	42	12	95	200	125	50	25	16	5	7	28	
Aviva Life	35	91	126	4	32	23	5	44	108	67	28	13	15	2	1	18	
Bajaj-Allianz Life	108	483	591	37	94	82	35	283	531	424	57	50	34	8	18	60	
BHARTI AXA LIFE	598	2451	3049	356	891	219	177	1122	2765	2043	448	274	222	44	18	284	
Birla-Sun Life	92	292	384	4	81	93	18	151	347	236	60	51	27	5	5	37	
Canara HSBC Oriental Bank Life	11	76	87	1	13	15	7	47	83	69	11	3	3	1	0	4	
Edeleweiss Tokio LIC Co.	25	153	178	4	35	24	15	71	149	120	19	10	22	5	2	29	
Exide Life Insurance Co.	323	414	737	9	199	198	43	200	649	309	112	228	45	33	10	88	
Future Generali	256	368	624	9	219	107	28	184	547	268	109	170	32	30	15	77	
Hdfc-Standard Life	434	1364	1798	98	326	237	200	755	1616	1136	254	226	106	48	28	182	
ICICI-Prudential	94	491	585	9	79	107	59	287	541	428	68	45	28	10	6	44	
IDBI Federal Life Ins.Co.Ltd.	32	87	119	3	23	26	16	43	111	76	16	19	4	3	1	8	
IndiaFirst insurance co.	79	501	580	21	167	56	28	236	508	419	63	26	508	48	21	3	72
Kotak Mahindra-	71	316	387	6	60	92	25	161	344	241	77	26	344	36	2	43	
LIC of India	571	2771	3342	28	345	646	221	1892	3132	2442	356	334	152	30	28	210	
Max Life Insurance	70	475	545	37	76	85	47	259	504	405	62	37	36	4	1	41	
PNB Met-Life	147	769	916	55	226	121	46	414	862	667	146	49	49	2	3	54	
Pramerica Life Ins.Co.Ltd.	52	171	223	4	44	49	12	98	207	143	46	18	207	10	3	16	
RELIANCE NIPPON LIFE	354	945	1299	54	373	235	60	441	1163	752	206	205	95	26	15	136	
SAHARA India Life	0	11	11	0	0	2	0	9	11	11	0	0	0	0	0	0	
SBI LIFE	81	645	726	2	82	132	32	430	678	577	73	28	678	34	9	48	
SHRIRAM LIFE	35	177	212	2	32	22	17	124	197	156	33	8	197	11	0	15	
Star Union Dai-ichi Life Ins.Co.	17	56	73	0	15	16	6	32	69	47	10	12	69	2	0	4	
TATA AIA LIFE	35	153	188	5	15	36	15	100	171	127	29	15	171	12	5	17	
Total	3593	13415	17008	750	3476	2665	1124	7478	15493	11288	2333	1872	1039	301	175	1515	

Life Insurance Industry (L3) Complaints Analysis Company wise as at 31.03.2021



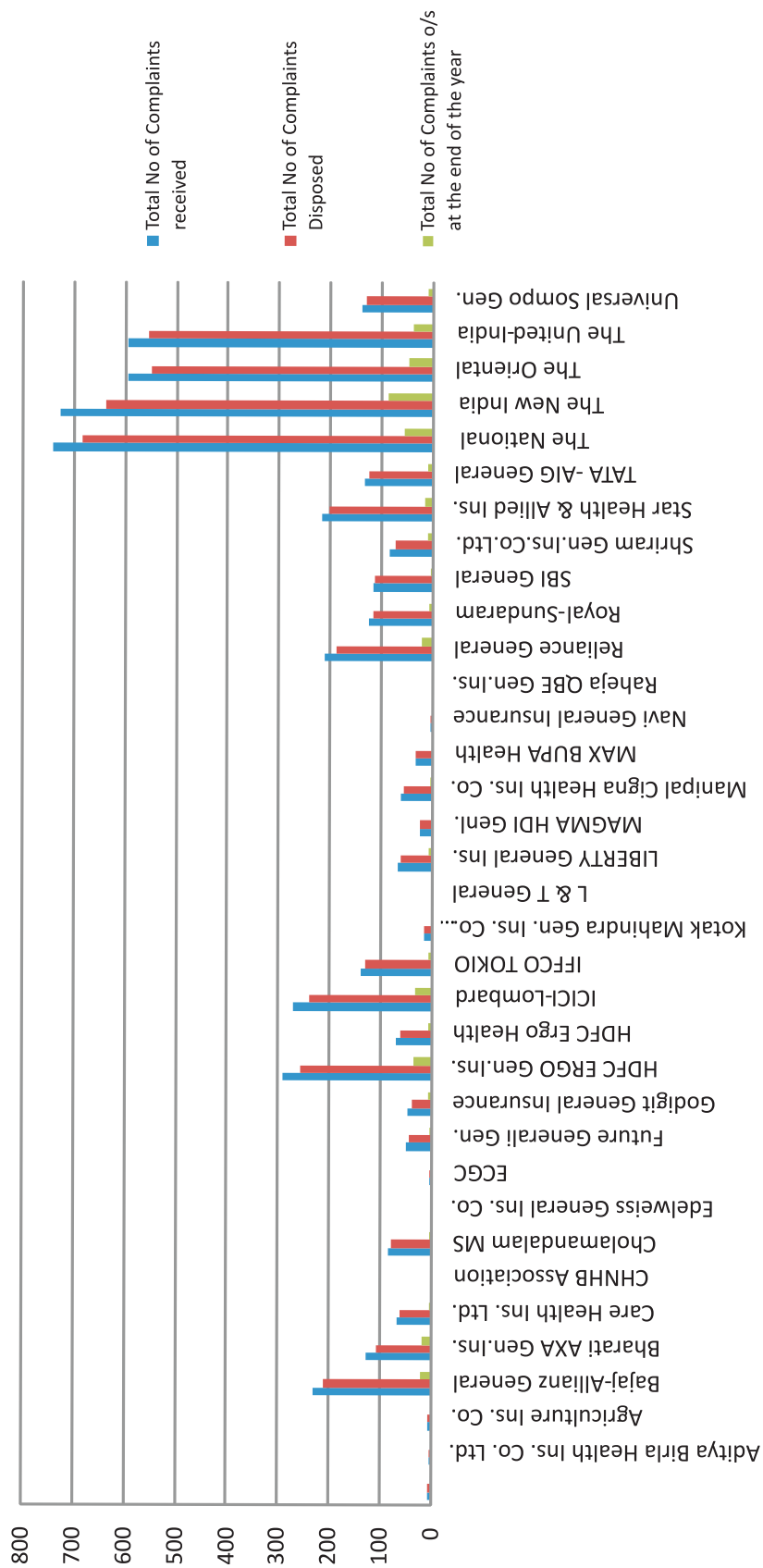
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

Complaints Disposal statement (Company-Wise) for the period from 01.04.2020 to 31.03.2021

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 upto March	Total	Recom mendati ons	Awards fvg complai nant	awards fvg. Ins. Co.	withdrawal	Non-Enter taina ble	Total Disposed	Within 3 months to 1 year	Above 1 year	Within 3 months to 1 year	Above 1 year	Total Outstanding	
Acko General Insurance Co. Ltd.	0	8	8	0	0	2	0	6	8	7	1	0	0	0	
Aditya Birla Health Ins. Co. Ltd.	4	0	4	0	2	0	2	0	4	0	0	4	0	0	
Agriculture Ins. Co.	2	4	6	0	1	0	1	4	6	4	0	2	0	0	
Bajaj-Allianz General	70	160	230	1	46	60	13	90	210	129	41	40	6	20	
Bharati AXA Gen. Ins.	24	103	127	3	22	36	6	41	108	77	17	14	3	19	
Care Health Ins. Ltd.	56	11	67	7	18	27	4	6	62	9	4	49	0	5	
CHINHB Association	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Cholamandalam MS	17	66	83	1	11	16	8	42	78	57	8	13	0	5	
Edelweiss General Ins. Co.	1	1	2	0	0	2	0	0	2	1	1	0	0	0	
ECGC	0	4	4	0	1	1	0	2	4	2	2	0	0	0	
Future General Gen.	7	42	49	0	16	7	0	22	45	33	8	4	0	4	
Godigit General Insurance	7	39	46	1	8	7	1	21	38	32	6	0	3	8	
HDFC ERGO Gen. Ins.	67	225	292	1	47	74	24	111	257	182	38	37	22	35	
HDFC Ergo Health	61	9	70	3	24	23	8	4	62	8	2	52	0	8	
ICICI Lombard	56	216	272	6	44	59	17	113	239	182	35	22	2	33	
IFFCO TOKIO	63	76	139	1	38	38	9	45	131	68	20	43	0	8	
Kotak Mahindra Gen. Ins. Co. Ltd.	3	13	16	0	7	2	1	6	16	11	4	1	0	0	
L & T General	0	2	2	0	0	0	0	2	2	2	0	0	0	0	
LIBERTY General Ins.	7	59	66	2	11	8	0	39	60	52	6	2	5	6	
IMAGMA HDI Gen.	6	17	23	0	5	2	2	14	23	15	8	0	0	0	
Manipal Cigna Health Ins. Co.	56	4	60	11	9	23	10	3	56	3	0	53	0	4	
MAX BUPA Health	33	1	34	2	9	6	15	1	33	1	1	31	0	1	
Navi General Insurance	1	3	4	0	1	1	0	2	4	3	0	1	0	0	
Raheja QBE Gen. Ins.	0	1	1	0	0	0	0	1	1	1	0	0	0	0	
Reliance General	30	180	210	3	31	47	22	86	189	151	24	14	15	21	
Royal-Sundaram	25	99	124	3	34	25	2	52	116	84	19	13	5	8	
SBI General	20	97	117	3	23	21	5	61	113	87	15	11	3	4	
Shriram Gen. Ins. Co. Ltd.	8	75	83	3	25	6	1	39	74	58	15	1	0	9	
Star Health & Allied Ins.	206	11	217	3	83	74	36	6	202	8	2	192	0	15	
TATA-AIG General	27	107	134	4	17	32	14	58	125	91	18	16	4	9	
The National	434	308	742	3	249	169	63	202	686	271	57	358	14	56	
The New India	405	323	728	3	254	165	44	174	640	258	59	323	10	88	
The Oriental	344	252	596	8	215	111	55	160	549	227	38	284	8	47	
The United-India	311	284	595	3	204	132	52	165	556	247	44	265	15	39	
Universal Sampo Gen.	49	90	139	2	47	23	7	50	129	77	14	38	5	10	
Total	2400	2890	5290	77	1502	1199	422	1628	4828	2438	507	1883	192	462	

General Insurance Industry (G3) Complaints Analysis Company wise as at 31.03.2021



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

Complaints Disposal statement (Company-Wise) for the period from 01.04.2020 to 31.03.2021

**STATEMENT H3
HEALTH INSURANCE**

Name of Company	Total No of Complaints		Received upto March	Total	Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints		
	O/s at the beginning of the year	O/s at the end of the year			Recommen- dations	Awards fvg complainant	Awards fvg ins.co.	withdrawal	Non-Entertain- able	Total Disposed	Within 3 months to 1 year	Above 1 year	Total Disposed	Within 3 months to 1 year	Above 1 year	Total Outstanding	
ACKO GENERAL INSURANCE CO. LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Aditya Birla Health Insurance Company Limited	31	94	125	3	30	17	12	40	102	72	20	10	102	9	5	23	
Aegon Life Ins.Co.Ltd.	0	2	2	0	0	1	0	1	2	2	0	0	2	0	0	0	
Agriculture Insurance Company of India Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bajaj Allianz General Insc Co. Ltd.,	41	207	248	1	65	43	17	74	200	160	35	5	200	23	10	48	
Bajaj Allianz Life Insurance Co. Ltd.	2	7	9	0	0	0	5	4	9	7	2	0	9	0	0	0	
Bhart AXA General Insurance Co.Ltd.	7	41	48	3	9	9	2	16	39	30	7	2	39	8	1	9	
Bhart AXA Life Ins. Co. Ltd.	3	2	5	0	2	1	0	2	5	2	2	1	5	0	0	0	
Birla Sun Life Insurance Co. Ltd.	1	1	2	0	1	1	0	0	2	0	2	0	2	0	0	0	
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	
Care Health Insurance Ltd.	112	431	543	12	105	89	71	192	469	354	84	31	469	26	22	74	
CHNH ASSOCIATION	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Cholamandalam MS Gen. Insu.Co. Ltd	8	150	158	1	38	13	1	66	119	110	9	0	119	36	1	39	
EDELWEISS GENERAL INSURANCE CO LTD	0	6	6	0	0	1	0	4	5	5	0	0	5	0	1	1	
Edelweiss Tokio Life Ins. Co. Ltd.	0	2	2	0	1	0	0	1	2	1	1	0	2	0	0	0	
Exide Life Insurance Company Ltd.	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	

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OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

Complaints Disposal statement (Company-Wise) for the period from 01.04.2020 to 31.03.2021

**STATEMENT H3
HEALTH INSURANCE**

Name of Company	Total No of Complaints		Received upto March	Total	Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints		
	O/s at the beginning of the year	O/s at the end of the year			Recommen- dations	Awards fvg complainant	Awards fvg Ins.co.	withdrawal	Non-Entertain- able	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
Future Generali India Insurance Co. Ltd.	4	123	127	0	27	23	1	36	87	80	4	3	87	38	2	0	40
Future Generali India Life Ins. Co. Ltd.	0	4	4	0	0	3	0	1	4	3	1	0	4	0	0	0	0
GODIGIT General Insurance Co. Ltd	0	12	12	0	5	0	0	3	8	7	1	0	8	4	0	0	4
HDFC ERGO General Insurance Company Ltd.	52	438	490	13	115	51	64	153	396	335	50	11	396	66	15	13	94
HDFC Ergo Health Ins.	114	301	415	4	104	69	47	132	356	241	91	24	356	22	12	25	59
HDFC Standard Life Insurance Co. Ltd.	1	22	23	0	1	3	0	16	20	18	2	0	20	2	1	0	3
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	16	145	161	3	27	26	15	62	133	109	21	3	133	21	4	3	28
ICICI Prudential Life Insurance Co. Ltd.	5	8	13	0	2	3	3	3	11	7	4	0	11	0	0	2	2
IDBI Federal Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IFFCO-TOKIO Genl. Insc. Co. Ltd.	24	186	210	0	57	27	9	81	174	155	14	5	174	20	6	10	36
IndiaFirst Life Insurance Co. Ltd.,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kotak Mahindra General Insurance Company Limited	0	12	12	0	0	3	2	5	10	10	0	0	10	2	0	0	2
Kotak Mahindra Life Insurance Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
L&T GENERAL INSURANCE CO.LTD.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Liberty Gen. Ins.Co.Ltd	9	15	24	0	5	9	2	5	21	14	4	3	21	0	0	3	3
LIC of India	21	96	117	0	23	28	6	53	110	79	22	9	110	3	3	1	7
Magna HDI General Insurance Co. Ltd.	0	5	5	0	0	2	0	3	5	5	0	0	5	0	0	0	0
Manipal Cigna Health Insurance Company Limited	72	262	334	6	76	78	15	100	275	187	76	12	275	28	17	14	59
MAX BUPA HEALTH INSURANCE CO.LTD	103	361	464	21	146	41	83	121	412	290	91	31	412	29	13	10	52
Max Life insurance Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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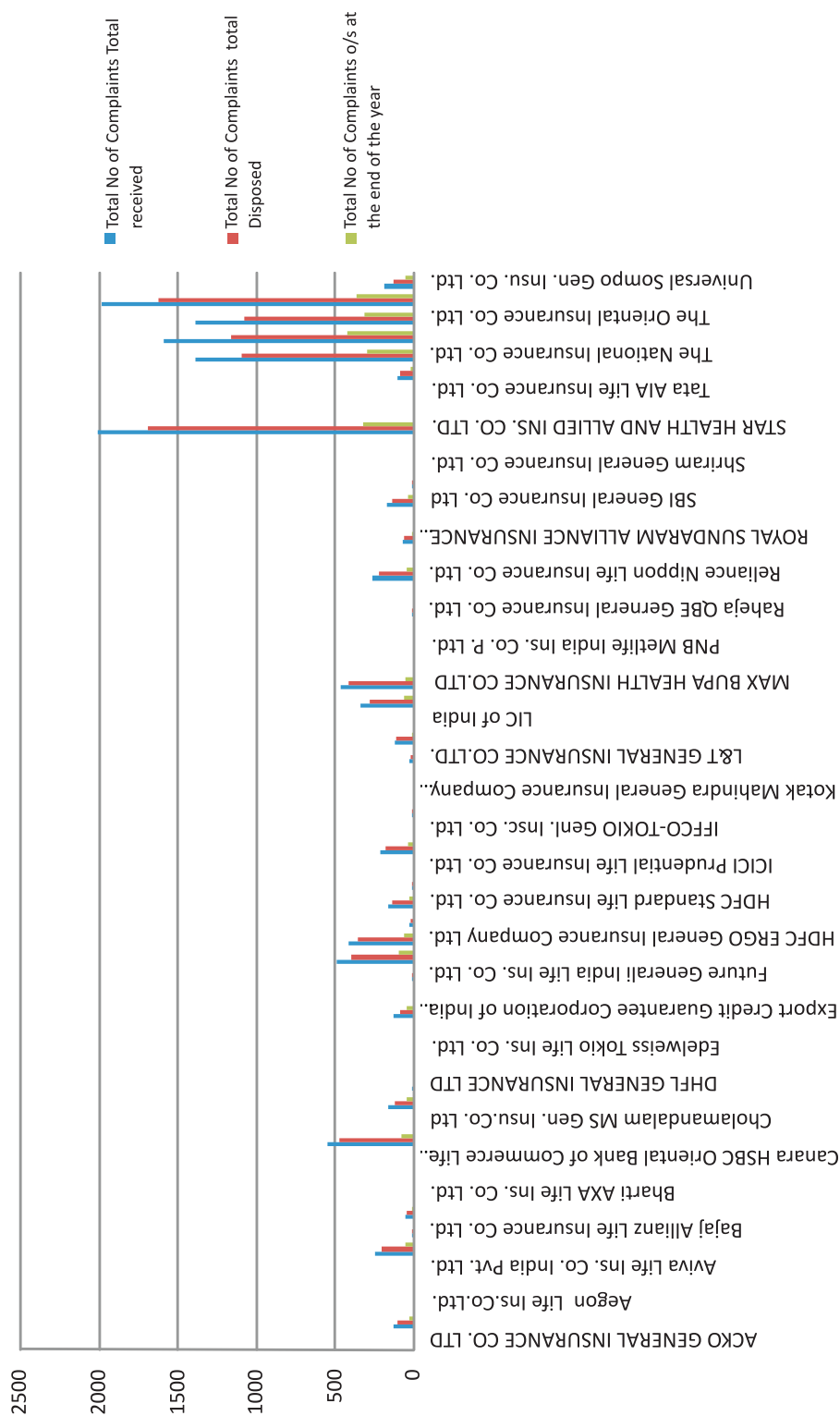
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

Complaints Disposal statement (Company-Wise) for the period from 01.04.2020 to 31.03.2021

**STATEMENT H3
HEALTH INSURANCE**

Name of Company	Total No of Complaints		Received upto March	Total	Complaints disposed by way of							Durationwise disposal of Complaints				Durationwise Outstanding complaints		
	O/s at the beginning of the year	O/s at the end of the year			Recommen- dations	Awards fvg complainant	Awards fvg ins.co.	withdrawal	Non-Entertain- able	Total Disposed	Within 3 months to 1 year	Above 1 year	Total Disposed	Within 3 months to 1 year	Above 1 year	Total Outstanding		
Navi General Insurance	0	2	2	2	0	1	0	0	0	0	2	0	0	0	0	0		
PNB MetLife India Ins. Co. P. Ltd.	2	4	2	4	0	1	0	0	0	0	4	2	0	0	0	0		
Pramerica Life Insurance Co.	0	6	6	6	0	1	0	0	0	0	6	6	0	0	0	0		
Raneja QBE General Insurance Co. Ltd.	1	3	3	4	0	0	0	0	0	0	4	3	0	0	0	0		
Reliance General Insurance Co. Ltd.	50	211	211	261	8	63	40	27	82	220	220	171	33	16	20	41		
Reliance Nippon Life Insurance Co. Ltd.	1	2	2	3	0	1	0	1	1	3	3	2	0	1	0	0		
Royal Sundaram Alliance Insurance Company Limited	8	68	60	68	2	7	5	8	36	58	58	51	6	1	7	10		
Sahara India Life Ins. Co. Ltd	1	0	0	1	0	0	0	1	0	1	0	0	1	0	0	0		
SBI General Insurance Co. Ltd	23	147	147	170	2	25	30	7	74	138	138	115	17	6	17	32		
SBI Life Insurance Co. Ltd.	2	4	4	6	0	3	2	0	1	6	6	2	4	0	0	0		
Shriram General Insurance Co. Ltd.	0	1	1	1	0	0	0	1	0	1	1	1	0	0	0	0		
Shriram Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Star Health And Allied Ins. Co. Ltd.	330	1677	1677	2007	46	455	277	207	703	1688	1688	1352	268	68	196	319		
Star Union Dai-ichi-Life Ins. Co.	0	5	5	5	0	0	1	0	4	5	5	5	0	0	0	0		
Tata AIA Life Insurance Co. Ltd.	0	1	1	1	0	0	0	1	0	1	1	1	0	0	0	0		
Tata AIG General Insurance Co.Ltd.	11	93	93	104	0	11	23	5	47	86	86	79	6	1	12	18		
The National Insurance Co. Ltd.	444	941	941	1385	11	420	238	75	348	1092	1092	655	256	181	105	293		
The New India Assurance Co. Ltd.	396	1189	1189	1585	10	453	182	97	420	1162	1162	849	202	111	154	423		
The Oriental Insurance Co. Ltd.	369	1012	1381	9	9	466	172	46	379	1072	1072	763	204	105	117	309		
The United India Insurance Co. Ltd.	436	1545	1981	16	16	621	233	131	615	1616	1616	1174	333	109	156	365		
Universal Sampo Gen. Insu. Co. Ltd.	29	154	183	2	2	39	25	5	59	130	130	107	20	3	33	53		
TOTAL	2729	9992	12721	173	3406	1775	967	3954	10275	10275	7627	1895	753	10275	499	2446		

Health Insurance Industry (H3) Complaints Analysis Company wise as at 31.03.2021



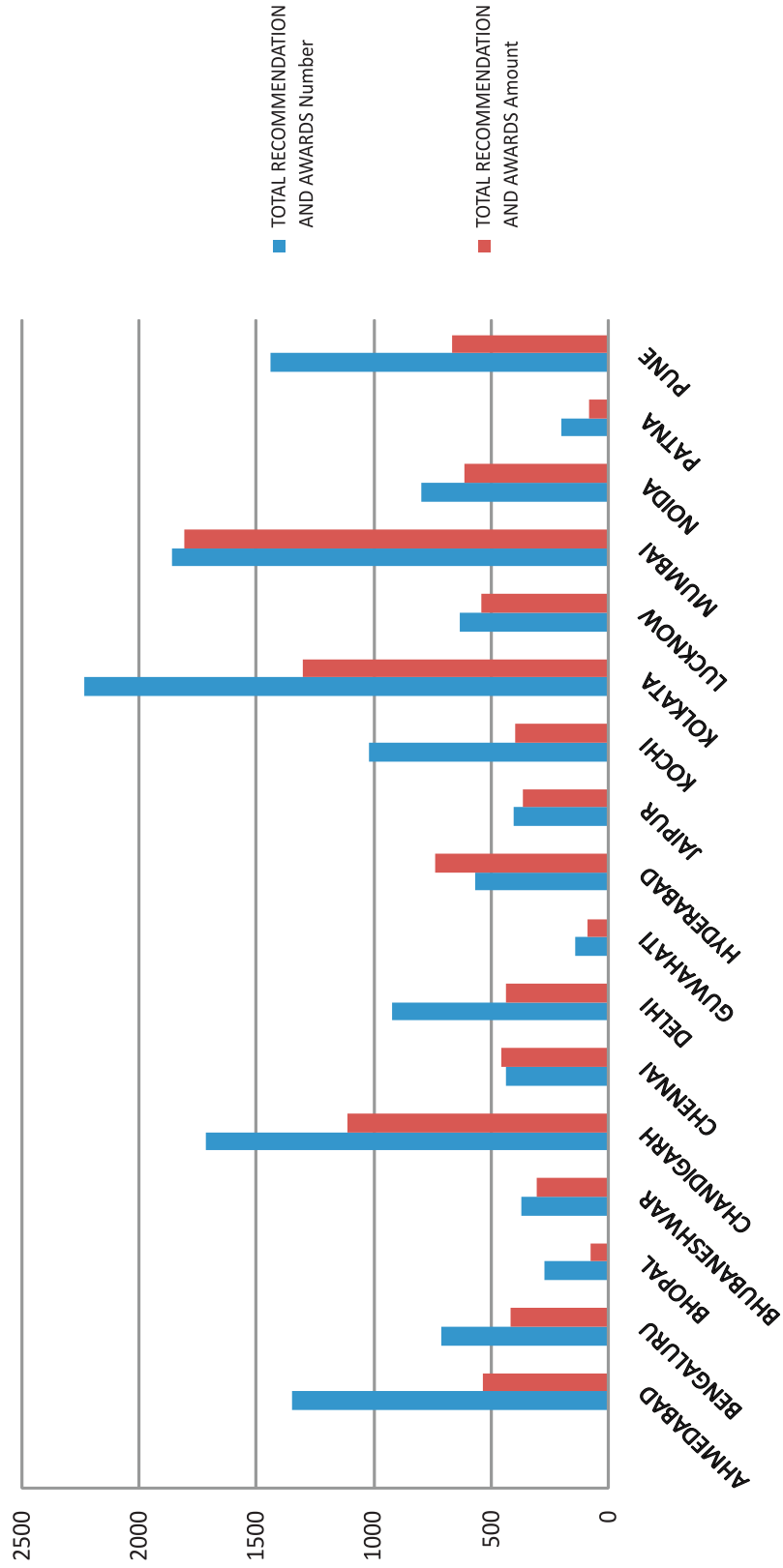
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS (CENTRE-WISE) FOR THE PERIOD
FROM 01.04.2020 TO 31.03.2021



Rs. in Lacs L4G4H4

Name of the Centre	LIFE		GENERAL		HEALTH		TOTAL	
	RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS		RECOMMENDATION AND AWARDS		RECOMMENDATION AND AWARDS	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
AHMEDABAD	398	105.92	791	361.32	156	67.05	1345	534.29
BENGALURU	243	108.91	70	77.55	393	229.08	706	415.54
BHOPAL	149	64.46	26	3.64	92	3.75	267	71.85
BHUBANESHWAR	182	107.47	86	136.55	101	59.67	369	303.69
CHANDIGARH	978	685.67	202	172.89	535	247.46	1715	1106.02
CHENNAI	148	182	80	152.93	205	115.98	433	450.91
DELHI	675	320.43	50	54.36	193	57.72	918	432.51
GUWAHATI	53	24.9	25	25.58	61	35.75	139	86.23
HYDERABAD	336	364.07	41	123.17	186	250.59	563	737.83
JAIPUR	139	135.52	84	80.40	179	145.63	402	361.55
KOCHI	267	143.6	148	66.30	599	184.31	1014	394.21
KOLKATA	1102	827.89	469	227.17	661	246.67	2232	1301.73
LUCKNOW	460	422.41	64	35.17	106	83.41	630	540.99
MUMBAI	329	428.89	111	141.78	1419	1233.87	1859	1804.54
NOIDA	516	425.1	96	98.95	181	83.18	793	607.23
PATNA	99	30.9	49	32.15	51	14.62	199	77.67
PUNE	817	221.68	386	324.92	236	113.17	1439	659.77
Total	6891	4599.82	2778	2114.83	5354	3171.91	15023	9886.56

Life, General and Health Insurance Industry (L4G4H4) Recommendations & Awards (Centrewise) as at 31.03.2021



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

RECOMMENDATIONS AND AWARDS (COMPANYWISE)

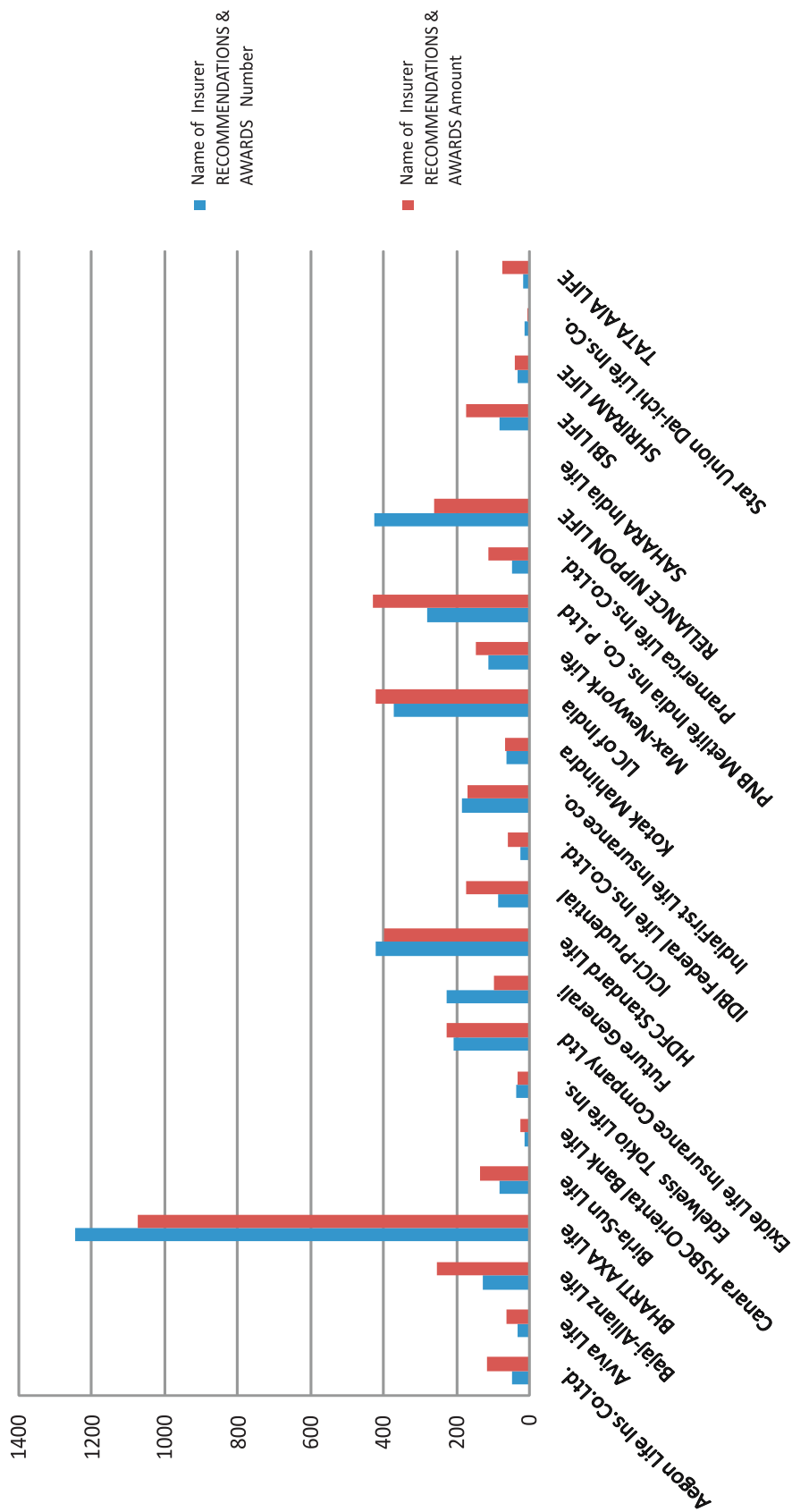
FOR THE PERIOD FROM 01.04.2020 to 31.03.2021

STATEMENT L5
LIFE INSURANCE
(FIGURES IN LACS)



Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	March 2021		March 2021		March 2021	
	Number	Amount	Number	Amount	Number	Amount
Aegon Life Ins.Co.Ltd.	2	10.20	49	108.08	51	118.28
Aviva Life	4	12.85	32	52.43	36	65.28
Bajaj-Allianz Life	37	26.21	94	229.60	131	255.81
BHARTI AXA Life	356	115.21	891	960.90	1247	1076.11
Birla-Sun Life	4	1.00	81	135.31	85	136.31
Canara HSBC Oriental Bank Life	1	0.26	13	25.14	14	25.40
Edelweiss Tokio Life Ins.	4	3.43	35	29.42	39	32.85
Exide Life Insurance Company Ltd.	9	2.50	199	225.27	208	227.77
Future Generali	9	10.72	219	86.57	228	97.29
HDFC Standard Life	98	66.27	326	332.75	424	399.02
ICICI-Prudential	9	22.19	79	154.60	88	176.79
IDBI Federal Life Ins.Co.Ltd.	3	4.00	23	57.41	26	61.41
IndiaFirst Life Insurance co.	21	13.85	167	158.85	188	172.70
Kotak Mahindra	6	4.39	60	65.37	66	69.76
LIC of India	28	13.34	345	410.05	373	423.39
Max-Newyork Life	37	16.58	76	132.79	113	149.37
PNB Metlife India Ins. Co. P.Ltd.	55	53.38	226	378.28	281	431.66
Pramerica Life Ins.Co.Ltd.	4	2.52	44	112.63	48	115.15
RELIANCE NIPPON LIFE	54	3.00	373	260.00	427	263.00
SAHARA India Life	0	0.00	0	0.00	0	0.00
SBI LIFE	2	0.31	82	175.74	84	176.05
SHRIRAM LIFE	2	1.95	32	38.72	34	40.67
Star Union Dai-ichi Life Ins.Co.	0	0.00	15	7.95	15	7.95
TATAAIA LIFE	5	8.16	15	69.60	20	77.76
Total	750	392.32	3476	4207.46	4226	4599.78

Life Insurance Industry (L5) Recommendations & Awards (Companywise) as at 31.03.2021



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS (COMPANYWISE) FOR THE PERIOD
FROM 01.04.2020 to 31.03.2021**



**STATEMENT G 5
GENERAL INSURANCE
Amount in Lacs**

Name of the Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATION & AWARDS	
	March 2021		March 2021		March 2021	
	Number	Amount	Number	Amount	Number	Amount
Acko General Insurance Co. Ltd.	0	0	0	0	0	0
Aditya Birla Health Ins. Co. Ltd.	0	0	2	0.39	2	0.39
Agriculture Ins. Co.	0	0	1	1	1	1
Bajaj-Allianz General	1	2.62	46	113.26	47	115.88
BharatiAXA Gen.Ins.	3	10.15	22	35.82	25	45.97
Care Health Ins.	7	54.37	18	24.35	25	78.72
CHNHB Association	0	0	0	0	0	0
Cholamandalam	1	0	11	21.3	12	21.3
Edelweiss General Insurance	0	0	0	0	0	0
ECGC	0	0	1	13.3	1	13.3
Future Generali Gen.	0	0	16	17.9	16	17.9
Godigit General Insurance	1	0.55	8	12.59	9	13.14
HDFC ERGO Gen.Ins.	1	0	47	80.74	48	80.74
HDFC Ergo Health	3	0.79	24	18.37	27	19.16

cont.

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS (COMPANYWISE) FOR THE PERIOD
FROM 01.04.2020 to 31.03.2021



STATEMENT G 5
GENERAL INSURANCE
Amount in Lacs

Name of the Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATION & AWARDS	
	March 2021		March 2021		March 2021	
	Number	Amount	Number	Amount	Number	Amount
ICICI-Lombard	6	20.26	44	79.09	50	99.35
IFFCO TOKIO	1	0	38	61.24	39	61.24
Kotak Mahindra Gen. Ins. Co. Ltd.	0	0	7	11.02	7	11.02
L & T General Ins. Co.	0	0	0	0	0	0
Liberty Gen.Ins.	2	0.62	11	12.24	13	12.86
Magma HDI Gen. Ins.Co.	0	0	5	7.22	5	7.22
ManipalCigna Health Ins. Co	11	3.96	9	5.83	20	9.79
MAX BUPA	2	2.56	9	15.19	11	17.75
Navi General Insurance	0	0	1	0.31	1	0.31
Raheja QBE Gen.Ins.	0	0	0	0	0	0
Reliance General	3	1.85	31	52.78	34	54.63
Royal-Sundaram	3	16.53	34	114.94	37	131.47
SBI Genl. Ins. Co.	3	0	23	67.12	26	67.12
Shriram Gen.Ins.Co.Ltd.	3	0	25	51.01	28	51.01

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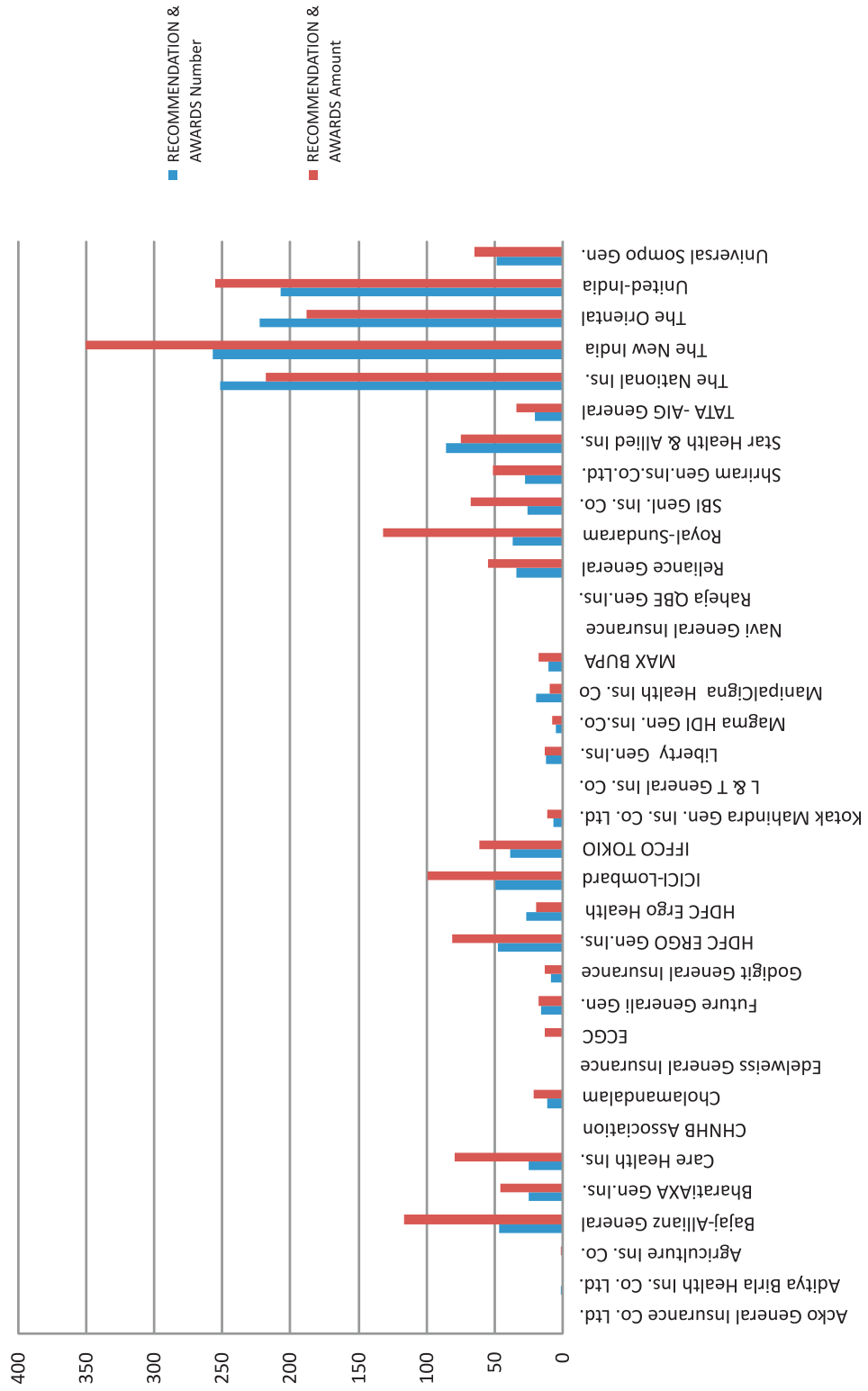
OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS (COMPANYWISE) FOR THE PERIOD
FROM 01.04.2020 to 31.03.2021



STATEMENT G 5
GENERAL INSURANCE
Amount in Lacs

Name of the Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATION & AWARDS	
	March 2021		March 2021		March 2021	
	Number	Amount	Number	Amount	Number	Amount
Star Health & Allied Ins.	3	6.23	83	68.19	86	74.42
TATA-AIG General	4	1.21	17	33	21	34.21
The National Ins.	3	1.19	249	216.87	252	218.06
The New India	3	5.58	254	344.26	257	349.84
The Oriental	8	0	215	187.6	223	187.6
United-India	3	0.74	204	254.14	207	254.88
Universal Sampo Gen.	2	0	47	64.59	49	64.59
Total	77	129.21	1502	1985.66	1579	2114.87

General Insurance Industry (G5) Recommendations & Awards (Companywise) as at 31.03.2021



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS (COMPANYWISE)
FOR THE PERIOD FROM 01.04.2020 to 31.03.2021



संघीय बीमा निवारण
 Council for Insurance Ombudsmen

STATEMENT H5
 HEALTH INSURANCE
 (FIGURES IN LACS)

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	March 2021		March 2021		March 2021	
	Number	Amount	Number	Amount	Number	Amount
ACKO GENERAL INSURANCE CO. LTD	0	0	0	0	0	0
Aditya Birla Health Insurance Company Limited	3	2.03	30	29.03	33	31.06
Aegon Life Ins.co.ltd.	0	0	0	0	0	0
Agriculture Insurance Company Of India Ltd.	0	0	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0
Bajaj Allianz General Insc Co. Ltd.,	1	0	65	73.47	66	73.47
Bajaj Allianz Life Insurance Co. Ltd.	0	0	0	0	0	0
Bharti Axa General Insurance Co.ltd.	3	0.54	9	1.19	12	1.73
Bharti Axa Life Ins. Co. Ltd.	0	0	2	1.07	2	1.07
Birla Sun Life Insurance Co. Ltd.	0	0	1	0.04	1	0.04
Canara Hsbc Oriental Bank Of Commerce Life Ins. Co. Ltd.	0	0	0	0	0	0
Care Health Ins. Co. Ltd.	12	22.76	105	175.38	117	198.14
CHNHB ASSOCIATION	0	0	0	0	0	0
Cholamandalam Ms Gen. Insu.co. Ltd	1	0.02	38	23.04	39	23.06
EDELWEISS GENERAL INSURANCECO LTD	0	0	0	0	0	0
Edelweiss Tokio Life Ins. Co. Ltd.	0	0	1	0	1	0
Exide Life Insurance Company Ltd.	0	0	0	0	0	0
Export Credit Guarantee Corporation Of India Ltd.	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	0	0	27	44.47	27	44.47
Future Generali India Life Ins. Co. Ltd.	0	0	0	0	0	0
GODIGIT General Insurance Co. Ltd	0	0	5	3.53	5	3.53
HDFC ERGO General Insurance Company Ltd.	13	11.5	115	145.61	128	157.11

cont.

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS (COMPANYWISE)
FOR THE PERIOD FROM 01.04.2020 to 31.03.2021



STATEMENT H5
 HEALTH INSURANCE
 (FIGURES IN LACS)

संश्लेषण आयोग
 Council for Insurance Ombudsmen

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	March 2021		March 2021		March 2021	
	Number	Amount	Number	Amount	Number	Amount
HDFC Ergo Health Ins.	4	1.41	104	114.51	108	115.92
HDFC Standard Life Insurance Co. Ltd.	0	0	1	30	1	30
ICICI Lombard General Insurance Co. Ltd.	3	0.25	27	38.79	30	39.04
ICICI Prudential Life Insurance Co. Ltd.	0	0	2	0	2	0
IDBI Federal Life Insurance Co. Ltd.	0	0	0	0	0	0
IFFCO-TOKIO Genl. Inc. Co. Ltd.	0	0	57	64.89	57	64.89
India First Life Insurance Co. Ltd.,	0	0	0	0	0	0
Kotak Mahindra General Insurance Company Limited	0	0	0	0	0	0
Kotak Mahindra Life Insurance Ltd.	00	0	0	0	0	0
L&T GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0
Liberty Gen. Ins.Co.Ltd	0	0	5	3.67	5	3.67
LIC of India	0	0	23	19.04	23	1904
Magama HDI General Insurance Co. Ltd.	0	0	0	0	0	0
ManipalCigna Health Insurance Company Limited	6	8.19	76	88.68	82	96.87
MAX BUPA HEALTH INSURANCE CO.LTD	21	26.41	146	299.99	167	326.4
Max Life insurance Co. Ltd.	0	0	0	0	0	0
Navi GENERAL INSURANCE LTD.	0	0	1	0	1	0
PNB Metlife India Ins. Co. P. Ltd.	0	0	1	5	1	5
Pramerica Life Ins.Co.Ltd.	0	0	1	5	1	5
Raheja QBE Gernereral Insurance Co. Ltd.	0	0	0	0	0	0
Reliance General Insurance Co. Ltd.	8	2.76	63	85.97	71	88.73
Reliance Nippon Life Insurance Co. Ltd.	0	0	1	0	1	0

cont.

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
RECOMMENDATIONS AND AWARDS (COMPANYWISE)
FOR THE PERIOD FROM 01.04.2020 to 31.03.2021



संघीय बीमा उम्बुड्समन
 Council for Insurance Ombudsmen

STATEMENT H5
 HEALTH INSURANCE
 (FIGURES IN LACS)

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	March 2021		March 2021		March 2021	
	Number	Amount	Number	Amount	Number	Amount
ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LTD	2	0.57	7	3.15	9	3.72
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0
SBI General Insurance Co. Ltd	2	0.63	25	23.39	27	24.02
SBI Life Insurance Co. Ltd.	0	0	3	0	3	0
Shriram General Insurance Co. Ltd.	0	0	0	0	0	0
Shriram Life Ins. Co. Ltd.	0	0	0	0	0	0
STAR HEALTH AND ALLIED INS. CO. LTD.	46	32.21	455	432.07	501	464.28
Star Union Dai-ichi-Life Ins. Co.	0	0	0	0	0	0
Tata AIA Life Insurance Co. Ltd.	0	0	0	0	0	0
Tata AIG General Insurance Co.Ltd.	0	0	11	4.57	11	4.57
The National Insurance Co. Ltd.	11	2.43	420	238.32	431	240.75
The New India Assurance Co. Ltd.	10	2.46	453	405.19	463	407.65
The Oriental Insurance Co. Ltd.	9	0	466	213.33	475	213.33
The United India Insurance Co. Ltd.	16	7.06	621	458.34	637	465.4
Universal Sompo Gen. Insu. Co. Ltd.	2	0.73	39	19.23	41	19.96
TOTAL	173	121.96	3406	3049.96	3579.00	3171.92

Health Insurance Industry (H5) Recommendations & Awards (companywise) as at 31.03.2021



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED

FOR THE PERIOD FROM 01.04.2020 to 31.03.2021



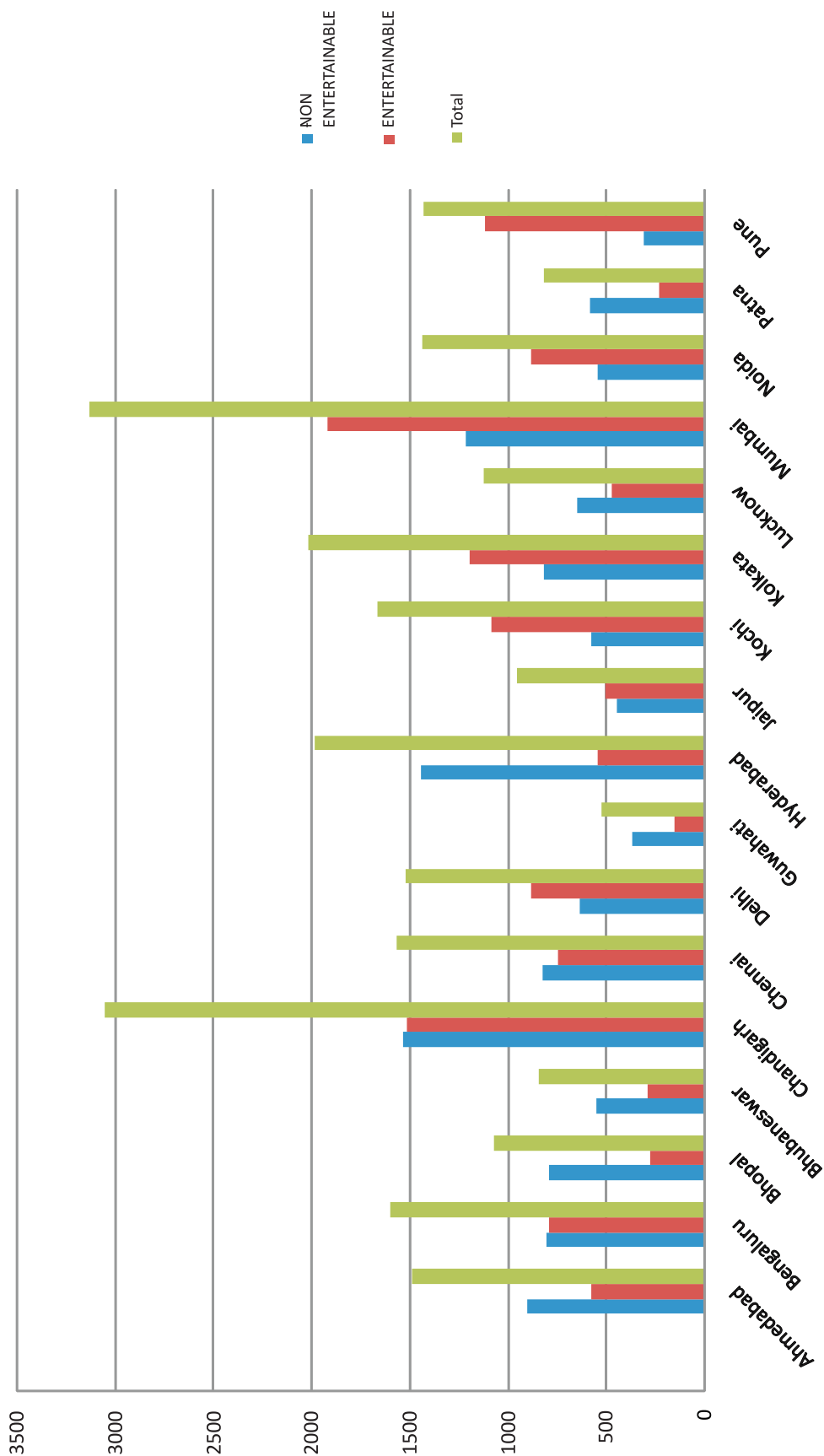
संघीय बीमा शिकायत आयोग
 Council for Insurance Ombudsmen

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	45	7	826	1	30	909	2	506	6	58	5	5	0	0	0	0	582	1491
Bengaluru	83	60	654	0	9	806	65	512	17	20	13	145	10	10	4	4	796	1602
Bhopal	594	8	153	5	32	792	13	162	5	85	0	15	1	0	1	0	282	1074
Bhubaneswar	55	6	482	3	11	557	52	148	11	62	1	14	3	0	0	0	291	848
Chandigarh	205	35	1283	2	13	1538	16	592	22	847	2	30	3	2	6	6	1520	3058
Chennai	322	28	455	2	18	825	45	529	14	97	2	45	9	6	1	6	748	1573
Delhi	93	122	392	1	33	641	12	224	4	600	1	38	0	3	4	4	886	1527
Guwahati	114	4	222	0	34	374	31	81	10	24	0	5	0	0	4	4	155	529
Hydrabad	219	130	1082	1	14	1446	14	263	69	142	11	37	1	5	3	5	545	1991
Jaipur	206	14	184	18	29	451	5	352	7	141	0	0	0	0	2	2	507	958
Kochi	64	2	499	3	15	583	19	880	15	13	3	19	1	4	134	1088	1671	
Kolkata	230	55	483	0	53	821	57	489	549	21	0	59	2	5	18	1200	2021	
Lucknow	125	127	368	5	28	653	43	130	175	70	0	48	2	6	0	474	1127	
Mumbai	175	443	574	1	23	1216	28	1535	124	145	4	36	5	7	37	1921	3137	
Noida	76	84	363	3	23	549	84	365	30	369	11	14	5	8	3	889	1438	
Patna	224	7	340	2	14	587	37	110	63	0	0	22	0	0	0	232	819	
Pune	129	45	115	0	23	312	39	609	9	204	24	234	0	0	2	1121	1433	
Total	2959	1177	8475	47	402	13060	562	7487	1130	2898	77	766	42	56	219	13237	26297	

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 and Health Insurance Industries: (L7G7H7)
Entertainable & Non-entertainable Complaints (Centrewise)



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2020 to 31.03.2021



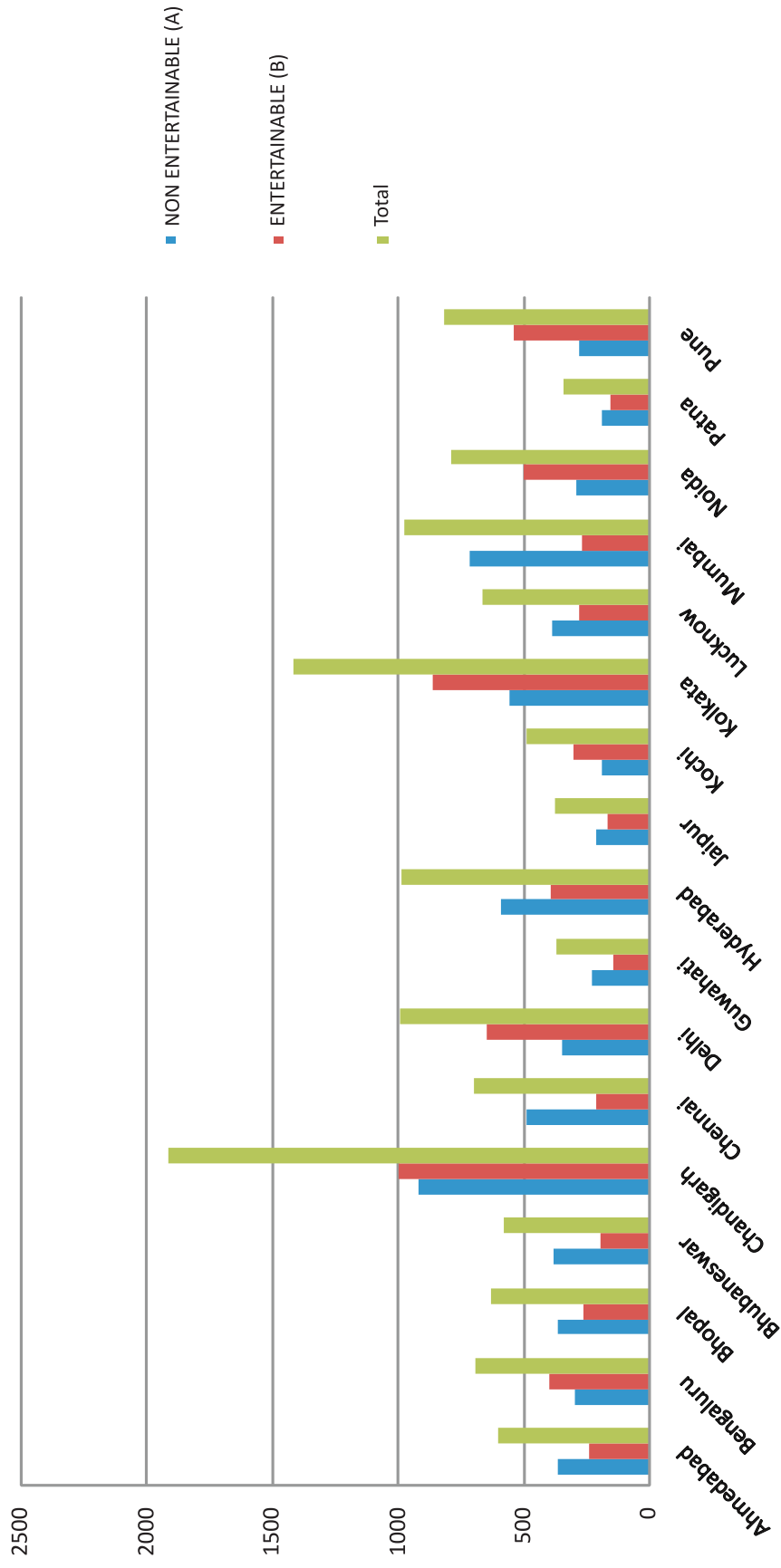
STATEMENT L 8
LIFE INSURANCE

Name of the Center	NON ENTERTAINABLE					ENTERTAINABLE										Total (A+B)	
	Beyond Rule [13(1)(a) to (j)]	[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	16	3	270	0	8	297	1	47	5	57	5	2	0	0	0	117	414
Bengaluru	29	25	252	0	4	310	32	88	11	17	6	127	5	6	2	294	604
Bhopal	355	7	84	2	21	469	10	28	3	83	0	13	1	0	1	139	608
Bhubaneswar	33	2	255	1	5	296	24	35	9	62	1	12	1	0	0	144	440
Chandigarh	155	21	865	0	6	1047	14	17	14	847	2	9	2	1	0	906	1953
Chennai	263	9	148	1	4	425	30	40	8	94	2	32	6	4	0	216	641
Delhi	39	73	338	1	17	468	7	16	0	593	1	36	0	2	2	657	1125
Guwahati	44	4	161	0	23	232	14	11	7	24	0	4	0	0	3	63	295
Hyderabad	102	108	838	0	4	1052	12	82	67	142	11	31	1	5	3	354	1406
Jajpur	128	5	88	14	12	247	2	78	4	133	0	0	0	0	1	218	465
Kochi	13	0	149	0	9	171	9	136	10	13	1	6	1	0	97	273	444
Kolkata	160	39	331	0	51	581	43	42	517	17	0	52	2	2	14	689	1270
Lucknow	73	89	227	0	24	413	15	28	175	68	0	42	2	4	0	334	747
Mumbai	110	207	290	1	21	629	2	38	99	133	1	7	3	3	34	320	949
Noida	38	52	274	2	9	375	49	110	27	364	8	10	2	8	3	581	956
Palna	157	3	175	0	11	346	29	35	63	0	0	15	0	0	0	142	488
Pune	65	25	11	0	19	120	5	41	8	191	23	222	0	0	0	490	610
Total	1780	672	4756	22	248	7478	298	872	1027	2838	61	620	26	35	160	5937	13415

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

Life Insurance Industry: (L8)

Entertainable & Non-entertainable Complaints (Centrewise)



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2020 to 31.03.2021



संघीय बीमा विवाद निवारण परिषद
Council for Insurance Ombudsmen

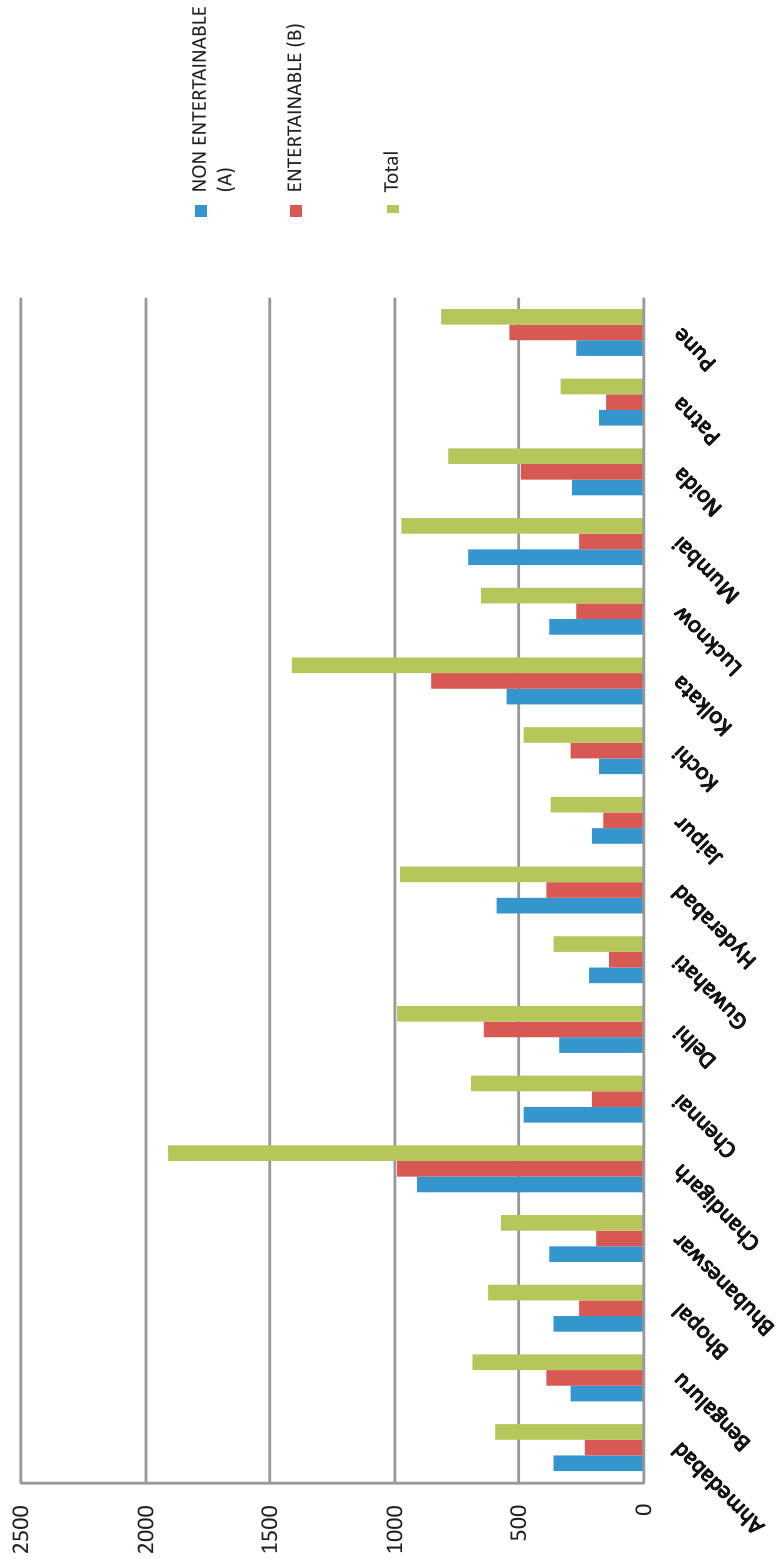
STATEMENT G-8 GENERAL INSURANCE

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 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	15	0	95	0	6	116	1	24	0	0	0	1	0	0	0	0	26	142
Bengaluru	22	11	56	0	2	91	8	56	0	2	3	2	1	0	0	0	72	163
Bhopal	70	1	19	2	4	96	3	25	1	1	0	0	0	0	0	0	30	126
Bhubaneswar	19	1	117	2	6	145	16	43	0	0	0	1	0	0	0	0	60	205
Chandigarh	34	5	113	1	2	155	0	171	1	0	0	4	0	0	0	0	176	331
Chennai	20	3	70	1	6	100	5	98	2	2	0	2	1	0	1	111	211	
Delhi	29	13	10	0	9	61	4	40	1	0	0	0	0	0	1	46	107	
Guwahati	23	0	22	0	5	50	10	17	0	0	0	0	0	0	0	27	77	
Hyderabad	57	6	32	1	2	98	1	34	0	0	0	0	0	0	0	0	35	133
Jaipur	46	5	40	3	8	102	0	80	1	3	0	0	0	0	0	0	84	186
Kochi	37	0	64	3	4	108	5	137	1	0	0	5	0	1	9	158	266	
Kolkata	22	10	26	0	1	59	2	51	6	1	0	0	0	0	1	61	120	
Lucknow	38	12	53	4	2	109	16	33	0	1	0	2	0	0	0	52	161	
Mumbai	27	33	12	0	1	73	7	91	1	1	0	1	0	0	1	102	175	
Noida	18	7	31	1	9	66	25	77	2	1	0	2	0	0	0	107	173	
Patna	42	3	114	2	2	163	5	34	0	0	0	0	0	0	0	39	202	
Pune	18	3	13	0	2	36	11	60	0	2	0	1	0	0	2	76	112	
Total	537	113	887	20	71	1628	119	1071	16	14	3	21	2	1	15	1262	2890	

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

General Insurance Industry: (G8)

Entertainable & Non-entertainable Complaints (Centrewise)



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2020 to 31.03.2021



संघीय बीमा शिकायत आयोग
Council for Insurance Ombudsmen

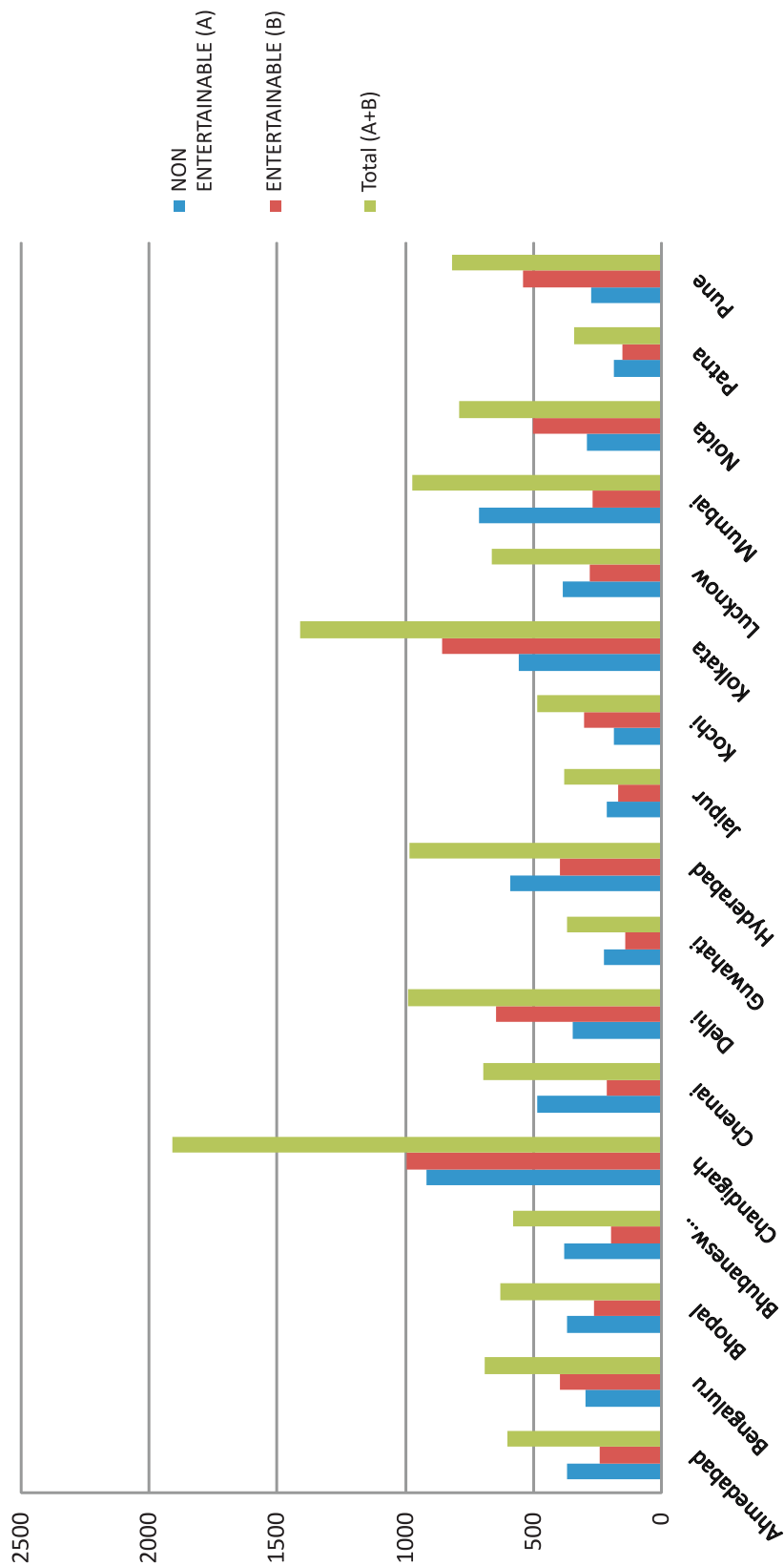
STATEMENT H 8
HEALTH INSURANCE

Name of the Center	Beyond Rule [13(1)(a) to (i)]	NON ENTERTAINABLE					ENTERTAINABLE										Total (A+B)
		[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total B	
Ahmedabad	14	4	461	1	16	496	0	435	1	1	0	2	0	0	0	439	935
Bengaluru	32	24	346	0	3	405	25	368	6	1	4	16	4	4	2	430	835
Bhopal	169	0	50	1	7	227	0	109	1	1	0	2	0	0	0	113	340
Bhubaneswar	3	3	110	0	0	116	12	70	2	0	0	1	2	0	0	87	203
Chandigarh	16	9	305	1	5	336	2	404	7	0	0	17	1	1	6	438	774
Chennai	39	16	237	0	8	300	10	391	4	1	0	11	2	2	0	421	721
Delhi	25	36	44	0	7	112	1	168	3	7	0	2	0	1	1	183	295
Guwahati	47	0	39	0	6	92	7	53	3	0	0	1	0	0	1	65	157
Hyderabad	60	16	212	0	8	296	1	147	2	0	0	6	0	0	0	156	452
Jaipur	32	4	56	1	9	102	3	194	2	5	0	0	0	0	1	205	307
Kochi	14	2	286	0	2	304	5	607	4	0	2	8	0	3	28	657	961
Kolkata	48	6	126	0	1	181	12	396	26	3	0	7	0	3	3	450	631
Lucknow	14	26	88	1	2	131	12	69	0	1	0	4	0	2	0	88	219
Mumbai	38	203	272	0	1	514	19	1406	24	11	3	28	2	4	2	1499	2013
Noida	20	25	58	0	5	108	10	178	1	4	3	2	3	0	0	201	309
Patna	25	1	51	0	1	78	3	41	0	0	0	7	0	0	0	51	129
Pune	46	17	91	0	2	156	23	508	1	11	1	11	0	0	0	555	711
Total	642	392	2832	5	83	3954	145	5544	87	46	13	125	14	20	44	6038	9992

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.
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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)



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2020 to 31.03.2021
COMPANY-WISE

STATEMENT L 9
LIFE INSURANCE



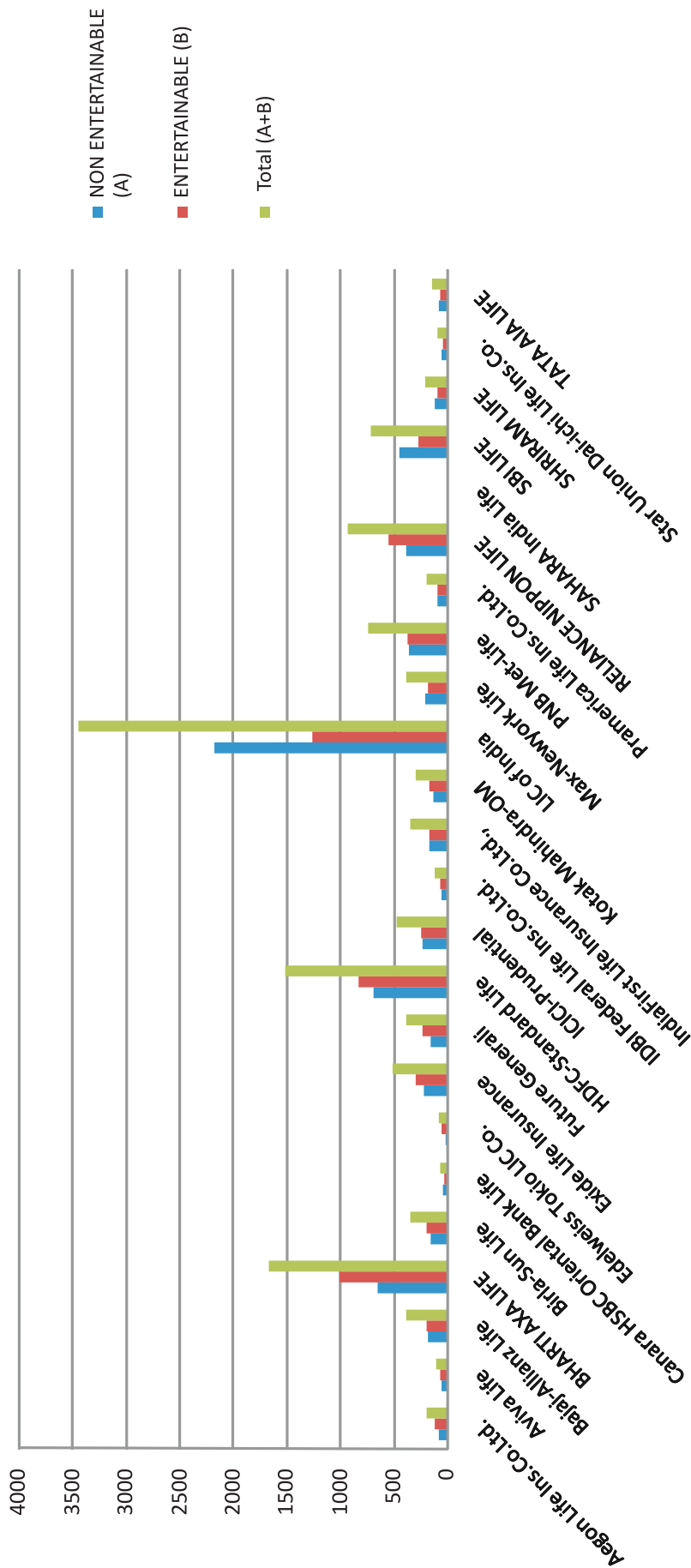
Name of the Center	NON ENTERTAINABLE					ENTERTAINABLE										Total (A+B)	
	Beyond Rule [13(1)(a) to (i)]	[14(1)]	[14(3)]	[14(5)]	14(3)(b)	Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)		Total B
Aegon Life Ins.Co.Ltd.	14	12	61	0	8	95	2	14	14	24	0	3	0	0	3	60	155
Aviva Life	10	6	27	0	1	44	2	3	11	24	2	5	0	0	0	47	91
Bajaj-Allianz Life	54	26	196	0	7	283	10	49	36	62	2	30	1	2	8	200	483
BHARTI AXA LIFE	241	106	734	1	40	1122	4	46	240	913	10	90	5	10	11	1329	2451
Bitika-Sun Life	30	10	100	1	10	151	1	14	42	55	3	20	2	0	4	141	292
Canara HSBC Oriental Bank Life	11	2	33	0	1	47	1	8	1	10	1	7	0	0	1	29	76
Edelweiss Tokio LIC Co.	19	7	38	0	7	71	0	3	24	42	0	11	0	1	1	82	153
Exide Life Insurance	44	23	114	2	17	200	2	18	44	112	1	34	1	0	2	214	414
Future Generali	59	15	96	5	9	184	2	8	49	98	1	19	0	0	7	184	368
HDFC-Standard Life	193	55	473	8	26	755	18	74	99	313	6	76	3	1	19	609	1364
ICICI-Prudential	61	17	197	0	12	287	6	33	32	78	5	35	2	1	12	204	491
IDBI Federal Life Ins.Co.Ltd.	9	4	29	0	1	43	1	13	2	17	2	4	0	0	5	44	87
IndiaFirst Life Insurance Co.Ltd.,	53	13	169	0	1	236	1	20	36	174	3	28	0	0	3	265	501
Kotak Mahindra-OM	30	18	109	0	4	161	3	18	48	57	0	20	1	2	6	155	316
LIC of India	532	199	1111	2	48	1892	187	364	43	118	9	109	5	6	38	879	2771
Max-Newyork Life	69	19	164	1	6	259	19	33	41	104	0	15	0	0	4	216	475
PNB Met-Life	93	44	267	0	10	414	9	26	67	221	1	18	0	4	9	355	769
Pramerica Life Ins.Co.Ltd.	18	2	74	0	4	98	4	8	20	31	0	6	1	1	2	73	171
RELJANCE NIPPON LIFE	77	20	318	1	25	441	9	32	110	286	5	45	5	3	9	504	945
SAHARA India Life	3	1	5	0	0	9	0	2	0	0	0	0	0	0	0	2	11
SBI LIFE	87	43	291	1	8	430	7	67	27	64	10	26	0	2	12	215	645
SHRIRAM LIFE	33	17	72	0	2	124	3	7	16	18	0	6	0	2	1	53	177
Star Union Dai-ichi Life Ins.Co.	9	3	20	0	0	32	3	5	6	4	0	5	0	0	1	24	56
TATA AIA LIFE	31	10	58	0	1	100	4	7	19	13	0	8	0	0	2	53	153
Total	1780	672	4756	22	248	7478	298	872	1027	2838	61	620	26	35	160	5937	13415

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)]
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Rule 13(1)(h) - non-issue of any insurance document to customers after receipt of premium.
Rule 13(1)(i) - Any other matter resulting from the violation of provisions

Life Insurance Industry: L9

Non-entertainable & Entertainable Complaints (Companywise)

as at 31.03.2021



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

**NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2020 to 31.03.2021
COMPANY-WISE**



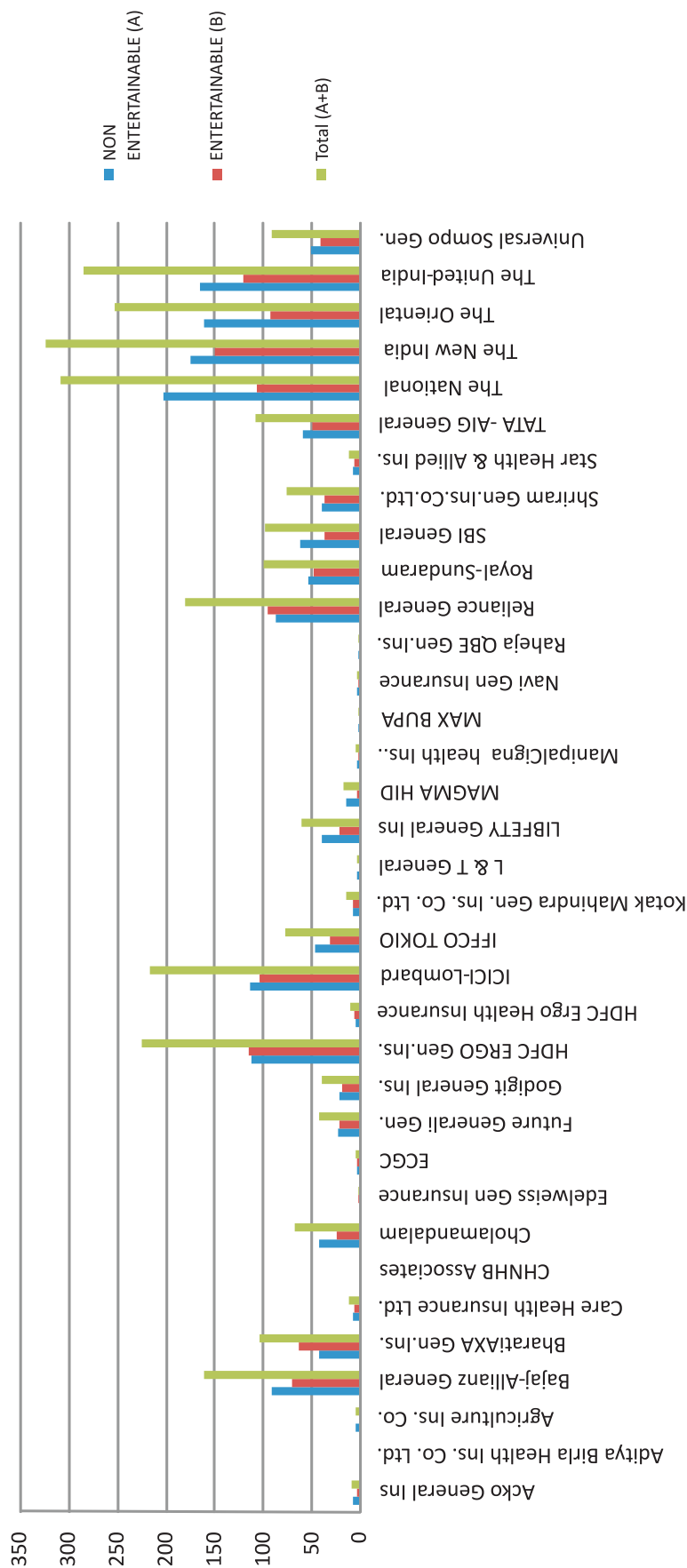
संघीय बीमा उपाययुक्त परिषद
Council for Insurance Ombudsmen

STATEMENT G 9 GENERAL INSURANCE

Name of the Center	NON ENTERTAINABLE										ENTERTAINABLE									
	Beyond Rule [13(1)(a) to (j)]	[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	Total (A+B)			
Acko General Ins.	3	0	2	0	1	6	0	2	0	0	0	0	0	0	0	2	8			
Aditya Birla Health Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Agriculture Ins. Co.	2	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	4			
Bajaj-Alianz General	44	7	39	0	0	90	10	52	3	4	0	0	0	0	1	70	160			
BharatiAYA Gen. Ins.	21	8	11	0	1	41	4	55	1	0	0	0	1	0	0	62	103			
Care Health Insurance Ltd.	2	1	3	0	0	6	0	5	0	0	0	0	0	0	0	5	11			
CHNH Associates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Cholamandalam	15	3	22	0	2	42	3	20	1	0	0	0	0	0	0	24	66			
Edelweiss Gen Insurance	2	0	0	0	0	2	1	1	0	0	0	0	0	0	0	1	4			
ECGC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Future Generali Gen.	8	0	13	0	1	22	4	9	6	0	0	0	0	0	0	20	42			
Godigit General Ins.	9	1	10	0	1	21	4	13	0	0	0	0	0	0	0	18	39			
HDFC ERGO Gen Ins.	29	11	66	2	3	111	3	108	0	0	3	0	0	0	0	114	225			
HDFC Ergo Health Insurance	0	0	3	0	1	4	0	5	0	0	0	0	0	0	0	5	9			
ICICI-Lombard	29	11	69	1	3	113	9	86	1	2	1	3	0	0	1	103	216			
IFFCO TOKIO	13	3	26	1	2	45	5	25	0	0	0	0	0	0	0	31	76			
Kotak Mahindra Gen. Ins. Co. Ltd.	3	0	3	0	0	6	2	4	0	0	0	0	0	0	1	7	13			
L & T General	1	0	1	0	0	2	0	0	0	0	0	0	0	0	0	0	2			
LIBFETY General Ins	18	4	17	0	0	39	0	18	0	0	1	0	0	0	1	20	59			
MAGMA HID	2	1	11	0	0	14	2	1	0	0	0	0	0	0	0	3	17			
ManipalCigna health Ins..	1	0	2	0	0	3	0	1	0	0	0	0	0	0	0	1	4			
MAX BUPA	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1			
Nevi Gen Insurance	0	2	2	0	0	4	1	0	0	0	0	0	0	0	0	1	3			
Rahelja GBE Gen. Ins.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1			
Reliance General	25	12	47	1	1	86	8	86	0	0	0	0	0	0	0	94	180			
Royal-Sundaram	18	5	27	1	1	52	3	41	0	2	0	0	0	0	1	47	99			
SBI General	22	5	30	1	3	61	1	27	1	2	3	0	0	0	2	36	97			
Shriram Gen. Ins. Co. Ltd.	14	3	22	0	0	39	7	28	0	0	0	0	0	0	0	36	75			
Star Health & Allied Ins.	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	4	11			
TATA-AIG General	17	0	36	0	5	58	13	29	1	0	4	0	0	0	2	49	107			
The National	63	5	114	2	18	202	13	90	0	0	3	0	0	0	0	106	308			
The New India	61	13	85	6	9	174	10	133	1	0	1	0	0	0	3	149	323			
The Oriental	52	3	95	3	7	160	7	82	0	0	2	0	0	0	1	92	252			
The United-India	50	10	93	2	10	165	8	106	1	1	1	1	1	0	1	119	284			
Universal Sampo Gen.	13	7	28	0	2	50	1	39	0	0	0	0	0	0	0	40	90			
Total	537	113	887	20	71	1628	119	1071	16	3	21	2	1	15	1262	2890				

Beyond Scope of Rules [13(1)(a) to (j)]
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General Insurance Industry: (G9) Non-Entertainable & Entertainable Complaints (Companywise) as at 31.03.2021



OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2020 to 31.03.2021
COMPANY-WISE

STATEMENT H 9
HEALTH INSURANCE

Name of the Insurer	NON ENTERTAINABLE					ENTERTAINABLE								Total A + B		
	Beyond Rule [13(1)(a) to (i)]	[14(1)]	[14(3) (a)]	[14(5)]	[14(3(b))]	Total 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aditya Birla Health Insurance Company Limited	5	1	32	0	2	40	4	43	3	3	0	1	0	0	0	54
Aegon Life Ins.Co.Ltd.	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	1
Agriculture Insurance Company of India Ltd.	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bajaj Allianz General Insc Co. Ltd.,	24	8	40	0	2	74	7	101	0	3	0	13	1	3	5	133
Bajaj Allianz Life Insurance Co. Ltd.	0	1	3	0	0	4	1	2	0	0	0	0	0	0	0	3
Bharti AXA General Insurance Co.Ltd.	2	2	12	0	0	16	0	20	2	0	0	1	0	1	1	25
Bharti AXA Life Ins. Co. Ltd.	0	0	2	0	0	2	0	0	0	0	0	0	0	0	0	2
Birla Sun Life Insurance Co. Ltd.	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	1
Care Health Ins. Co. Ltd.	40	15	131	0	6	192	5	210	5	9	0	7	2	0	1	239
CHNH ASSOCIATION	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholamandalam MS Gen. Insu.Co. Ltd	10	7	49	0	0	66	0	81	0	0	0	2	0	1	0	84
EDELWEISS GENERAL INSURANCECO LTD	0	0	4	0	0	4	0	2	0	0	0	0	0	0	0	2
Edelweiss Tokio Life Ins. Co. Ltd.	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	1
Exide Life Insurance Company Ltd.	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
Future Generali India Insurance Co. Ltd.	4	0	32	0	0	36	1	86	0	0	0	0	0	0	0	87
Future Generali India Life Ins. Co. Ltd.	0	0	1	0	0	1	0	2	1	0	0	0	0	0	0	3
GODIGIT General Insurance Co. Ltd	0	2	1	0	0	3	0	8	0	1	0	0	0	0	0	9
HDFC ERGO General Insurance Company Ltd.	39	12	101	1	0	153	2	242	16	2	0	13	0	2	8	285
HDF Ergo Health Ins.	34	12	81	0	5	132	6	132	3	2	0	17	0	0	9	169
HDFC Standard Life Insurance Co. Ltd.	3	1	11	1	0	16	1	4	1	0	0	0	0	0	0	6

cont...

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2020 to 31.03.2021



भारतीय बीमा विवाद निवारण परिषद
Council for Insurance Ombudsmen

COMPANY-WISE

STATEMENT H 9 HEALTH INSURANCE

Name of the Insurer	NON ENTERTAINABLE					ENTERTAINABLE										Total A + B
	Beyond Rule [13(1)(e) to (f)]	[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)	
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	16	13	31	0	2	62	0	78	1	1	0	1	1	1	0	83
ICICI Prudential Life Insurance Co. Ltd.	0	0	3	0	0	3	2	3	0	0	0	0	0	0	0	5
IDBI Federal Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IFFCO-TOKIO Genl. Inc. Co. Ltd.	14	10	57	0	0	81	2	102	0	0	0	1	0	0	0	105
IndiaFirst Life Insurance Co. Ltd.,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kotak Mahindra General Insurance Company Limited	0	1	4	0	0	5	3	2	0	1	0	0	0	0	1	7
Kotak Mahindra Life Insurance Ltd.	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
L&T GENERAL INSURANCE CO.LTD.	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Liberty Gen. Ins.Co.Ltd	1	1	3	0	0	5	0	8	0	1	0	0	0	0	1	15
LIC of India	10	4	36	0	3	53	4	37	0	1	0	1	0	0	0	43
Magma HDI General Insurance Co. Ltd.	0	0	3	0	0	3	0	2	0	0	0	0	0	0	0	2
ManipalCigna Health Insurance Company Limited	13	11	73	0	3	100	3	125	14	5	2	10	2	1	0	162
MAX BUPA HEALTH INSURANCE CO.LTD	26	15	79	0	1	121	8	205	5	2	0	10	3	2	5	240
Max Life insurance Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
NAVI GENERAL INSURANCE LTD	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	1
PNB Metlife India Ins. Co. P. Ltd.	0	0	2	0	0	2	0	0	0	0	0	0	0	0	0	2
Pramerica Life Ins.Co.Ltd.	0	0	3	0	0	3	0	3	0	0	0	0	0	0	0	3
Raheja QBE General Insurance Co. Ltd.	1	0	0	0	0	1	0	2	0	0	0	0	0	0	0	2
Reliance General Insurance Co. Ltd.	16	9	57	0	0	82	6	120	0	1	0	2	0	0	0	129
Reliance Nippon Life Insurance Co. Ltd.	1	0	0	0	0	1	0	1	0	0	0	0	0	0	0	1
ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED	9	3	24	0	0	36	2	14	4	0	2	1	0	1	0	24
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SBI General Insurance Co. Ltd	14	10	47	0	3	74	1	62	3	0	0	5	1	0	1	73

cont...

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED FOR THE PERIOD FROM 01.04.2020 to 31.03.2021

COMPANY-WISE



STATEMENT H 9 HEALTH INSURANCE

Name of the Insurer	NON ENTERTAINABLE						ENTERTAINABLE						Total				
	Beyond Rule [13(1)(a) to (j)]	[14(1)]	[14(3) (a)]	[14(5)]	[14(3)(b)]	Total 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	Total A + B
SBI Life Insurance Co. Ltd.	0	0	1	0	0	1	2	1	0	0	0	0	0	0	0	3	4
Shriram General Insurance Co. Ltd.	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	1
Shriram Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Star Health And Allied Ins. Co. Ltd.	109	71	512	0	11	703	8	935	5	2	9	0	0	5	974	1677	
Star Union Dai-ichi-Life Ins. Co.	0	0	4	0	0	4	1	0	0	0	0	0	0	0	0	1	5
Tata AIA Life Insurance Co. Ltd.	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	1
Tata AIG General Insurance Co. Ltd.	10	7	30	0	0	47	0	40	2	0	2	0	0	0	2	46	93
The National Insurance Co. Ltd.	48	35	256	0	9	348	16	565	2	1	3	1	2	1	593	941	
The New India Assurance Co. Ltd.	53	37	317	1	12	420	10	746	2	2	7	1	1	0	769	1189	
The Oriental Insurance Co. Ltd.	45	32	293	1	8	379	8	609	8	1	5	0	0	1	633	1012	
The United India Insurance Co. Ltd.	86	64	449	1	15	615	39	857	8	5	13	2	1	2	930	1545	
Universal Sampo Gen. Insu. Co. Ltd.	7	7	44	0	1	59	3	88	2	0	1	0	0	1	95	154	
Total	642	392	2832	5	83	3954	145	5544	87	46	13	125	14	20	44	6038	9992

Beyond Scope of Rules [13(1)(a) to (j)]
Not within Jurisdiction [14(1)]
Customer Not represented to Ins. Co. [14(3)(a)]
Sub-judice in courts/forums [14(5)]
Not represented to OIO within a year [14(3)(b)]
Rule 13(1)(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: (H9) Non-Entertainable & Entertainable Complaints (Companywise) as at 31.03.2021



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

LIFE

1. The maximum complaints registered in the forum against Life Insurance companies are pertaining to Misselling and maximum number of cases pertains to private insurers. The other major chunk pertains to partial or total repudiation of death claim and the remaining pertains to non-receipt of policy bond, dispute regarding premium paid or payable in terms of the policy and other policy servicing related grievances etc.
2. A number of life cases connected with mis-selling are generally based on fraud and forged signatures of the policy holder/ life assured on proposal forms and benefit/ sales illustration. Mis-selling can be reduced by making consumers aware of Insurance especially in rural areas. The companies, IRDAI and Offices of Insurance Ombudsman should hold meetings involving Panchayats, local administrations & NGOs to spread awareness about Insurance.
3. Many times customer is not explained the features of the plan and he unknowingly signs the proposal form for insurance believing it to be a fixed deposit scheme or one-time payment of single premium. Agents should be trained to avoid mis-selling.
4. In most cases of mis-selling it is observed that the financial underwriting rules have been disregarded by the underwriter. Therefore mis-selling which could have been arrested at the underwriting stage instead gets an impetus when the underwriter clears long premium paying term plans even though the proposer does not have the paying capacity to maintain the policy beyond the initial first payment.
5. Insurance Companies are denying complaints of mis-selling simply because a satisfactory Pre-login verification call had been made, even though experience over last few years has shown that the brokers/agents have been tutoring the customers to accept all terms when verification calls are received. It is indeed a catch 22 situation, where unscrupulous agents/brokers are continuing to derive undue benefit out of the greed of customers. However, Insurance companies, Regulator, Redressal Officers, as stake holders of the industry should be able to devise controls to prevent this unchecked mis-selling and mis-guiding of customers.
6. Solicitation of business and issuance of premium receipts by unlicensed entities.
7. The share of complaints for a company as a ratio to the total complaints received by the Insurance Ombudsman office is an indicator of the effectiveness of the grievance redressal machinery of the companies. As an example, the customer base of LIC is the highest but their complaint share is much lower in comparison to the market share.



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

NON-LIFE

1. In General Insurance Business, large number of complaints pertains to Motor Insurance or Health Insurance claims. Health insurance complaints occur mainly due to reasonable & Customary Exclusion Clause.
2. TPAs decision on settlement of claims should not be final and the matter should be reviewed by the insurer to arrive at a judicious decision. Most general insurers do not have any established system for review of the claims rejected by their TPAs. Even when the complainant approaches the Grievance Cell, after repudiation of the claim by the TPA, the insurer seldom examines the claim dispassionately. In some cases, the insurer depends on the TPA to present cases before the Insurance Ombudsman.
3. Assessment of surveyors on the quantum of loss in motor claims is not in tune with the desired repairs and reasons for not allowing the estimated items are not explained to the policyholders.
4. There has to be a mechanism to ensure that Provider Net Work Hospitals do not charge more than agreed rates and proper treatment is administered.
5. Lack of clarity in some of the clauses and conditions in the policy, Mediclaim in particular. A few clauses like proportionate clause require a relook, in the interest of policyholders. Similarly “enhancement of sum insured clause”, “active line of treatment” and “Reasonable and Customary Charges” require proper interpretation. Inadmissibility of cost of Multi Focal Lens in case of cataract treatment should be clearly spelt out in the Policy terms, if the same is excluded.
6. In Mediclaim policies the pre-existing diseases should be specified on the schedule of the policy, so that the Insured is aware of the exclusion given in the terms and conditions of the policy.
7. In General Insurance, Mediclaim and Motor Accident/Theft Claims need to be managed with a lot more sensitivity and care. The TPA's and Surveyors can redress grievances of hapless customers with more sensitivity. The Surveyors and TPA's need to be nudged on to the right path. Possibly, the Claim Investigation Agencies also should be brought under a licensing process. Where self-regulation is given a go by, a stronger regulation remains the only alternative.
8. It is observed that some of the Insurance Companies do not send repudiation letters to the customers at all. The rejection letter from the TPAs is the only correspondence sent to the policyholder. Even after references to the Grievance Officer; the Companies do not bother to re-examine the cases and treat the complaints as closed. As a result the effectiveness of the system is seriously compromised and status of the complaints does not get correctly reflected in the IRDAI's records. Many companies, instead of guiding their customers to approach their in-house grievance machinery, are directing them to Insurance Ombudsman, thus short circuiting the whole system and intentionally reducing its effectiveness in a planned manner. When questioned on the issue, representatives from the companies have related this to their corporate decision.

Health

1. The Insurers were advised to put in a place an effective communication channel with all network providers (Hospitals) for prompt resolution of grievances of policyholders
2. Where the policyholder is notified about availability of cashless facility at the empanelled network provider, the Insurers shall ensure that the cashless facility at such network provider be made available to the policyholders in accordance with the terms and conditions of the policy contract and as per the terms agreed in Service Level Agreement (SLA)
3. Insurers were advised to report levying of excess charges and denial of cashless facility to the respective state government for appropriate action

GENERAL SUGGESTIONS

1. There should be provision for filing of Curative Petition in case of rectifying the Legal/Factual defect after passing of an Award/Order which is apparent on the face of record.
2. It is also noticed that there is a delay in submission of Self-Contained Note (SCN) and in many cases the SCN is not comprehensive enough.
3. Investigator should take care to collect supporting documentary evidence to substantiate findings noted in the report in all investigations.
4. Local offices of the Insurers should help aggrieved policy holders in reporting the loss through their helpline as most of the policyholders are not conversant with the system. The policy document should bear the address / contact numbers of the issuing office / email address of the Grievance Redressal/Customer Care Department in bold letters so that before approaching the Insurance Ombudsman, the services of insurer's in house grievance redressal mechanism are utilized by the complainant. A sizeable number of complaints are termed and treated as Non-Entertainable as the complainant has not approached the GRO / Customer Care Department.
5. Technical circulars issued by insurance companies should be furnished to the Offices of the Insurance Ombudsman.
6. Wide publicity on lacunae on mis-selling through print and electronic media may be made for increasing awareness amongst the general public.
7. In order to prevent mis-selling a deliberate attempt should be made in drafting the product literature in vernacular language and in keeping the terms and conditions of policy document simple and concise.
8. Insurers to ensure adoption of ethical business practices by brokers and corporate agent for procuring retail Life Insurance policies. Underwriting norms (both Financial & Medical) should be strictly adhered to by the insurers.



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

9. The craze for new business, communication gap between the insurer and the insured, casual approach in filling up proposal forms, non-disclosure of terms and conditions of policy and the indifferent approach in settlement of claims being the genesis of most complaints, the Insurer should take necessary steps to plug these loopholes. Skill development and training of marketing personnel of insurers for updated knowledge of insurance products. They should be able to guide the prospective clients and existing policy holders.
10. The commission payout scheme to insurance intermediaries should also be revised so as to avoid mis-selling. If more payout will be towards the end of the policy term, then mis-selling could be curtailed as agents/intermediaries will also be interested in maintaining the persistency ratio of the policy, which can be done by selling the right product to the right client.
11. A Large number of complaints are received against rejection of claims under Mediclaim policies where insurance was ported to some other company when it was for long time with the ceding company. Once a policy is ported it should be with all the benefits it is already enjoying and should not be with curtailment of benefits.
12. At the time of renewal of policy, substantive changes in the Terms & Conditions of the Policy should be highlighted in the renewal notices and also on the first page of the policy schedule.
13. The majority of the complaints registered were due to total or partial repudiation of claims by insurers. Hence, it is suggested that the insurance companies should have strong grievance redressal mechanism for redressal of complaints
14. IRDAI guidelines stating that the claim should not be repudiated merely on the grounds of delay should be followed strictly. Clear guidelines must be issued in this regard and it should be enforced by the insurers.
15. It is observed that the Grievance Redressal Mechanism of the Insurers has become prototype (with the same stereo typed letters sent from all the escalation levels) without properly addressing the grievances raised by their customers /complainants. The Insurers are becoming more cautious about their business ranking in the Market and least bothered about the ranking in number of Complaints registered against them.

(E) An edited version citing important issues dealt at various Offices of the Insurance Ombudsmen are briefed hereunder:

From the desk of the Insurance Ombudsmen
AHMEDABAD

Insurance Ombudsman -**Shri Kuldip Singh**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	683	1202	699	2584
Received during the year	414	142	935	1491
Disposed during the year	844	1096	819	2759
Outstanding as at 31.03.2021	253	248	815	1316

Offices of Insurance Ombudsman, Delhi, Lucknow and Noida extended their help to the office in disposing few pending complaints. As per the Govt. directives, Covid-19 complaints were heard on priority basis in the office.

The office has disposed of 23.19% complaints within 90 days and achieved total disposal of 67.70% of total complaints during the financial year.

The audit for the Annual Accounts for the financial year 2020-2021 was done by Singhvi & Mehta, Chartered Accountants, Ahmedabad.

BENGALURU

Insurance Ombudsman - **Ms. Neerja Shah**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	29	10	39	78
Received during the year	604	163	835	1602
Disposed during the year	575	165	816	1556
Outstanding as at 31.03.2021	58	8	58	124



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

No complaints are pending beyond 60 days. The office disposed 92.62 % of the complaints as compared to 90% disposal during 2020-21.

The audit for the Annual Accounts for the financial year 2020-2021 was done by M/s Rao & Emmar Chartered Accountants.

BHOPAL

Insurance Ombudsman - **Shri G. S. Shrivastava**

During the year, due to Covid 19 the office had conducted online hearings for disposal of complaints which was very easy and simple to attempt even by a layman.

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	30	1	12	43
Received during the year	608	126	340	1074
Disposed during the year	627	124	334	1085
Outstanding as at 31.03.2021	11	3	18	32

No complaint was pending for more than 30 days in the Centre. The office has achieved total disposal of 97.13% and within 90 days the office has disposed of 93.38% complaints.

The audit for the Annual Accounts for the financial year 2020-2021 was done by M/s Multi Associates, Chartered Accountants.

BHUBANESWAR

Insurance Ombudsman - **Shri Suresh Chandra Panda**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	72	41	40	153
Received during the year	440	205	203	848
Disposed during the year	488	243	233	964
Outstanding as at 31.03.2021	24	3	10	37

There are no cases pending above 90 days for the year 2020-21. The office has achieved total disposal of 96.30% and within 90 days the office has disposed of 76.92% complaints.

The Chairman of Insurance Regulatory Development Authority of India (IRDAI), Shri S.C.Khuntia visited the Office on 11-02-2021. He reviewed the performances of the office especially disposal of cases relating to various Insurance related grievances. He expressed satisfaction that in spite of Lockdowns and Shutdowns during Covid-19 Pandemic, the disposal of cases could be done by conducting hearings through Video Conferencing.

The audit for the Annual Accounts for the financial year 2020-2021 was done by appointed Chartered Accountant, M/s C. K. Prusty & Associates.

CHANDIGARH

Insurance Ombudsman - **Dr. Dinesh Kumar Verma**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	296	67	185	548
Received during the year	1953	331	774	3058
Disposed during the year	2029	358	871	3258
Outstanding as at 31.03.2021	220	40	88	348

The office has disposed of total 3258 complaints in the financial year. Disposal rate was 90.35% and the office has disposed off 69.83 % complaints within 90 days.

The audit for the Annual Accounts for the financial year 2020-2021 was done by appointed Chartered Accountant N. Kumar Chhabra & Co.

CHENNAI

Insurance Ombudsman - Shri M. Vasantha Krishna

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	22	20	62	104
Received during the year	641	211	721	1573
Disposed during the year	610	195	611	1416
Outstanding as at 31.03.2021	53	36	172	261

Due to the Covid 19 pandemic situation and lockdown, no personal hearings were conducted. All hearings were conducted by VC with the consent of the parties concerned during the year. The office has achieved total disposal of 84.43% and within 90 days the office has disposed of 63.03% complaints.

The audit for the financial year 2020-21 was conducted by M/S Vaithisvaran and Co.,Chennai.

DELHI

Insurance Ombudsman -Shri Sudhir Krishna

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	54	6	17	77
Received during the year	1125	107	295	1527
Disposed during the year	1179	113	312	1604
Outstanding as at 31.03.2021	0	0	0	0

No complaint was pending in the office at the end of the financial year 2020-2021. Centre has achieved ZERO pendency even in the face of challenges arising due to the pandemic situation. The disposal rate of the complaints during 2020-21 was 99.69 per cent of the complaints which were disposed of within 3 months and this ratio was the highest in the Delhi office among all the OIO's. The ratio of settlement by way of conciliation was of the order of 56 per cent. The Delhi Centre was the first one in the country to have started the hearings in online mode, from 16th April 2020 onwards.

The audit for the financial year 2020-21 was conducted by S.P. Chopra & Co, Chartered Accountant, New Delhi.

GUWAHATI

Insurance Ombudsman - **Shri Kiriti B. Saha**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	16	0	5	21
Received during the year	295	77	157	529
Disposed during the year	311	77	162	550
Outstanding as at 31.03.2021	0	0	0	0

Centre has achieved ZERO pendency during the year even in the face of challenges arising due to the pandemic situation. The office has cleared 100% of complaints registered during 2020-21 and within 90 days disposed of 99% complaints.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountant H. K. Agrawala & Associates.

HYDERABAD

Insurance Ombudsman - **Shri I. Suresh Babu**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	73	7	44	124
Received during the year	1406	133	452	1991
Disposed during the year	1442	140	496	2078
Outstanding as at 31.03.2021	37	0	0	37

The office has disposed off 98.25% complaints and within 90 days the office has disposed of 90.78% complaints. No complaints were pending beyond 90 days in the office at the end of the year.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountants, Raju & Prasad.

JAIPUR

Insurance Ombudsman - **Ms. Sandhya Baliga**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	16	35	12	63
Received during the year	465	307	186	958
Disposed during the year	481	342	198	1021
Outstanding as at 31.03.2021	0	0	0	0

Centre has achieved ZERO pendency even in the face of challenges arising due to the pandemic situation. Within 90 days the office has disposed of 96.28% complaints.

The audit for the financial year 2020-21 was conducted by B. L. Ajmera & Co. Chartered Accountant, Jaipur.

KOCHI (Ernakulam)

Insurance Ombudsman - **Ms. Poonam Bodra**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	30	13	34	77
Received during the year	444	266	961	1671
Disposed during the year	460	268	940	1668
Outstanding as at 31.03.2021	14	11	55	80

The office has disposed of 95.42% complaints and within 90 days the office has disposed of 82.04% complaints. No complaints were pending beyond 90 days in the office at the end of the year.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountant, Elias George & Co.

KOLKATA

Insurance Ombudsman -**Shri P.K. Rath**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	880	464	430	1774
Received during the year	1270	120	631	2021
Disposed during the year	1878	570	942	3390
Outstanding as at 31.03.2021	272	14	119	405

At the start of the financial year, office had cases pending for more than 2 years and at the close of the year office finished with no case pending for more than 3 months. The office has disposed of 89.33% complaints during the financial year.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountant, M/s B. M. Chatrath & Co LLP.

LUCKNOW

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

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	160	22	31	213
Received during the year	747	161	219	1127
Disposed during the year	907	183	250	1340
Outstanding as at 31.03.2021	0	0	0	0

Centre has achieved ZERO pendency even in the face of challenges arising due to the pandemic situation. Within 90 days the office has disposed of 77.98% complaints.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountant, R M Lall and Company.

MUMBAI

Insurance Ombudsman - **Shri Milind Kharat**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	118	31	435	584
Received during the year	949	175	2013	3137
Disposed during the year	1014	202	2206	3422
Outstanding as at 31.03.2021	53	4	242	299

The office has disposed of 91.96% complaints and within 90 days the office has disposed of 70.89% complaints. No complaints were pending beyond 90 days in the office at the end of the year.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountant, L.S.Nalwaya & Co.

NOIDA

Insurance Ombudsman -**Shri C. S. Prasad**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	147	25	61	233
Received during the year	956	173	309	1438
Disposed during the year	999	177	330	1506
Outstanding as at 31.03.2021	104	21	40	165

The office has disposed of 90.12% complaints and within 90 days the office has disposed of 72.95% complaints. No complaints were pending beyond 90 days in the office at the end of the year.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountant, S.P. CHOPRA & CO., New Delhi.

PATNA

Insurance Ombudsman - **Shri N.K. Singh**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	16	20	15	51
Received during the year	488	202	129	819
Disposed during the year	502	219	144	865
Outstanding as at 31.03.2021	2	3	0	5

The office has disposed of 99.42% complaints and within 90 days the office has disposed of 88.62% complaints. No complaints were pending beyond 90 days in the office at the end of the year.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountant, Thakur Bhuwanesh & Associates.

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Insurance Ombudsman - **Shri Vinay Sah**

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

	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01.04.2020	951	459	585	1995
Received during the year	610	112	711	1433
Disposed during the year	1147	500	467	2114
Outstanding as at 31.03.2021	414	71	829	1314

The office has disposed of 61.67% complaints during the year.

The audit for the financial year 2020-21 was conducted by the appointed Chartered Accountant, A.R.Sulakhe & Co.



बीमा लोकपाल परिषद
Council for Insurance Ombudsmen

जीवन सेवा अँनेक्स, तीसरी मंजील, एस. व्ही. रोड, सांताक्रुज (प.), मुंबई 400 054. दुरभाष : 6903 8801/02
Jeevan Seva Annexe, 3rd Floor, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 6903 8801/02