

Annual Report

2019-20



Executive Council of Insurers



MEMBERS OF THE EXECUTIVE COUNCIL OF INSURERS



Shri M. R. Kumar,
Chairman, LIC of India & ECOI (From 23.04.2019 till date)



Shri Sujay Banerjee
Member (Non- Life)
IRDAI – Member
(From 30.05.2019 till date)



Ms. Mudita Mishra
Director, DFS
(08.03.2019 to 31.10.2019)
Ministry of Finance – Member



Shri Gurdeep Singh
Deputy Secretary, DFS,
(15.01.2020 - till date)
Ministry of Finance – Member



Shri A.V. Girijakumar,
Chairman, GIPSA and
CMD, Oriental Insurance Co.Ltd. – Member



Shri Sanjeev Nautiyal
MD & CEO
SBI Life Insurance Co. Ltd. – Member



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



Shri Bhargav Dasgupta
MD & CEO, ICICI Lombard,
General Insurance Co. Ltd. – Member



Shri S. S. Gopalathnam,
MD & CEO,
Cholamandalam MS General Insurance Co. Ltd., Member



Shri Antony Jacob, CEO,
Apollo Munich Health Insurance Co. Ltd.,
Member

MEMBERS OF THE EXECUTIVE COUNCIL OF INSURERS

Sl. No.	Name of Member	Designation and Tenure
1	Shri M.R.Kumar	Chairman, L.I.C of India and Chairman ECOI From 23.04.2019
2	Shri Sujay Banerjee	Member IRDAI, - Member From 30.05.2019
3	Ms. Mudita Mishra	Director, DFS, Ministry of Finance –Member From 08.03.2019 to 31.10.2019
	Shri Gurdeep Singh	Deputy Secretary, DFS, Ministry of Finance – Member From 15.01.2020
4	Shri A.V. Girijakumar	Chairman GIPSA and CMD, Oriental Insurance Co.Ltd. – Member
5	Shri Sanjeev Nautiyal	MD & CEO, SBI Life Insurance Co. Ltd. - Member
6	Ms. Vibha Padalkar	MD & CEO, HDFC Standard Life Insurance Co. Ltd. - Member
7	Shri Bhargav Dasgupta	MD & CEO, ICICI Lombard General Insurance Co.Ltd. - Member
8	Shri S.S. Gopalarathnam	MD & CEO, Cholamandalam MS General Insurance Co. Ltd. - Member
9	Shri Antony Jacob	CEO, Apollo Munich Health Insurance Co. Ltd. - Member

ANNUAL REPORT FOR THE YEAR 2019-20



PREFACE

We have the pleasure to present the consolidated Annual Report and Audited Accounts of the Office of the Executive Council of Insurers for the financial year ended as on 31st March, 2020.

The report has been prepared as per provisions of Insurance Ombudsman Rules, 2017.

ECOI, known as GBIC upto 2017, has successfully completed its journey for the last 22 years. Starting off with 12 numbers of Centres, it has, at present, 17 Centres spread all over the country.

During this period of 22 years, the growth of insurance industry has been phenomenal. ECOI has played its part in this journey and has ensured that the faith of people of the country in the insurance ecosystem continues unabated.

All the 17 offices of Insurance Ombudsmen have established themselves as great institutions of repute; following high standards of administration and financial prudence. During 2019-20, together they disposed off 29816 cases. In the days to come, their support to the ecosystem will be in much greater demand and the experience of last so many years will be helping them for faster disposal along with ease of doing business for the complainants. Faster adoption of digital tools has already made things comfortable and should be the new normal in the days ahead.

We welcome valuable feedback to make the annual report more meaningful.

A handwritten signature in black ink, appearing to read 'S. S. Arora', is placed above the printed name of the Secretary General.

SECRETARY GENERAL
Executive Council of Insurers

Place : Mumbai

Dated : 14th September, 2020

TEAM OF OFFICE OF EXECUTIVE COUNCIL OF INSURERS

Sl. No.	Name of Officer	Designation	Tenure
1	Shri M.M.L.Verma	Secretary General	Till 23.06.2020
2	Shri B.C.Patnaik	Secretary General	From 08.06.2020
3	Ms. Moushumi Mukherji	Secretary	Till 30.06.2020
4	Ms. P. P. Gaitonde	Secretary	From 02.07.2020
5	Ms. Ujwala Wagh	Asst. Secretary	Till 29.06.2020
6	Ms. Ankita Rane	Asst. Secretary	From 02.07.2018
7	Ms. Greta D'souza	Admn. Officer Asst. Secretary	Till 23.06.2020 From 24.06.2020
8	Ms. Geeta Kotian	Admn. Officer	Till 21.08.2020
9	Ms. Sujatha Ashokan	Admn. Officer (PA)	From 19.06.2018
10	Ms. Anjali Naik	Admn. Officer	From 25.05.2017
11	Ms. Veera Vaskar	Admn. Officer	From 03.07.2017
12	Ms. Vinita Poojary	Admn. Officer	From 29.06.2018

OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS 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 ECOI during the year 2019-20	6-7
	A4	Gist of Decisions taken in the 4 th meeting of the Executive Council of Insurers	8
	A5	Gist of Decisions taken in the 5 th meeting of the Executive Council of Insurers	9-10
	A6	Gist of Decisions taken in the 2 nd meeting of IRDAI held on 19.07.2019 and meeting of newly appointed Ombudsman with IRDAI held on 18.10.2019	11-13
2	B	Accounts/ Annexure to Accounts (Consolidated Auditors' Report for ECOI & Offices of Insurance Ombudsman)	14-30
	C	Complaint Analysis	31
		Annexure& Graphs to Complaint Analysis	32-73
3	D	Observations / Suggestions / Recommendations of Insurance Ombudsmen regarding quality of Services rendered by Insurers, Causes of Grievances, etc.	74-76
4	E1)	Brief review of Annual Reports of the OIO's	77
	E2)	Brief Reports of the Offices of the Insurance Ombudsman	78-82
	i)	Ahmedabad	78
	ii)	Bengaluru	78
	iii)	Bhopal	78
	iv)	Bhubaneswar	79
	v)	Chandigarh	79
	vi)	Chennai	79
	vii)	Delhi	79-80
	viii)	Guwahati	80
	ix)	Hyderabad	80
	x)	Jaipur	80
	xi)	Kochi	81
	xii)	Kolkata	81
	xiii)	Lucknow	81
	xiv)	Mumbai	81-82
	xv)	Noida	82
xvi)	Patna	82	
xvii)	Pune	82	

(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. The Executive Council of Insurers (earlier called Governing Body of Insurance Council, G.B.I.C.) prepares a panel through an open process by inviting applications from amongst the eligible candidates and the selection process shall be in accordance with the selection criteria finalised by the Executive Council of Insurers with the approval of the Ministry of Finance, Government of India. An Insurance Ombudsman shall be selected from amongst persons having experience of the insurance industry, civil service, administrative service or judicial service. This institution was created to provide cost-effective, impartial, efficient and speedy resolution of grievances to aggrieved policyholders.

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 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 ECOI (erstwhile GBIC) and submitted to the Government of India and I.R.D.A.I.

Consequent upon notification of Insurance Ombudsman Rules, 2017 the practice is being continued as the rule 18(2) of Insurance Ombudsman Rules, 2017 also specifies that Executive Council of Insurers 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 by 30th September.

The annual reports for the financial year 2019-20 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.

(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, Himachal Pradesh, Jammu & Kashmir and Union Territory of Chandigarh	Dr. Dinesh Kumar Verma 16.04.2018
6	Chennai- August, 1999	State of Tamil Nadu and Union Territories- Pondicherry Town and Karaikal (which are part of Union Territory of Pondicherry).	Shri M. Vasantha Krishna 03.05.2018
7	Delhi- July, 1999	State of Delhi	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 Union Territory of Yanam and part of Union Territory of Pondicherry.	Sri I. Suresh Babu IRS 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 Pondicherry	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	Districts of Uttar Pradesh 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, Kanoor, 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:

- ❑ All the Offices of Insurance Ombudsman are required to follow the prescribed procedures as envisaged in Insurance Ombudsman Rules 2017, in dealing with complaints received.
- ❑ The fourth meeting of Executive Council of Insurers (ECOI) was conducted on 23rd April, 2019 and Shri M. R. Kumar, Chairman, LIC of India elected as Chairperson of ECOI in this meeting.
- ❑ The fifth meeting of Executive Council of Insurers (ECOI) was conducted on 15th October, 2019.
- ❑ The process of appointment of Insurance Ombudsman at all the seventeen Offices of Insurance Ombudsman started during the year 2018-19 and was completed during the year 2019-20. Insurance Ombudsman at Ahmedabad, Bhubaneshwar, Delhi, Kolkata, Lucknow, Noida, Patna and Pune had joined their offices during the year 2019-2020.
- ❑ Offices of the Insurance Ombudsman have conducted outstation hearings for the convenience of the complainants as envisaged in the Rules, wherever required.
- ❑ The process of appointment of Specialist- Life & Non-life (earlier designated as “Professional Experts”) having experience in General Insurance Industry and Life Insurance Industry on contractual basis was finalised and necessary amendments to Instructions for engagement of Specialists in the Offices of Insurance Ombudsman on contractual basis were approved in the 4th meeting of The Executive Council of Insurers.
- ❑ All the Offices of Insurance Ombudsman organised Bima Lokpal Day on 11.11.2019. On this occasion, various seminars, interviews were conducted by all the Offices in which a large number of participants including representatives of Insurers from Life, Non-life and Health companies, NGOs and public attended. Various publicity activities were also undertaken to increase the awareness in respect of Grievance Redressal Mechanism available through Insurance Ombudsman. Extensive discussions were held with these representatives to improve further the mechanism for grievance redressal / resolution in amicable manner.
- ❑ Periodical meetings were conducted by the Ombudsman offices with insurers in order to impress upon them to reconsider the complaints, particularly those cases where prima facie the decision of the insurer to repudiate the claim was found incorrect / not in line with the

policy terms and conditions. Complaints were re-examined and settled by insurers after intervention of the offices of Ombudsmen.

- ❑ During the year lease agreement of Office of Insurance Ombudsman, Hyderabad was renewed.
- ❑ Offices of the Insurance Ombudsman regularly submitted their monthly statements in respect of complaint statistics, Trial Balance, bank reconciliation etc. to the Office of ECOI.
- ❑ Office of Insurance Ombudsman, Guwahati was the first to submit their audited and certified final accounts for the financial year 2019-20 as on 08.05.2020.
- ❑ In the pandemic situation arisen due to COVID19, lockdown was imposed since 23.03.2020 by the Government of India. The Offices of Insurance Ombudsman started conducting hearing through WEBEX, what's app voice call, etc. during the lockdown.
- ❑ In the wake of the Covid19 pandemic lockdown, the CMS provided significant help in continuing with the hearing of the cases.
- ❑ Overall ratio of complaints received, disposed of and outstanding during the financial year 2019-20 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	5076	45	13285	48.74	14767	49.53	3594	41.21
Non-life	6205	55	3440	12.62	7245	24.30	2400	27.52
Health	0	0	10532	38.64	7804	26.17	2728	31.27
TOTAL	11281		27257		29816		8722	

- ❑ During the financial year all the complaints could not be disposed off by the Offices of Insurance Ombudsman due to sudden imposition of National lock down on account of COVID-19 by the Government of India and hearing could not be done in second fortnight of March 2020. But, OIO, Delhi disposed off all the outstanding 77 complaints of the F.Y.2019-20 by the way of on line hearings conducted mostly through Webex and occasionally, through Whats App video call.

(A3) Gist of Circulars issued by Office of ECOI during the year 2019-20

Circular no.	Circular Date	Circular Reference
293	03.04.2019	Payment of salary etc. to staff on deputation from United India Insurance Co. Ltd.
294	08.04.2019	Registration of complaints
295	08.04.2019	Reimbursement for expenses towards household help / cleaning at the residence of Class I officers of LIC of India
296	03.05.2019	Payment of salary etc. to staff on deputation from the Oriental Insurance co.ltd.
297	03.05.2019	Reimbursement towards electricity charges
298	06.05.2019	Grant of paid holidays to employees on the day of poll
299	08.05.2019	QMA Questionnaire for Office of Insurance Ombudsman
300	15.05.2019	Clarification about complaints with regard to (i) Group Insurance Schemes floated by central / state government (ii) Postal insurance
301	15.05.2019	Payment of salary etc. to staff on deputation from the Oriental Insurance co. ltd.
302	27.05.2019	Representation by an advocate
303	21.06.2019	Uploading the awards / recommendations in the CMS module
304	24.06.2019	Stage at which a complainant can approach Insurance Ombudsman
305	02.07.2019	Representation by an advocate
306	06.08.2019	Reimbursement of cost as well as taxes on furniture and fixtures
307	12.09.2019	Appointment of Insurance Ombudsman at Bhubaneswar, Delhi and Lucknow
308	17.09.2019	Appointment of Insurance Ombudsman at Noida
309	30.09.2019	QMA Questionnaire for Offices of Insurance Ombudsman
310	01.10.2019	Tour plans of Ombudsman
311	09.10.2019	Appointment of Insurance Ombudsman at Kolkata, Ahmedabad and Patna
312	10.10.2019	Staff quarters / lease accommodation provided to the deputationist in the Office of ECOI and Offices of Insurance Ombudsman
313	24.10.2019	Monthly statement regarding preparation of notes on complaints for hearings
314	24.10.2019	Amendments to the – 1. Instructions for Contractual Engagement of Personnel Having Experience in Life Insurance Industry as Professional Experts in

(A3) Gist of Circulars issued by Office of ECOI during the year 2019-20

Circular no.	Circular Date	Circular Reference
		The Offices Of Insurance Ombudsman, 2016 2. Instructions for Contractual Engagement of Personnel Having Experience in General Insurance Industry as Professional Experts in The Offices Of Insurance Ombudsman, 2015
315	24.10.2019	Purchase of laptop for office use for Insurance Ombudsman
316	24.10.2019	Leave application and TE bill format for Insurance Ombudsman
317	25.10.2019	Staff quarters / lease accommodation provided to the deputationist in the Office of ECOI and Offices of Insurance Ombudsman
318	24.10.2019	Amendments to the FPSO
319	01.11.2019	Outsourcing of Manpower
320	04.11.2019	Hearing for one insurer exclusively on a particular day
321	05.11.2019	Bima Lokpal day and Bima Lokpal week
322	21.11.2019	Notice of hearing to insurers
323	29.11.2019	Additional charge granted to Insurance Ombudsman
324	03.12.2019	Appointment of Insurance Ombudsman at Pune
325	18.12.2019	Condonation of late attendance for the purpose of meal coupon
326	03.01.2020	Procedure to deal with non - entertainable complaints at the Offices of Insurance Ombudsman
327	07.01.2020	Procedure to deal with non - entertainable complaints at the Offices of Insurance Ombudsman
328	10.01.2020	Administrative instructions regarding Air ticket booking for eligible employees availing Leave Travel Concession
329	10.01.2020	Issue of Identity cards to Insurance Ombudsman
330	14.01.2020	Amount deposited with the Offices of Insurance Ombudsman as per direction of court
331	17.01.2020	Official Tour of Specialist (Life and Non-life)
332	06.02.2020	Disposal of complaints - Issuance of recommendations / awards
333	12.02.2020	Procedure to deal with non - entertainable complaints at the Offices of Insurance Ombudsman
334	17.02.2020	Procedure to deal with complaints received after one year
335	04.03.2020	Instructions for closing of Accounts as at 31.03.2020
336	20.03.2020	Preventive measures to be taken to contain the spread of Novel Coronavirus (COVID -19)

(A4) Gist of decisions taken in the 4th meeting of Executive Council of Insurers

The fourth meeting of Executive Council of Insurers (ECOI) was conducted on 23rd April, 2019. The major decisions approved in this meeting are as following-

1. Shri M. R. Kumar, Chairman, LIC of India and Ms Mudita Mishra, Director (Insurance-II), Department of Financial Services are inducted as members of the Executive Council of Insurers in terms of Rule 5 (2) (v) and Rule 5 (2) (vi) respectively of Insurance Ombudsman Rules, 2017.
2. Shri M. R. Kumar, Chairman, LIC of India elected as Chairperson of ECOI.
3. Necessary amendments to instructions for contractual engagement of personnel having experience in General Insurance Industry as Professional Experts, 2015 and in Life Insurance Industry as Professional Experts in the Offices of the Insurance Ombudsman, 2016 (Annexure "B") approved.
4. Need for splitting of big offices of Insurance Ombudsman like those in Ahmedabad, Chandigarh, Kolkata and Mumbai, after taking into account the geographical location, number of cases received, customer penetration, etc. was discussed for future course of action.

It was suggested to explore the possibility of conducting hearings through electronic medium i.e. through skype, whatsapp, VC, etc. while doing so the proceedings of hearings should be recorded and also the authenticity of the person attending hearing should be certified.

5. It was decided not to allow participation of Insurance Ombudsman or any other officials in internal conferences/meetings held by Insurance Companies. However, if the Insurance Ombudsman feels that it is necessary to attend these conferences/meetings, the details were to be forwarded to ECOI for consideration. A circular no 287 dated 22.02.2019 to this effect was also issued to all the Offices of Insurance Ombudsman.

(A5) Gist of decisions taken in the 5th meeting of Executive Council of Insurers

The Fifth meeting of Executive Council of Insurers (ECOI) was conducted on 15th October, 2019. The major decisions approved in this meeting are as following –

1. The audited accounts for the financial year 2018-19 were adopted.
2. Annual Report of Office of Executive Council of Insurers for the financial year 2018-19 was approved for publishing and circulation.
3. Necessary amendments to Financial Powers (Standing Order) 2018 and Stores code (effective from 25th September, 2018 and as amended upto 29th January, 2019) were approved.
4. The designation “Professional Expert” created confusion because the phrase “professional expert” also appears under Insurance Ombudsman Rules 2017 in another context. To avoid the confusion, change in designation from “Professional Expert” to “Specialist (Life)” and Specialist (Non-Life)”, as applicable, was proposed and approved in the meeting.

The discussion was held on the validity period of the merit list and remuneration. The merit list prepared after interview of the applicants for only one year was found to be very short because the process entails a long process and repeating the process after only one year serves no special purpose and causes delay. Further, remuneration was fixed many years back and needed revision. Extension of services of a retired person after one year for two terms of one year each would save the efforts required for going for another recruitment process frequently. Necessary amendments was proposed and approved in the meeting.

5. The amendments to Instructions for contractual engagement of Personnel having experience in General Insurance Industry as Professional Experts, 2015 (as amended upto 23.04.2019) and in the Offices of the Insurance Ombudsman, 2016 (as amended upto 23.04.2019) as proposed were approved and resolved that these amendments will be effective from the date of the last advertisement dated 27.03.2019 published in newspapers regarding vacancies for the position of Professional Experts.
6. The Council was of the view that due to considerable time having elapsed since the formation of Ombudsman office, a ratio should be worked out between the number of people on deputation from LIC and PSGICs v/s number of manpower being outsourced from the market. This becomes all the more necessary that the number of people on deputation decreases over a period of time if the market outsourced manpower increases and also for keeping the Ombudsman office at an arms distance from the companies.
7. The discussion was held on the staff quarters / leased accommodation provided to deputationists by parent company and it was decided that the reimbursement of market rent as fixed by the parent company from time to time in respect of their deputationist occupying the staff quarter provided by the parent organisation and the reimbursement of income tax on accommodation perks paid by the parent

- organisation to the Income Tax Department in respect of their deputationist occupying the staff quarter/leased accommodation provided by the parent organisation.
8. The discussion was held on the applicability of revision in rates of hotel charges of LIC officials while on tour in case of Insurance Ombudsman. Secretary informed that, in an earlier meeting, the Council had decided that on certain matters like daily allowance, incidentals, etc the rules as applicable to Executive Director in LIC of India should be applied for Insurance Ombudsman until a decision in the matter was received from DFS. She further informed that LIC had in the month of July 2019 revised lodging charges on tour. On being asked whether this had the approval of Government of India, she informed that the matter had been taken up with DFS and on receipt of decision in this regard, the same would be followed. It was advised that the matter should again be brought to the notice of DFS in detail. The Council discussed that since the charges of tour travel etc. flow from the Ombudsman rules and require prior approval of Central Government, no changes can be effected without the express approval of Central Government.
 9. It was informed that, in the earlier meetings of Council, decision was taken that the Officers and Staff deputed to Ombudsman's Office would be entitled to the same salary and perks as are admissible in the parent organizations and will, in addition, be paid deputation allowance as per rules in force from time to time. In accordance with this, the newly introduced benefits were also applicable to deputationists from LIC of India posted to Office of the Executive Council of Insurers and Office of Insurance Ombudsman. The information was taken on record.
 10. The Council approved the purchase of laptops costing Rs.50,000/- for office use for Insurance Ombudsman. The council also decided that Insurance Ombudsman at the time of demitting office may be given an option to either return the laptop or to retain the laptop by paying the written down value.
 11. A detailed discussion held in the matter of giving additional charge of a Centre to an Insurance Ombudsman.
The council advised that –
Detailed action plan for disposal of complaints should be called from Insurance Ombudsman of each Centre including Centre for which additional charge has been given.
Insurance Ombudsman should devote at least one-third of the working days in a month to the additional charge.
 12. Secretary informed that the process of appointment of Insurance Ombudsman for the eight vacant Centres viz: - Ahmedabad, Bhubaneswar, Delhi, Kolkata, Lucknow, Noida, Patna and Pune were completed and the entire Insurance Ombudsman have taken charge except that of Pune Centre. This information was taken on record.
 13. Information about the completion of process of appointment of Professional Experts (now Specialists - Life & Non-life) was taken on record in the meeting.

(A6) Gist of decisions taken in the 2nd Meeting of IRDAI held on 19.07.2019 and Meeting of newly appointed Ombudsman with IRDAI held on 18.10.2019

1. The second meeting of the Insurance Ombudsmen was conducted on the 19th July, 2019 at National Insurance Academy (NIA), Pune to review the functioning of Insurance Ombudsman Offices and to chalk out a roadmap to reduce the pendency of complaints in all Centres. The Meeting of newly appointed Ombudsman with IRDAI was conducted on 18.10.2019 at Hyderabad.

2. The meetings were chaired by Dr. Subhash Khuntia, Chairman, IRDAI.

Chairman, IRDAI discussed and suggested the following points –

3. Wherever there is inadequacy of staff, such posts may be filled up on contract by recently retired officials from PSU Insurance Companies. Secretary General, ECOI informed that process of recruitment of Specialists is underway and two Committees have been formed to expedite the process, so as to finalize the recruitment by end of August, 2019.

The Office of ECOI has completed the process of engaging retired personnel from Life Insurance Industry and General Insurance Industry as Specialist (Life and Non-life) in the month of October, 2019.

4. Office of ECOI to do the needful for getting staff on deputation from public sector insurance organisations.

Regular follow up is being done by ECOI with Public Sector Insurance Companies for getting deputationists.

5. The importance and critical role of the Ombudsmen in redressing the grievances of the policyholders in a cost-effective and timely manner was emphasized.

6. The institution of Ombudsman being a quasi-judicial body should ensure that both the parties to the complaint are satisfied. Hence, the Ombudsman should make attempts to settle the dispute between the parties amicably through effective mediation. Adjudication of the matter should be the last resort. Secondly, wherever awards are passed these should be through speaking orders so that both the policyholder and the insurer understand the rationale behind the award.

It has always been our endeavor in the Ombudsman office to settle the dispute between Complainant and Insurer by the process of effective mediation. There were 231 cases solved by way of agreement between the Complainant and Insurer during 2019-20.

In cases where Awards are required to be passed, all orders are in the nature of speaking orders with detailed reasons for arriving at particular decision.

7. Whenever a complaint is disposed as non-entertainable, proper reasons should be provided to the complainant. ECOI should develop a framework in this regard.

The complaints received by the Office of Insurance Ombudsman are scrutinized. Wherever the complaint is treated as non-entertainable, the reason for the same is provided to the complainant.

8. The need to substantially reduce the no. of outstanding complaints and faster disposal of complaints. It is needed to explore the feasibility of Video (Audio/Visual) conferencing sessions with remote policyholders as used by CIC to dispose of the complaints.

All the Offices of Insurance Ombudsman have been conducting online hearings during 2019-20 through Whatsapp, video conferencing, telecommunications. Subsequently, all OIO's have now been equipped with licensed Digital Hearings Mechanism viz GoTo Meetings and are regularly conducting online hearings.

Go to Meetings has the facility of Dial-out and Dial-in facility through toll-free number where, even the remote customer, who may not have internet access, can be reached.

9. The Internal Grievance Redressal Mechanism of Insurers should be strengthened to reduce complaints being received at Ombudsman centers. Chairman advised that each Ombudsman Center should have a timeline to ensure that no complaint remains pending for more than 90 days.

All OIO's are making all efforts to adhere to the timelines.

10. Chairman advised ECOI to compile Turn Around Time (TAT) measured as average time taken by each Ombudsman Centre to dispose a complaint to enable further analysis so as to enhance the efficiency of the system.

A provision has been made in CMS module, to capture date of receipt of all necessary documents.

11. Chairman instructed that a booklet containing notable awards passed by Ombudsman shall be prepared and published by ECOI annually. He stated that there should be a portal containing full details of all the awards and the booklet shall be published based on this portal.

The work in respect of preparation of booklet of notable awards for the financial year 2019-20 is in progress and the booklet will be published shortly. A Synopsis of all Awards issued by the Insurance Ombudsman is published regularly on the website of ECOI industry-wise.

12. Chairman instructed that a facility should be provided to complainant / policyholder to enable tracking the status of the complaint. Likely date of hearing should also be

provided to complainant / policyholder at the time of registration of complaint so that they can adjust their calendar.

As and when hearing is scheduled the Office of the Insurance Ombudsman are intimating the complainant in advance, so that he can adjust his calendar.

13. Insurance Ombudsman to engage Data Entry Operator in lieu of Stenographer.

Circular no. 319 dated 01.11.2019 has been issued to this effect.

14. ECOI to take up the matter with DFS regarding Increase in limit of awards by the Insurance Ombudsman from the existing limit of 30 lacs.

Matter has been referred to DFS vide letter Ref: ECOI/ATR/2019-20 dated 07.01.2020.

15. Office of ECOI to prepare the Standard Operating Procedure on the subject of submission of self-contained note by insurers to Insurance Ombudsman.

Letters were sent to all the Insurance Companies giving detailed guidelines regarding preparation and submission by Insurers to the Ombudsman vide letter Ref: ECOI / Compls / 2019-20 dated 13.11.2019 and 30.01.2020. The matter has also been taken up with LI and GI Councils with detailed guidelines in respect of self-contained note to be prepared and submitted by Insurers to the Ombudsman vide letter Ref: ECOI / Compls / 2019-20 dated 24.07.2020

16. Office of ECOI to do the needful including writing to LIC of India / GIPSA companies for the space for relocation of Offices of Insurance Ombudsman.

We have called views / suggestions / proposals for relocation of OIO's from all the Ombudsman offices vide letter Ref : ECOI / Premises dated 07.11.2019. The proposals have been analyzed and placed before the Council for necessary decision.

(B) ACCOUNTS

All the Offices of the Insurance Ombudsman have submitted their audited Trial Balances as at 31.03.2020. L. S. Nalwaya & Co. Chartered Accountants, Mumbai who have been appointed as External Auditors for conducting the audit of Office of ECOI (stand-alone) and consolidated accounts of the Executive Council of Insurers and all Offices of the Insurance Ombudsman for the financial year 2019-2020 have completed their Audit and signed the Accounts.

Consolidation of Final Accounts at ECOI for all the Offices of the Insurance Ombudsman and Office of the ECOI 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 Executive Council of Insurers (erstwhile 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 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 quarterly basis to the Office of the Executive Council of Insurers.

A copy of the consolidated Audit Report of the Office of the Executive Council of Insurers and the Offices of the Insurance Ombudsman along with the Income and Expenditure Account and Balance Sheet as at 31.03.2020 is annexed below.

Independent Auditor's Report

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

Report on the Financial Statements

1. We have audited the attached Balance Sheet of Executive Council of Insurers & 17 Offices of Insurance Ombudsmen (ECOI and its offices) as at 31' March, 2020 and the Statement of Income & Expenditure for the year then ended and a summary of significant accounting policies and other explanatory information. The financial statements of 16 Offices of Insurance Ombudsmen have been audited by Other Auditors and same has been relied upon by us.

Management's Responsibility for the Financial Statements

2. The ECOI 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 ECOI and its Offices in accordance with the requirements of the Insurance Act 1938 and Insurance Ombudsman Rules, 2017. 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' Responsibility

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 ECOI and its Offices preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by Management, as well as evaluating the overall presentation of the financial statements.

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



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 and Insurance Ombudsman Rules, 2017 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 ECOI and its Offices.
- (i) In case of Balance Sheets give a true and fair view of the state of affairs of the ECOI and its Offices as at 31st March, 2020; 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 2 in Schedule B to the financial statements regarding Opening balances. The ECOI started its operations in 1998. Until 2000-2001, the Accounts were maintained by LIC. The ECOI started maintaining Accounts independently from the year 2001-2002. For the year 2001-2002, ECOI had only its Income & Expenditure Accounts certified by the Auditor. Hence, the opening balances brought down on 1st April, 2001 were unaudited figures.
 - 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 5 in Schedule B to the financial statements regarding maintaining member wise breakup of the excess / short funds received from Member Insurance Companies during the financial year 2019-20. Such allocation of excess / deficit of funds is pending as the financial statements of some of the Member Insurance Companies for financial year 2019-20 are yet to be finalized.
 - d) Note 7 in Schedule B to the financial statements regarding Balances of Sundry Creditors and Sundry Debtors which are subject to confirmations and reconciliations.
 - e) Note 10 in Schedule B to the financial statements regarding non-filing of Income Tax returns. The Management has obtained opinion on its obligation to file Income Tax Return. As per opinion obtained, ECOI is not required to file Income Tax Return, as it is not carrying on any commercial activity.



- f) During the course of the audit, as pointed out by the OIO- Bhopal, Noida, and Mumbai auditors regarding Notification of 50/2018 - Central Tax Issued by CBIC, section 51 of the CGST Act, 2017 related to applicability of TDS on GST, which came into force on 01.10.2018. As per this notification the liability to deduct and deposit TDS on GST will also arise on office of Insurance Ombudsman for all its centers as well as ECOI from the date of applicability of the said act, it has been observed that no TDS on GST has been deducted and deposited during the financial year ended 31.03.2020 on time. It is necessary to register under GST as a Tax deductor and deduct and deposit TDS along with interest if any on GST where required.

Report on Other Legal & Regulatory Requirements

6. As required by the Insurance Act 1938 and Insurance Ombudsman Rules 2017, as amended, except to the extent stated hereinabove, we report that:
- 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.
 - 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 ECOI and its Offices so far as appears from our examination of books.
 - The Balance Sheet and Statement of Income & Expenditure of the ECOI and its Offices refer to in this report are in agreement with the books of accounts and returns.
 - 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 amounting to Rs. 3,00,080/- as per TRACES. This 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.


Sr. No.	Name of office	Quarter	Form Type	Amount of Demand
1	Mumbai	2009 -10	Q4 - 24Q	6,420.00
2	Mumbai	2012 -13	Q1 - 24Q	350.00
3	Mumbai	2015 -16	Q4 - 26Q	30.00
4	Mumbai	2019 -20	Q4 - 26Q	170.00
5	Mumbai	2018 -19	Q1 - 26Q	700.00
6	ECOI	2018 -19	Q4 - 24Q	2,92,410.00
			TOTAL	3,00,080.00



- b) In case of Ahmedabad OIO, the unmodified opinion expressed by the Auditor that in the present report is based on the limited information, facts and inputs made available to us through electronic means by the local management. Due to the COVID-19, which induced restrictions on physical movement and strict timelines, we have verified from the remote location based on the data, documents, and information's provided by Office of the Insurance Ombudsman, Ahmedabad.
- 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 opinion expressed by the Auditor that OIO - Noida is liable to get its GST TDS Registration under section 51 of the CGST Act, 2017. So, they are liable to deduct TDS @ 2% on the contracts of above 2.50 Lacs, w.e.f. 01.10.2018. As company had entered into 2 contracts of above Rs. 2.50 Lacs on which they are liable to deduct TDS @ 2%. However, the amount of TDS to be deducted is shown in below tables.

Contract Type	Amount including GST (Rs.)	Amount excluding GST (Rs.)	TDS on GST to be deducted @ 2% (Rs.)
Rent	23,55,084.00	19,95,840.00	39,917.00
Hiring of Workers	9,31,287.00	7,89,226.00	15,585.00

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


Ashish Nalwaya
Partner
MRN.110922

UDIN: 20110922AAAAAX9253

Place : Mumbai
Date : 29.06.2020





बीमाकर्ताओं की कार्यकारी परिषद कार्यालय
Office of the Executive Council of Insurers

Ref: ECOI/Accts./2019-20

29.6.2020

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

Dear Sirs,

Re: Audit of financial statements for the year ended March 31, 2020

In connection with your audit of Balance Sheet of Executive Council of Insurers (earlier Governing Body of Insurance Council) and its 17 Ombudsman Offices as at March 31, 2020 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 Executive Council of Insurers and its 17 Ombudsman Offices in accordance with the requirements of Insurance Act, 1938 and Insurance Ombudsman Rules, 2017 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:

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बीमाकर्ताओं की कार्यकारी परिषद कार्यालय Office of the Executive Council of Insurers

Financial statements and records:

1. The accounts and records of 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 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 and for safeguarding the assets of 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 Executive Council of Insurers and its 17 Ombudsman Offices as at March 31, 2020 or would require adjustment to, or disclosure in the financial statements.
6. The accounting policies and estimates followed by office of 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, 2019.

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, 2019.

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बीमाकर्ताओं की कार्यकारी परिषद कार्यालय Office of the Executive Council of Insurers

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 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 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 Executive Council of Insurers and its 17 offices, due or accrued, as at March 31, 2020
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 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.

Fixed Assets:

15. The net book values at which fixed assets are stated in the Balance sheet are arrived at:
 - a. After taking into account all capital expenditure on additions thereto, but no expenditure properly chargeable to revenue;

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बीमाकर्ताओं की कार्यकारी परिषद कार्यालय Office of the Executive Council of Insurers

- b. After eliminating the cost and accumulated depreciation relating to items sold, discarded, demolished or destroyed:
- c. After providing adequate depreciation on fixed assets during the year;
- d. After considering impairment:

Cash and bank balances:

- 16. Office of Executive Council of Insurers and its 17 offices of Insurance Ombudsman in all have cash-in-hand of Rs. 14,828/- as at balance sheet date.
- 17. The management believes that the outstanding items lying in the bank reconciliation statements would not have material effect on financial statements.
- 18. There are proper controls and monitoring over the items reflected in the Bank Reconciliation Statement.

Receivables:

- 19. Receivables represent bonafide sums due to the office of Executive Council of Insurers in normal course of business.

Others:

- 20. There have been no events subsequent to the Balance sheet date which require adjustment of or disclosure in the financial statements.
- 21. To the best of our knowledge and belief, office of Executive Council of Insurers and its 17 Ombudsman offices have not made any improper payments or payments which are illegal or against public policy.
- 22. Office of Executive Council of Insurers (ECOI) (erstwhile G.B.I.C.) started its operations in 1998. Till the year 2000-01, the accounts were maintained by L.I.C of India. Office of Executive Council of Insurers started maintaining accounts independently from the year 2001-02. For the year 2001-02, office of Executive Council of Insurers had only its Income & Expenditure account certified by the auditor. Hence, the opening balances brought down on 1st April, 2001 were unaudited figures.
- 23. The accounts of 16 offices of the Insurance Ombudsman have been audited by various auditors whereas accounts of Insurance Ombudsman. Mumbai audited

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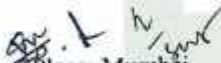
बीमाकर्ताओं की कार्यकारी परिषद कार्यालय Office of the Executive Council of Insurers

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.

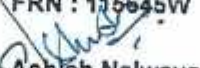
24. The management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, office of Executive Council of Insurers is not required to file Income Tax Return, as it is not carrying on any commercial activity.
25. Regarding TDS on GST on Contracts applicable from 1.10.2018 as per notification no 50/2018- Central Tax issued by CBIC, section 51 of CGST Act 2017, we are in the process of obtaining proper legal opinion on the applicability of the said notification to our Organization.

For the Executive Council of Insurers


Secretary General


Place: Mumbai

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


Ashish Nalwaya
Partner
MRN-110922





बीमाकर्ताओं की कार्यकारी परिषद कार्यालय Office of the Executive Council of Insurers

CONSOLIDATED ACCOUNTS OF EXECUTIVE COUNCIL OF INSURERS AND 17 OMBUDSMAN OFFICES SCHEDULE 'B'

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED AS ON 31/03/2020

I. SIGNIFICANT ACCOUNTING POLICIES

A. SYSTEM OF ACCOUNTING

The office of 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

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

Account Code	Asset	Rate of depreciation
216	Office Equipment	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 Equipments	10%
231	Lease-hold Improvements	10%

- 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
- Office of Executive Council of Insurers (E.C.O.I) (erstwhile G.B.I.C) started its operations in 1998. Till the year 2000-01, the accounts were maintained by L.I.C of India. It started maintaining accounts independently from the year 2001-02. For the year 2001-02, it had only its Income & Expenditure account certified by the auditor. Hence, the opening balances brought forward on 1st April, 2001 were unaudited figures.
 - Up to the financial year 2014-15, office of the Executive Council of Insurers and all Insurance Ombudsman Offices used to receive a lump sum amount from L.I.C. of India for the funding of

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बीमाकर्ताओं की कार्यकारी परिषद कार्यालय Office of the Executive Council of Insurers

their expenses. From the financial year 2015-16, as approved in its council meeting, office of the Executive Council of Insurers had decided to discontinue the practice of receiving funds in advance only from L.I.C of India, and instead it has been decided to approach all insurance companies including L.I.C of India for advance towards funding of the expenses of ECOI & 17 Offices of Insurance Ombudsman. However as per Ombudsman Rules 2017 and as decided in the 2nd meeting of Executive Council of Insurers, the office of Executive Council of Insurers has received Rs.39,69,98,101/- (rupees thirty nine crore sixty nine lakh ninety eight thousand one hundred and one only) from the member companies of Life Insurance Council and General Insurance Council towards advance sharing of expenses for the financial year 2019-20 through Life Insurance Council and General Insurance Council,

4. We had called for the funds from insurance companies through Life Insurance Council and General Insurance Council for the financial year 2018-19 based on the companies' data (2017-18) available with us. After getting the requisite data i.e., paid-up capital and gross direct premium income from the insurance companies for the financial year 2018-19, 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 2018-19, and accordingly, a schedule was prepared. Out of total refund of Rs.14,01,93,527 to member Insurance companies of Life Insurance Council and General Insurance Council towards actual sharing of expenses for F Y 2018-19, we have refunded Rs.12,33,88,598/- and adjusted Rs.1,68,04,928/- of actual sharing of expenses for the F Y 2018-19 towards advance sharing of expenses for the F Y 2019-20. We have also recovered Rs.8,90,474/- towards actual sharing of expenses for the F Y 2018-19. The entire process was completed by 20.2.2020.
5. As per Ombudsman Rules 2017 and the decision taken regarding the sharing of expenses of ECOI & 17 OIOs in the 2nd Meeting of the Executive Council of Insurers, we will inform Life Insurance Council & General Insurance Council the actual expenses of ECOI & 17 OIOs for the for the financial year, 2019-20. On the receipt of their company wise calculation towards the actual share of expenses for the F Y 2019-20 we will complete the process of refund / recovery from the member insurance companies of Life Insurance Council and General Insurance Council for the financial year 2019-20.
6. The amount of Rs.26,11,00,000/- has been provided as replenishment to 17 offices of Insurance Ombudsman for the financial year 2019-20.
7. We have received Rs.2,56,62,302.48/- (rupees Two crore fifty six lakhs sixty two thousand three hundred two and paise forty eight only) from Life Insurance Companies through Life Insurance Council towards advance sharing of expenses 2020-21 . It is shown under liability in the balance sheet.
8. 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 31.3.2020

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बीमाकर्ताओं की कार्यकारी परिषद कार्यालय Office of the Executive Council of Insurers

Bhopal	Rs. 1,55,832/-
Hyderabad	Rs. 28,68,971/-
Noida	Rs. 3,15,068/-

.In Noida OIO the High Court order was to keep the amount received from Insurance Company in Fixed deposit. So it is also reflected in the balance sheet as an asset

- We have reconciled and received the confirmation of balances of Sundry Creditors and Sundry Debtors.
- Writ Petitions have been filed against the office of Executive Council of Insurers (formerly Governing Body of Insurance Council) 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
- During the year, status of complaints is as under:

Particulars	Complaints o/s as on 01.04.2019	Received during the year	Disposed during the year	Outstanding as on 31/03/2020
For life insurance	5076	13285	14767	3594
For general insurance	6205	3440	7245	2400
For Health	0	10532	7804	2728
TOTAL	11281	25257	29816	8722

- The Management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, the office of Executive Council of Insurers is not required to file Income Tax Return, as it is not carrying any commercial activity.
- Regarding TDS on GST on Contracts applicable from 1.10.2018 as per notification no 50/2018- Central Tax issued by CBIC. section 51 of CGST Act 2017, we are in the process of obtaining proper legal opinion on the applicability of the said notification to our Organization

AS PER OUR REPORT OF EVEN DATE

M/s L S Nalwaya & Co.
Chartered Accountants
FEN-115645W
Ashish Nalwaya
Partner
MAN-11092
Place: Mumbai



For the office of Executive Council
of Insurers

Secretary (ECOI)

Secretary General

Date :



बीमाकर्ताओं की कार्यकारी परिषद कार्यालय

Office of the Executive Council of Insurers

Executive Council of Insurers & 17 OIO Offices Consolidated Income & Expenditure Account of ECOI & 17 OIO Offices as on 31st March, 2020

Expenses		Year ended 31/03/2020	Year ended 31/03/2019	A/c Code	Income	Year ended 31/03/2020	Year ended 31/03/2019
A/c Code							Amount (In Rs.)
401	Basic Salary to Ombudsman	3,44,77,847.00	2,15,47,548.00	501	Sundry Receipts	21,297.00	47,536.00
402	DA to Ombudsman	55,53,138.00	14,90,034.00	502	Reversal of Excess Provisions	1,20,320.00	55,948.00
403	HRA to Ombudsman	-	34,74,703.00	503	Payment received under RTI	1,960.00	1,484.00
405	Conveyance to Ombudsman	-	-	597	Pension from Previous emp. (basic)	83,36,732.00	-
406	Basic Salary to Others	9,19,46,884.21	7,54,45,549.64	596	Recovery of Pension from Prev Emp (DA)	19,12,864.00	-
407	Special Allowance	1,41,419.00	-	599	Profit on Sale of Fixed Assets	1,17,933.00	35,741.00
408	DA to Others	5,82,31,516.62	3,83,90,340.13				
409	HRA to Others	71,90,949.14	52,61,473.76				
410	CCA to Others	18,08,944.06	14,12,669.99				
411	FPA to Others	12,04,117.95	8,74,073.07				
412	Conveyance to Others	15,74,217.89	13,50,252.68				
413	Deputation Allowances	1,78,28,895.28	1,49,22,580.22				
414	Functional Allowances	-	-				
415	Washing Allowances	-	-				
416	Qualification Pay to Others	8,21,322.00	2,58,697.00				
417	Other Allowances to Others	2,55,895.48	2,00,814.93				
419	PLL	-	-				
420	Employer's Contribution to Pension Fund	88,17,253.00	56,99,021.59				
421	Employer's Contribution to Provident Fund	15,62,829.33	20,49,069.01				
422	Employer's Contribution to Gratuity	72,57,875.48	56,28,728.98				
423	Employer's Contribution to Mediclaim	14,69,049.00	9,42,774.42				
424	Employer's Contribution to GSLI	1,08,628.82	85,020.34				
425	Leave Encashment	27,42,006.57	22,08,598.43				
426	Travelling Expenses on Tours	32,17,476.33	25,44,048.07				
427	Transfer TE	7,88,012.00	15,68,890.00				
428	LTC Expenses	14,40,446.00	16,72,451.00				
429	Motor Car Expenses	9,55,709.07	7,89,107.50				
430	Auditor's Remuneration	2,96,936.00	2,68,051.00				
431	Law Charges	1,81,107.00	1,06,870.00				
432	Printing & Stationery	22,13,612.24	15,49,861.51				
433	Postage & Revenue Stamps	24,91,433.21	17,70,005.12				
434	Bank Charges	12,926.37	14,515.66				
435	Telephone Charges	8,30,942.66	6,54,455.20				
436	Electricity Charges	43,54,060.00	39,19,533.63				
437	Carnage & Freight	1,86,000.00	1,64,458.00				
438	Repairs & Maintenance	6,76,061.89	7,88,138.15				
439	Staff Amenities	1,91,77,266.50	56,82,525.00				
440	Lumpsum Medical Benefit	20,01,839.67	15,82,077.00				
441	All Insurance Premiums	2,32,701.66	1,99,046.75				
442	Entertainment Expenses	5,86,104.15	4,91,182.25				
443	Contractual Payments Other than AMC	1,78,11,308.09	1,60,11,725.08				
444	AMC Payments	18,01,707.45	17,70,203.54				
445	Office Upkeep	7,77,457.35	7,77,434.51				
					Excess of Expenditure over Income	36,14,31,650.47	28,79,22,858.39



जीवन सेवा अनेक्स, तीसरी मंजिल, एच. वी. रोड, सांताक्रुझ (प.), मुंबई - 400054. दूरभाष : 26106889 / 6671, फॅक्स: 26106949, ई-मेल: inscoun@ecol.co.in
 Jeevan Seva Annex, 3rd Floor, S. V. Road, Santacruz (W), Mumbai - 400 054. PBX : 26106889/6671, Fax : 26106949, Email: inscoun@ecol.co.in

V.S. Narkar
Asst. Officer



बीमाकर्ताओं की कार्यकारी परिषद कार्यालय

Office of the Executive Council of Insurers

Executive Council of Insurers & 17 OIO Offices						
Consolidated Income & Expenditure Account of ECOI & 17 OIO Offices as on 31st March, 2020						
A/c Code	Expenses	Year ended 31/03/2020	Year ended 31/03/2019	A/c Code	Income	Amount (in Rs.)
						Year ended 31/03/2020
446	Subscription to newspapers	2,80,895.00	2,72,695.00			
447	Conference Expenses	7,74,091.52	4,79,304.00			
448	Training Fees	1,50,922.00	-			
449	Consultancy Fees	81,04,496.95	44,80,256.00			
450	Rent, Rates & Taxes	4,11,10,926.40	3,88,82,534.84			
451	Depreciation	53,20,284.32	59,54,867.12			
452	PR & Publicity	17,193.00	48,87,010.00			
454	Shifting Expenses	-	-			
455	Infrastructure & Renovation Cost	3,130.00	7,87,085.85			
453	Other Miscellaneous Expenses	5,28,959.80	4,89,397.22			
456	Expenses on External Committees	5,91,675.00	2,080.00			
457	Sundry Office Equipments (-<Rs.5,000/-)	1,22,042.00	7,91,828.51			
460	SR A/C	96.01	49.16			
461	Library Expenses	17,665.00	29,694.50			
462	Fixed Allowance to Ombudsman	1,14,88,963.00	87,27,960.00			
466	GST - Goods & Services Tax	-	-			
467	Reimb o empl for IT paid on perks	3,90,013.00	-			
499	Loss on Sale of Fixed Assets	4,837.00	16,259.00			
	Total (in Rs.)	37,19,42,756.47	28,80,63,547.38		Total (in Rs.)	37,19,42,756.47
						28,80,63,547.38

As per our Report of even date

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



Ashish Nalwaya
Partner
MRN: 1110922

UDIN 2611092211AANAX985

Place Mumbai

Date 29.6.2020

Secretary

Secretary General

Secretary



बीमाकर्ताओं की कार्यकारी परिषद कार्यालय

Office of the Executive Council of Insurers

Executive Council of Insurers & 17 OIO Offices Consolidated Income & Expenditure Account of ECOI & 17 OIO Offices as on 31st March, 2020					
Liabilities	Year ended 31/03/2020	Year ended 31/03/2019	Assets	Year ended 31/03/2020	Year ended 31/03/2019
Collection for Fixed Assets:			Fixed Assets (at cost):		
1. Collection for Fixed Assets			Gross Block	5,67,22,854.71	4,78,61,245.60
Balance as per last Balance Sheet	6,73,84,051.30	5,20,19,945.32	Add - Additions during the year	34,32,912.00	1,21,07,520.10
Add - Fixed Assets purchased during the year	34,32,912.00	1,21,07,520.10	Less : Deletions during the year	11,04,220.00	-34,15,920.00
Less : Depreciation charged for the year	53,29,284.22	55,64,687.12	Less : Accumulated Depreciation	3,42,18,282.48	-2,99,65,716.17
	6,54,87,678.98	5,73,64,001.30	(As per Schedule 'A', attached herewith)	2,49,22,084.21	2,67,57,136.63
2. Receipts from Member Companies			Current Assets :		
Balance as per last Balance Sheet	13,10,03,051.64	8,71,10,032.26	Advances to Staff	34,899.00	1,21,205.00
Add Replenishment received from 14 Member Cos.	39,69,88,101.00	42,81,58,577.00	Deposits	15,85,023.59	11,16,347.25
Less: Amount Refunded to 54 Member Cos.	13,93,03,051.84	8,71,10,032.26	Account Receivable from ECOI towards Prof. Tax	7,630.00	-
Less: Excess of Expenditure over Income for the year	36,14,31,650.47	28,38,22,888.38	Prepaid Expenses	10,34,185.90	8,64,226.07
Less : Fixed Assets purchased during year	34,32,912.00	1,21,07,520.10	Stamp on Hand Proceeds	3,219.00	960.00
Add : Depreciation for the year	53,29,284.22	55,64,687.12	Stamp on Hand Revenue	19.00	-
	9,28,20,464.89	13,93,03,051.84	Stock on Hand Printing & Stationery	2,03,340.00	1,55,871.00
Current Liabilities:			Cash & Bank Balances :		
Advance from Lila Ins. Co. Ltd	2,56,52,303.44	11,95,320.00	Interest Cash	14,825.00	-
Cheque Cancelled Account	1,692.00	1,710.00	Balance at Bank	11,52,08,407.84	17,44,13,168.09
Other misc Credits / Deposits received from court	33,46,566.00	13,88,971.00			
Outstanding Expenses	2,19,41,428.37	41,96,549.00			
Amount Payable to ECOI towards Prof. Tax	7,530.00	-			
Relinquish Deposit - Hyderabad	10,016.00	-			
Relinquish Deposit - Jaipur	5,000.00	-			
TOTAL	14,39,05,113.68	20,34,30,602.94	TOTAL	14,39,05,113.68	20,34,30,602.94

* Note: Funds given to Ahmedabad for renovation in FY 2016-17 wrongly debited to Expenses column instead of deposits; rectification done in FY 2018-19 after receipt of final Bill, accordingly Excess of expenditure over income to that extent reduced of RS. 63,00,000/-

As per our Report of even date

For L.S. Nalwaya & Company
Chartered Accountants
Firm: 116648W

Aashish Nalwaya
Partner

MIRN: 110922

UDIN: 281109221400000000000000

Place: Mumbai

Date:



(Signature)
Secretary General

(Signature)
Secretary

(Signature)
ASST. Secy



बीमाकर्ताओं की कार्यकारी परिषद कार्यालय

Office of the Executive Council of Insurers

Executive Council of Insurers and 17 Office of Insurance Ombudsman

Consolidated schedule for Fixed Asset as on 31.3.2020

Schedule 'A' : FIXED ASSETS

Code	Particulars	Rate	Gross Block			Depreciation			Net Block			
			As on 1.4.2019	Additions	Deletions	As on 31/3/2020	upto 31/3/2019	During the year	Deletions	upto 31/3/2020	As on 31/3/2020	As on 31/3/2019
216	Office Equipments	01	1,53,19,164.50	4,85,217.00	45,700.00	1,57,40,681.50	82,45,103.59	13,04,743.15	45,695.00	95,04,147.74	82,36,553.78	70,73,060.91
217	Computers	03	1,04,52,405.41	16,23,975.00	6,08,734.00	1,14,67,646.41	85,84,473.00	10,17,743.02	6,08,712.00	89,93,504.92	24,74,141.49	18,87,932.41
218	Air Conditioner, Fridge etc.	0.139	76,12,211.81	3,10,309.00	1,80,547.00	77,41,973.81	38,48,882.42	9,06,986.27	1,90,535.00	45,74,438.68	31,67,534.12	37,63,329.39
219	Electrical Fittings	0.1	47,04,205.23	4,73,933.00	45,138.00	51,33,000.23	22,45,430.40	3,94,917.87	42,245.00	25,98,103.27	25,34,696.46	24,59,774.83
221	Fax, Phone, Epabx etc.	0.1	6,89,898.00	61,582.00	71,140.00	6,79,340.00	4,48,016.00	32,836.00	46,145.00	4,34,703.00	2,44,617.00	2,40,882.00
222	Xerox Machine	0.2	4,11,957.40	2,73,110.00	1,27,618.00	5,57,449.40	4,11,850.40	20,911.00	1,27,615.00	3,05,246.40	2,52,203.00	7.00
223	Library Books	0.2	4,73,249.01			4,73,249.01	4,64,241.01	3,349.00		4,88,190.01	6,059.00	8,408.00
224	Miscellaneous Capital Equip	0.1	20,96,275.02	2,21,006.00	26,943.00	22,92,138.02	13,38,554.00	1,88,194.70	25,791.00	14,50,927.70	8,41,210.32	7,57,721.02
231	Leasehold improvements	0.1	1,49,65,488.32			1,49,65,488.32	43,78,467.35	15,10,522.41		58,88,889.76	90,76,498.56	1,05,87,020.97
	TOTAL		5,67,22,854.70	34,32,912.00	11,64,820.00	5,90,59,946.70	2,98,65,718.17	53,29,284.32	10,76,156.00	3,42,18,252.49	2,48,32,694.21	2,67,57,136.53

V.S. Naskar
Admn. Officer

[Signature]
Asst. Secretary

[Signature]
Secretary

[Signature]
Secretary General



For L. S. Nalwaya & Company
Chartered Accountants
FRN : 115645W
Ashish Nalwaya
Partner
MRN-110922

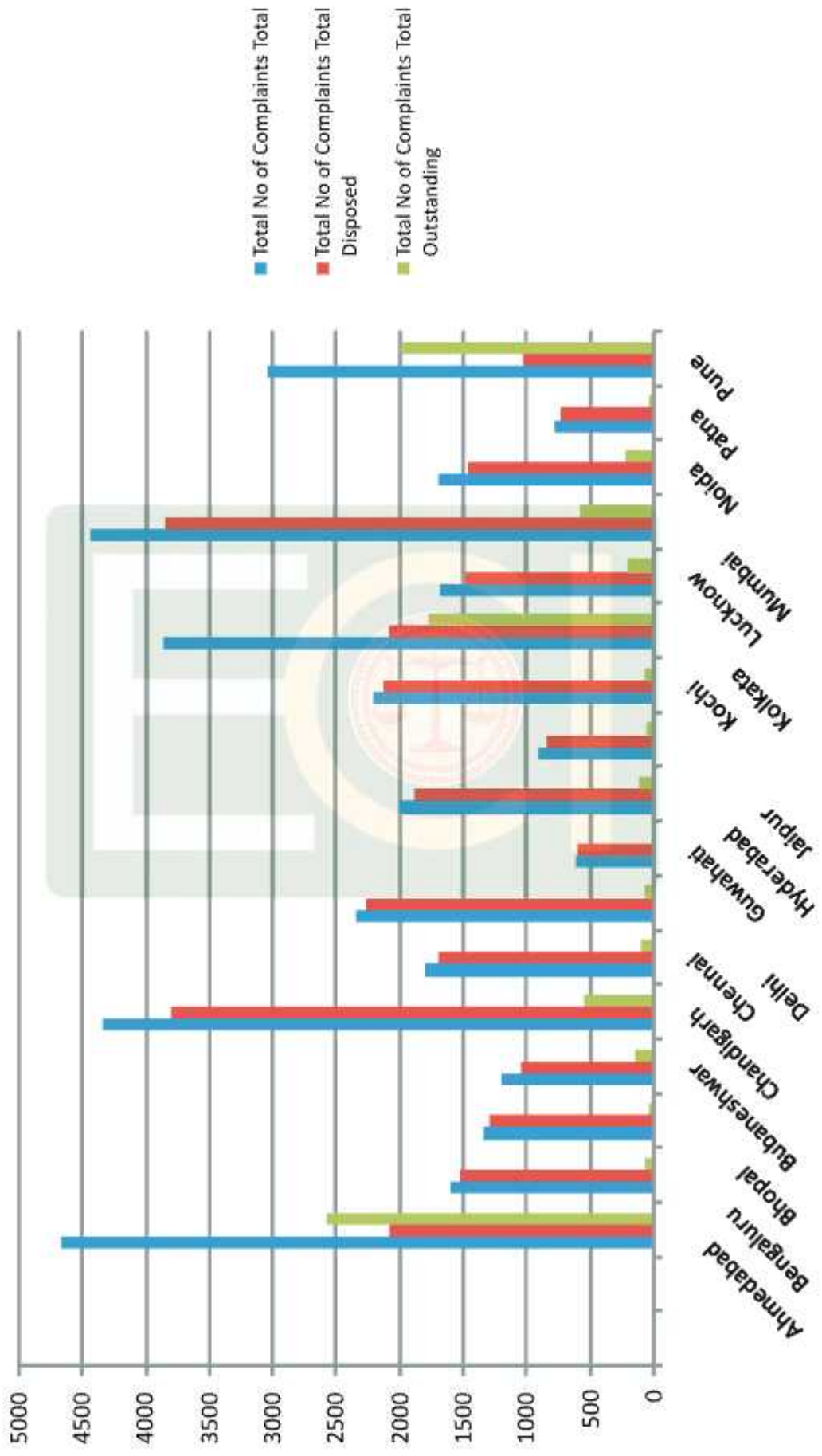
(C) COMPLAINT ANALYSIS



The Complaints Statistics have been generated through the CMS. The following consolidated statements as at 31.03.2020 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

LIFE INSURANCE, GENERAL AND HEALTH INSURANCE INDUSTRIES : COMPLAINTS ANALYSIS LIGIHI

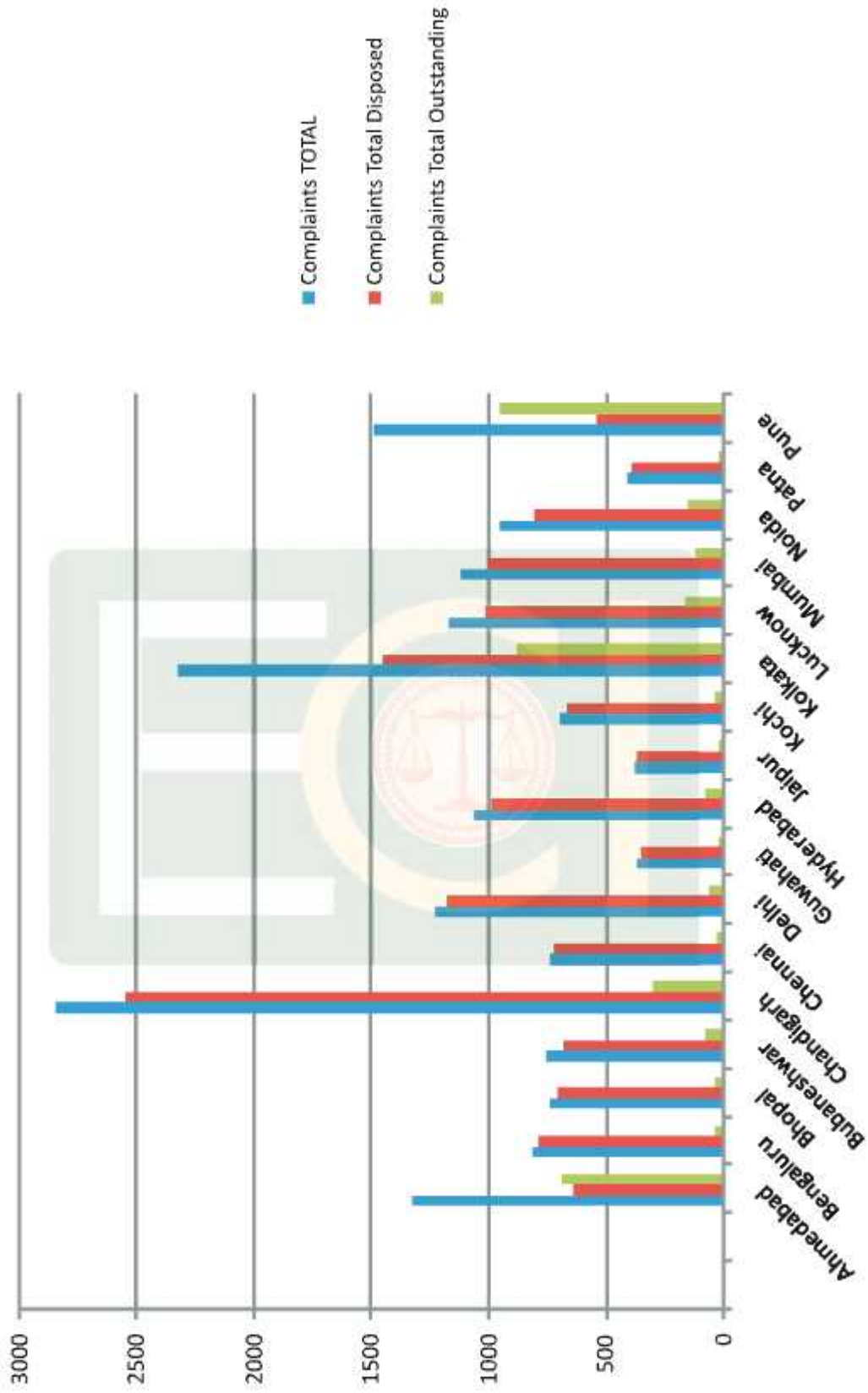


**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS:
COMPLAINTS RECEIVED & DISPOSAL STATEMENT FOR THE PERIOD
FROM 01.04.2019 TO 31.3.2020**

**STATEMENT L1G1H1
LIFE, GENERAL & 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	Recommendations	Awards fvg complaints	Awards fvg ins. Co.	withdrawal	Non-Entertamable	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	2335	2333	4668	0	236	155	414	1279	2084	1319	64	701	2084	235	753	1596	2584
Bengaluru	253	1358	1611	17	536	412	30	538	1533	1191	342	0	1533	78	0	0	78
Bhopal	308	1034	1342	116	72	429	73	609	1299	844	324	131	1299	43	0	0	43
Bubaneswar	225	975	1200	9	258	159	52	569	1047	607	316	124	1047	153	0	0	153
Chandigarh	1314	3028	4342	0	1445	935	0	1414	3794	1595	1706	493	3794	375	173	0	548
Chennai	186	1621	1807	9	437	225	122	910	1703	1159	544	0	1703	104	0	0	104
Delhi	540	1804	2344	1	816	647	143	660	2267	1092	1169	6	2267	77	0	0	77
Guwahati	0	617	617	0	118	93	33	352	596	596	0	0	596	21	0	0	21
Hyderabad	178	1826	2004	5	667	257	71	880	1880	1195	683	2	1880	123	0	1	124
Jaipur	0	905	905	21	193	113	93	422	842	831	11	0	842	63	0	0	63
Kochi	651	1554	2205	0	710	765	107	546	2128	803	1094	231	2128	71	4	2	77
Kolkata	1764	2093	3857	5	791	349	234	704	2083	752	185	1146	2083	371	901	502	1774
Lucknow	699	988	1687	227	156	375	144	572	1474	610	238	626	1474	102	98	13	213
Mumbai	965	3467	4432	14	1619	455	280	1480	3848	1791	1998	59	3848	451	133	0	584
Noida	327	1368	1695	175	406	162	197	522	1462	698	759	5	1462	207	26	0	233
Patna	222	565	787	16	108	88	230	294	736	392	275	69	736	41	10	0	51
Pune	1314	1721	3035	65	281	91	122	481	1040	517	57	466	1040	292	895	808	1995
Total	11281	27257	38538	680	8849	5710	2345	12232	29816	15992	9765	4059	29816	2807	2993	2922	8722

LIFE INSURANCE INDUSTRY : COMPLAINTS ANALYSIS L2

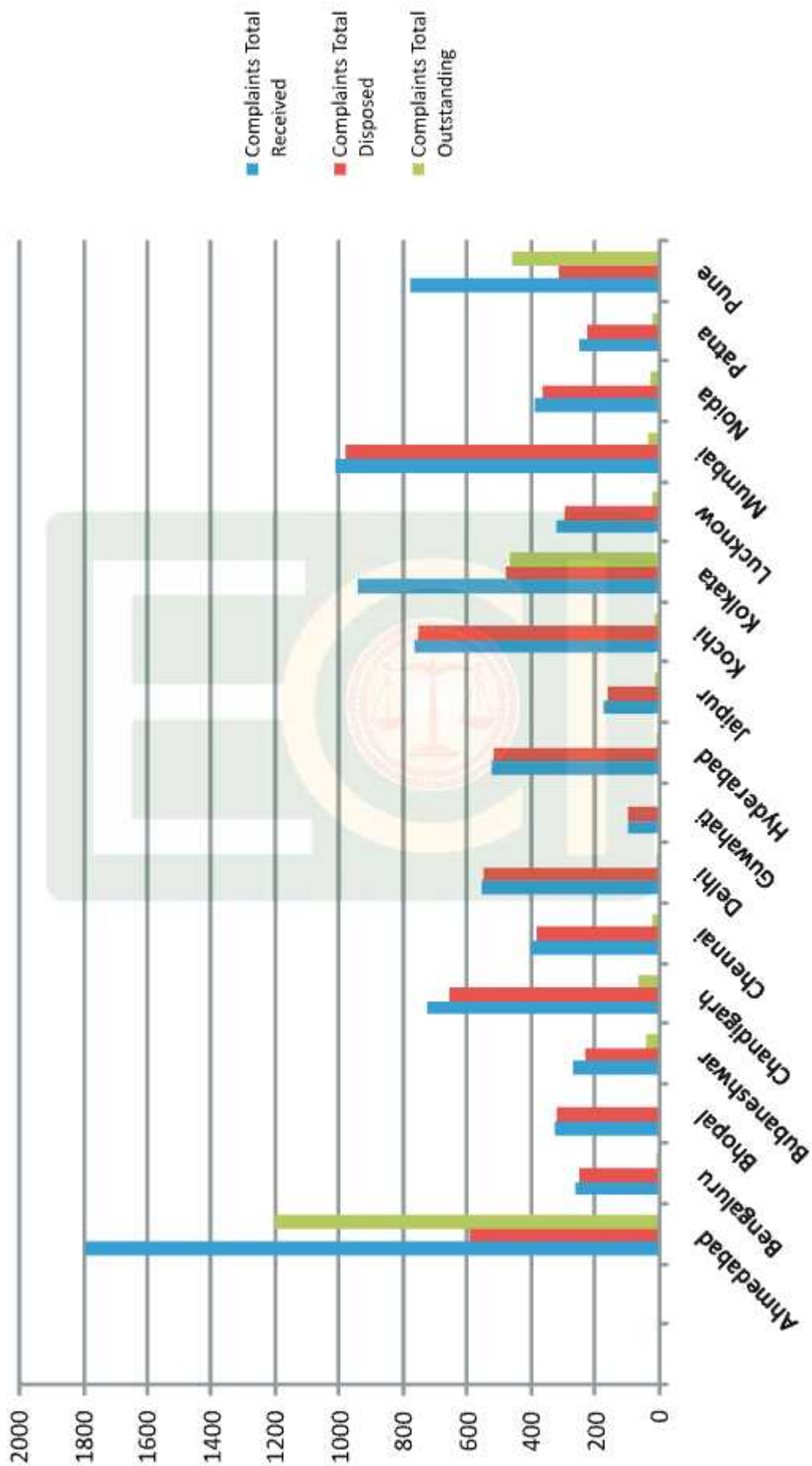


OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS

Complaints Disposal statement for the period from 01.04.2019 to 31.3.2020

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	718	602	1320	0	49	54	169	364	636	365	19	252	636	71	160	453	684
Bengaluru	126	688	814	6	275	185	25	294	785	603	182	0	785	29	0	0	29
Bhopal	106	627	733	90	20	193	36	364	703	560	143	0	703	30	0	0	30
Bubaneswar	175	575	750	9	168	101	20	380	678	388	214	76	678	72	0	0	72
Chandigarh	932	1912	2844	0	1011	621	0	916	2548	1068	1054	426	2548	221	75	0	296
Chennai	42	697	739	5	100	93	34	485	717	570	147	0	717	22	0	0	22
Delhi	235	991	1226	0	469	275	84	344	1172	617	552	3	1172	54	0	0	54
Guwahati	0	365	365	0	53	57	14	225	349	349	0	0	349	16	0	0	16
Hyderabad	71	983	1054	0	246	89	55	591	981	777	202	2	981	72	0	1	73
Jaipur	0	376	376	17	45	45	43	210	360	355	5	0	360	16	0	0	16
Kochi	208	484	692	0	157	280	40	185	662	259	336	67	662	29	0	1	30
Kolkata	911	1413	2324	3	501	207	177	556	1444	579	137	728	1444	275	521	84	880
Lucknow	508	659	1167	196	100	232	96	383	1007	394	158	455	1007	73	76	11	160
Mumbai	142	974	1116	9	130	72	77	710	998	779	202	17	998	84	34	0	118
Noida	164	787	951	131	202	72	110	289	804	384	420	0	804	124	23	0	147
Patna	67	337	404	12	59	57	75	185	388	262	123	3	388	15	1	0	16
Pune	671	815	1486	4	147	32	77	275	535	289	23	223	535	113	407	431	951
Total	5076	13285	18361	482	3732	2665	1132	6756	14767	8598	3917	2252	14767	1316	1297	981	3594

LIFE INSURANCE INDUSTRY : COMPLAINTS ANALYSIS (Centrewise) (G2)



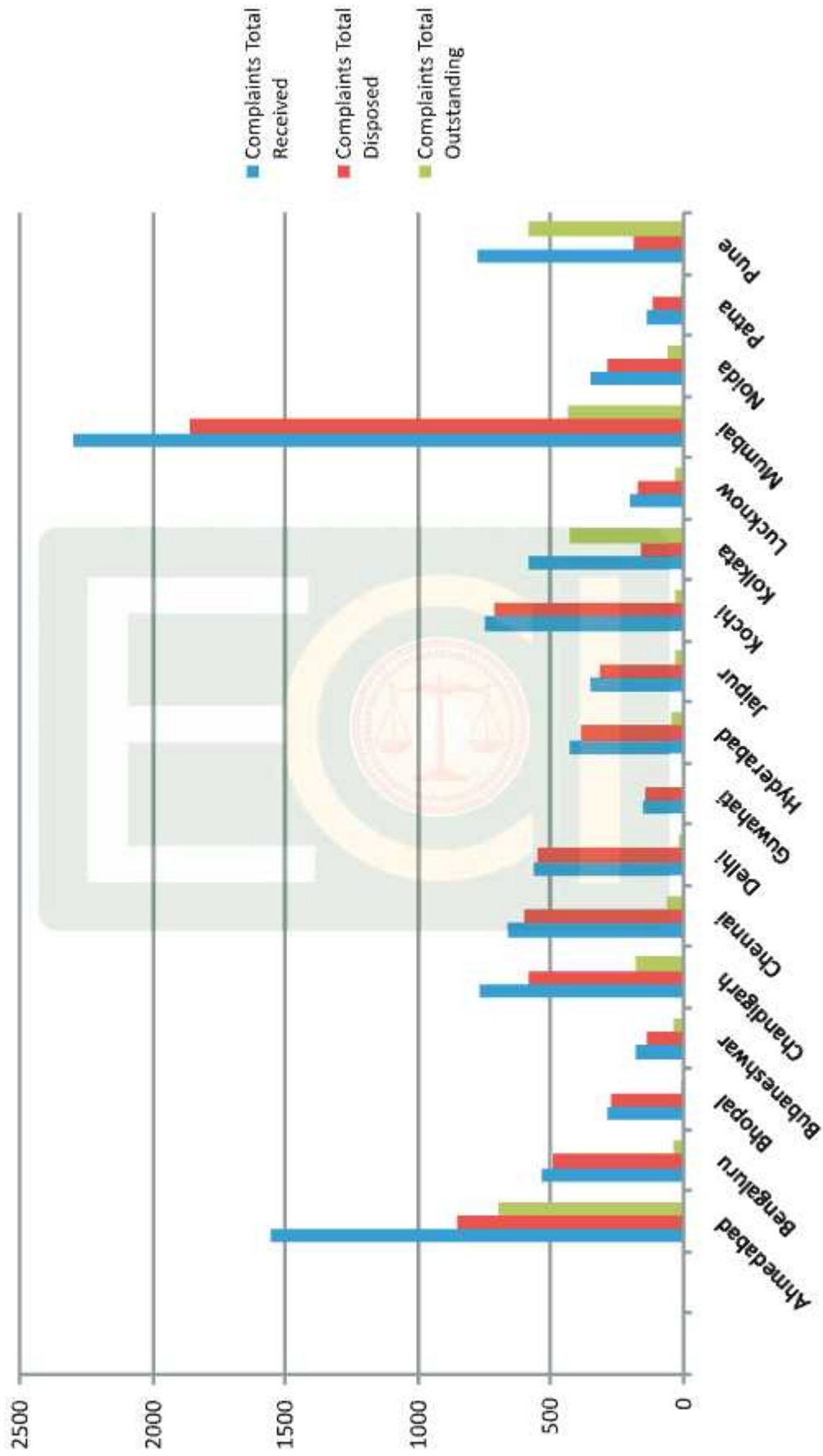
OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS

COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020

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 complaint ant	awards fvg. Ins. Co.	with drawal	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	Total Outstanding
Ahmedabad	1617	179	1796	0	187	101	198	108	594	124	21	449	594	12	47	1143	1202
Bengaluru	127	139	266	9	94	90	2	61	256	126	130	0	256	10	0	0	10
Bhopal	202	125	327	22	26	165	21	92	326	99	96	131	326	1	0	0	1
Bubaneswar	50	223	273	0	60	43	21	108	232	128	56	48	232	41	0	0	41
Chandigarh	382	347	729	0	268	221	0	173	662	187	408	67	662	42	25	0	67
Chennai	144	265	409	2	159	45	33	150	389	195	194	0	389	20	0	0	20
Delhi	305	251	556	1	212	176	30	131	550	176	371	3	550	6	0	0	6
Guwahati	0	102	102	0	23	17	7	55	102	102	0	0	102	0	0	0	0
Hyderabad	107	419	526	4	299	91	9	116	519	162	357	0	519	7	0	0	7
Jaipur	0	178	178	0	38	19	9	100	166	165	1	0	166	12	0	0	12
Kochi	443	326	769	0	314	294	37	111	756	159	433	164	756	11	1	1	13
Kolkata	853	96	949	2	272	136	33	42	485	48	19	418	485	6	40	418	464
Lucknow	191	131	322	22	37	125	34	82	300	93	36	171	300	9	11	2	22
Mumbai	823	195	1018	1	572	196	109	109	987	117	828	42	987	24	7	0	31
Noida	163	233	396	31	116	66	47	111	371	143	223	5	371	25	0	0	25
Patna	155	96	251	4	22	17	139	49	231	61	104	66	231	15	5	0	20
Pune	643	135	778	44	134	59	36	46	319	53	23	243	319	18	64	377	459
Total	6205	3440	9645	142	2833	1861	765	1644	7245	2138	3300	1807	7245	259	200	1941	2400

HEALTH INSURANCE INDUSTRY : COMPLAINTS ANALYSIS (Centrewise) (H2)



OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020

Name of the centre	Complaints disposed by way of										Durationwise disposal of Complaints				Durationwise Outstanding Complaints			
	Total No of Complaints		Received upto March	Total	Recommendations	Awards given complainant	Dismissal awards given. 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
	O/s at the beginning of the year	0/s at the beginning of the year																
Ahmedabad	0	1552	1552	0	0	0	47	807	854	830	24	0	0	854	152	546	0	698
Bengaluru	0	531	531	2	167	137	3	183	492	462	30	0	0	492	39	0	0	39
Bhopal	0	282	282	4	26	71	16	153	270	185	85	0	0	270	12	0	0	12
Bubaneswar	0	177	177	0	30	15	11	81	137	91	46	0	0	137	40	0	0	40
Chandigarh	0	769	769	0	166	93	0	325	584	340	244	0	0	584	112	73	0	185
Chennai	0	659	659	2	176	87	55	275	597	394	203	0	0	597	62	0	0	62
Delhi	0	562	562	0	135	196	29	185	545	299	246	0	0	545	17	0	0	17
Guwahati	0	150	150	0	42	19	12	72	145	145	0	0	0	145	5	0	0	5
Hyderabad	0	424	424	1	122	77	7	173	380	256	124	0	0	380	44	0	0	44
Jaipur	0	351	351	4	110	49	41	112	316	311	5	0	0	316	35	0	0	35
Kochi	0	744	744	0	239	191	30	250	710	385	325	0	0	710	31	3	0	34
Kolkata	0	584	584	0	18	6	24	106	154	125	29	0	0	154	90	340	0	430
Lucknow	0	198	198	9	19	18	14	107	167	123	44	0	0	167	20	11	0	31
Mumbai	0	2298	2298	4	917	187	94	661	1863	895	968	0	0	1863	343	92	0	435
Noida	0	348	348	13	88	24	40	122	287	171	116	0	0	287	58	3	0	61
Patna	0	132	132	0	27	14	16	60	117	69	48	0	0	117	11	4	0	15
Pune	0	771	771	17	0	0	9	160	186	175	11	0	0	186	161	424	0	585
Total	0	10532	10532	56	2284	1184	448	3832	7604	5256	2548	0	0	7804	1232	1496	0	2728

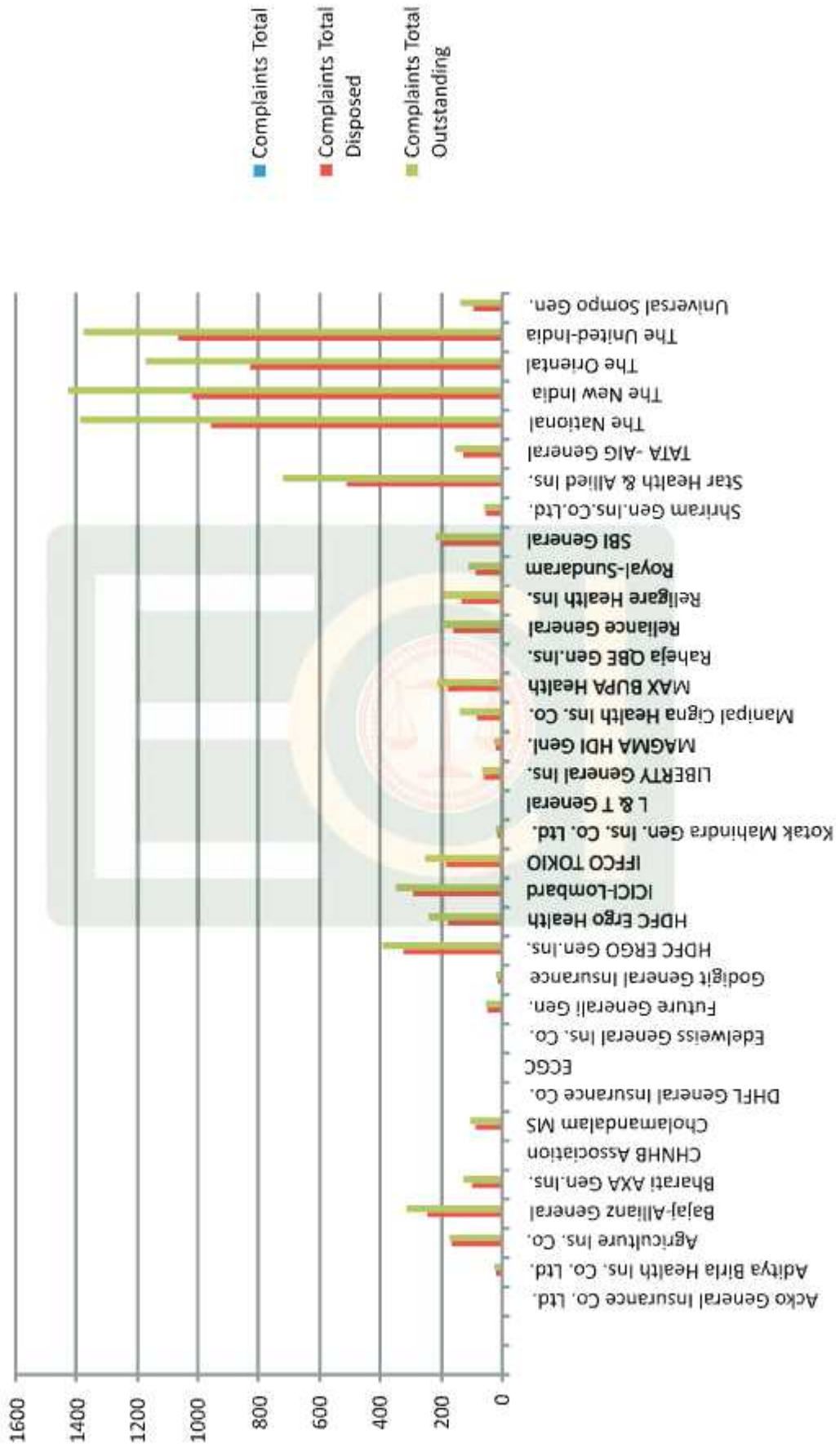
LIFE INSURANCE INDUSTRY : COMPLAINTS ANALYSIS (Companywise) (L3)



OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020

Name of Company	Total No of Complaints		Complaints disposed by way of							Durationwise disposal of Complaints				Durationwise Outstanding complaints			
	Ois at the beginning of the year	Received upto March	Total	Recomm endations	Awards for complainant	Awards for Ins. Co.	withdrawal	Non-Emertain 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	Total Outstanding
Aegon Life Ins.Co Ltd.	112	197	309	4	78	57	12	85	238	103	51	82	236	35	23	15	73
Aviva Life	47	107	154	3	33	32	3	46	119	56	39	24	119	14	16	5	35
Bajaj-Alianz Life	170	381	551	23	107	95	32	196	443	247	115	81	443	36	42	30	108
BHARTIAXALIFE	606	1881	2287	89	639	180	128	653	1869	906	518	245	1689	246	208	146	598
Birla-Sun Life	157	344	501	11	126	83	25	154	409	207	135	67	409	37	40	15	92
Canara HSBC Oriental Bank Life	8	65	73	0	7	14	3	38	62	48	11	3	62	6	4	1	11
Edelweiss Tokio LIC Co.	22	73	95	0	29	14	5	22	70	37	19	14	70	13	9	3	25
Exide Life Insurance Co.	387	509	896	27	203	92	37	214	573	275	128	170	573	60	100	163	323
Future Generali	346	367	733	33	189	63	36	156	477	198	106	173	477	60	76	120	256
Helfo-Standard Life	666	1508	2174	79	440	306	232	682	1739	908	552	279	1739	186	156	113	435
ICICI-Prudential	164	477	641	25	113	85	90	234	547	321	166	60	547	35	35	24	94
IDBI Federal Life Ins.Co.Ltd.	68	115	183	10	37	42	12	50	151	82	66	23	151	9	16	7	32
IndiaFirst Insurance co.	41	340	381	23	57	30	21	171	302	228	62	12	302	41	33	5	79
Kotak Mahindra-	109	296	405	8	80	88	23	135	334	175	111	48	334	28	37	6	71
LIC of India	976	3436	4412	43	555	817	251	2175	3841	2606	803	432	3841	195	229	147	571
Max Life Insurance	141	388	529	9	82	86	71	211	459	283	108	68	459	24	33	13	70
PNB Met-Life	228	736	964	26	306	102	21	362	817	433	280	104	817	79	41	27	147
Pramerica Life Ins.Co.Ltd.	80	188	268	13	64	46	8	93	216	119	46	51	216	29	15	8	52
RELIANCE NIPPON LIFE	478	828	1406	37	399	183	48	385	1052	511	334	207	1052	122	124	108	354
SAHARA India Life	0	3	3	0	0	0	0	3	3	3	0	0	3	0	0	0	0
SBI LIFE	143	708	851	7	118	164	35	446	770	558	181	51	770	40	27	14	81
SHRIRAM LIFE	29	203	232	7	37	23	13	117	197	145	43	9	197	16	18	1	35
Star Union Dai-ichi Life Ins.Co.	36	93	129	4	8	30	10	60	112	70	25	17	112	9	1	7	17
TATA AIA LIFE	62	142	204	1	35	41	16	76	169	99	38	32	169	16	16	3	35
Total	5076	13285	18361	482	3732	2665	1132	6756	14767	8598	3917	2252	14767	1316	1297	981	3594

GENERAL INSURANCE INDUSTRY : COMPANY WISE COMPLAINT ANALYSIS (G3)

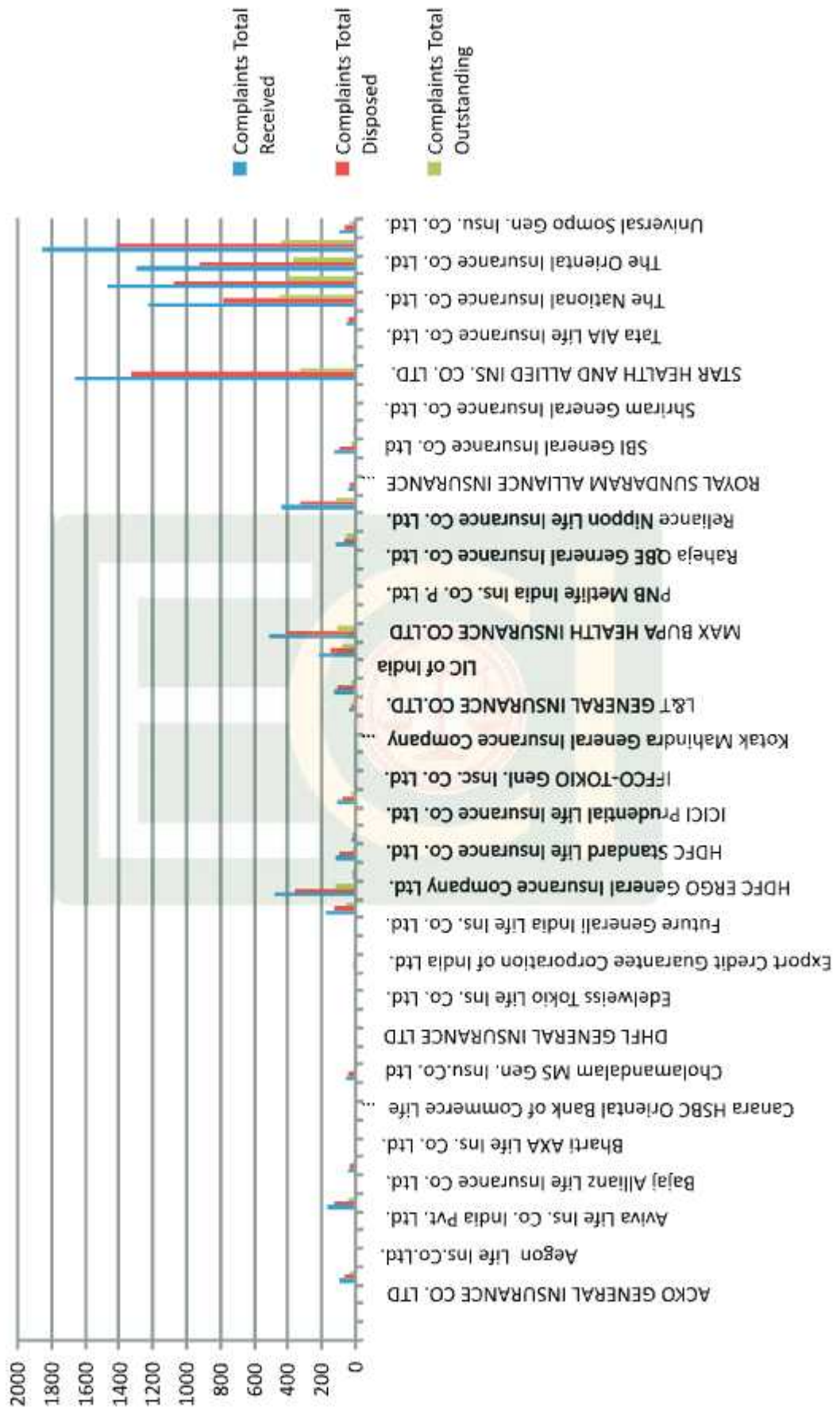


OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS

COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020

Name of Company	STATEMENT G 3 GENERAL INSURANCE													
	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 Avg. complaint	Awards Avg. Ins. Co.	Withdrawal	Non-Enterainable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding	
Adia General Insurance Co. Ltd	0	2	2	0	0	2	0	0	2	1	1	0	0	0
Aditya Birla Health Ins. Co. Ltd	21	1	22	1	10	5	2	0	18	1	13	4	18	4
Agriculture Ins. Co.	136	34	170	0	15	4	118	31	168	33	68	67	168	2
Bajaj-Alianz General	121	191	312	2	69	61	17	93	242	119	88	35	242	70
Bharati AXA Gen. Ins.	25	96	123	1	27	19	4	48	99	61	34	4	99	24
CHNH Association	0	1	1	0	0	0	0	0	1	1	0	0	1	0
Chetana Lakshmi MS	48	54	102	1	28	20	2	34	85	41	32	12	85	17
DHFL General Insurance Co.	0	3	3	0	0	0	0	2	2	2	0	0	2	1
EDGC	0	2	2	0	0	0	0	0	1	1	0	0	1	1
EdgeWise General Ins. Co.	0	2	2	0	0	0	0	2	2	2	0	0	2	0
Future Generali Gen	25	28	53	0	13	10	6	17	46	20	18	8	46	7
Godigit General Insurance	0	20	20	0	2	1	0	10	13	13	0	0	13	7
HDFC ERGO Gen. Ins.	147	243	390	5	92	110	22	95	324	132	147	45	324	66
HDFC Ergo Health	232	6	238	7	95	60	14	1	177	6	117	54	177	61
ICICI-Lombard	119	226	345	9	63	61	42	114	289	158	93	38	289	56
IFFCO TOKIO	138	110	248	6	60	47	19	53	185	66	74	45	185	63
Koza Mahindra Gen. Ins. Co. Ltd.	2	16	18	0	3	5	0	7	15	9	5	1	15	3
L & T General	0	0	0	0	0	0	0	0	0	0	0	0	0	0
LIBERTY General Ins.	13	52	65	3	7	14	2	32	50	41	13	4	58	7
MAGMA HDI Genl.	5	18	23	0	6	4	0	7	17	10	5	2	17	6
Manipal Cigna Health Ins. Co.	135	4	139	3	43	24	12	1	83	3	30	50	83	56
MAX BUPA Health	208	4	212	4	98	48	28	1	179	3	130	46	179	33
Reliance OBE Gen. Ins.	0	1	1	0	0	0	0	1	1	1	0	0	1	0
Reliance General	59	133	192	6	42	28	10	75	161	88	57	16	161	31
Religare Health Ins.	162	26	188	6	64	41	14	8	133	13	72	48	133	55
Royal-Sundaram	37	74	111	2	31	20	6	27	86	39	38	9	86	25
SBI General	63	155	218	3	32	45	9	109	198	122	45	31	198	20
Shriam Gen. Ins. Co. Ltd.	6	54	60	1	11	9	3	28	52	39	11	2	52	8
Star Health & Allied Ins.	687	33	720	28	213	175	86	14	514	35	278	201	514	206
TATA-AIG General	51	103	154	1	33	46	11	36	127	58	60	9	127	27
The National	875	518	1393	11	503	221	70	153	958	197	475	286	958	435
The New India	1019	409	1428	18	440	271	91	203	1023	257	497	269	1023	405
The Orient	839	334	1173	9	341	205	93	181	829	240	351	238	829	344
The United-India	960	419	1379	14	463	290	80	221	1068	279	521	268	1068	311
Universal Sompo Gen.	72	66	138	3	29	15	4	38	89	47	27	15	89	49
Total	6205	3440	9645	142	2933	1861	765	1644	7245	2138	3300	1807	7245	2400

HEALTH INSURANCE INDUSTRY: COMPLAINTS ANALYSIS (COMPANY WISE) (H3)



OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS

COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020

STATEMENT H3
HEALTH INSURANCE

Name of Company	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	O/s at the beginning of the year	Received upto March	Total	Recomm endations complai nant	Awards fvg Awards complai nant	Awards fvg ins.co.	withdrawal	Non-Enterial nable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
ACKO GENERAL INSURANCE CO. LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aditya Birla Health Insurance Company Limited	0	92	92	2	13	5	10	31	61	43	18	0	61	15	16	0	31
Aegon Life Ins.Co.Ltd.	0	2	2	0	0	2	0	0	2	0	2	0	2	0	0	0	0
Agriculture Insurance Company of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bajaj Allianz General Insr. Co. Ltd.,	0	165	165	1	25	25	8	65	124	81	43	0	124	25	16	0	41
Bajaj Allianz Life Insurance Co. Ltd.	0	4	4	0	0	0	1	1	2	1	1	0	2	2	0	0	2
Bharti AXA General Insurance Co.Ltd.	0	37	37	0	6	6	5	13	30	20	10	0	30	4	3	0	7
Bharti AXA Life Ins. Co. Ltd.	0	6	6	0	0	2	0	1	3	3	0	0	3	0	3	0	3
Birla Sun Life Insurance Co. Ltd.	0	2	2	0	0	0	0	1	1	1	0	0	1	1	0	0	1
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CHNB ASSOCIATION	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Chomandalam MS Gen. Insu.Co. Ltd	0	50	50	0	13	4	1	24	42	30	12	0	42	7	1	0	8
Manipal Cigna Health Insurance Company Limited	0	2	2	0	0	0	0	2	2	2	0	0	2	0	0	0	0
DHFL GENERAL INSURANCE LTD	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
EDELWEISS GENERAL INSURANCECO LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Edelweiss Tokio Life Ins. Co. Ltd.	0	1	1	0	0	0	1	0	1	1	0	0	1	0	0	0	0
Exide Life Insurance Company Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Export Credit Guarantee Corporation of India Ltd.	0	16	16	0	4	0	2	6	12	10	2	0	12	1	3	0	4

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OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS

COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020

STATEMENT H3
HEALTH INSURANCE

Name of Company	Total No of Complaints		Complaints disposed by way of							Durationwise disposal of Complaints					Durationwise Outstanding complaints		
	Ons at the beginning of the year	Received upto March	Total	Recomm endations	Awards fvg compls next	Awards fvg ins.co.	withdrawal	Non-Emertal rnable	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
Future General India Insurance Co. Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Future General India Life Ins. Co. Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
GOODBIT General Insurance Co. Ltd	0	170	170	1	20	26	9	62	118	78	40	0	118	22	30	0	52
HDFC ERGO General Insurance Company Ltd.	0	473	473	4	110	59	22	164	359	244	115	0	359	61	53	0	114
HDFC Ergo Health Ins.	0	8	8	0	1	2	1	3	7	3	4	0	7	1	0	0	1
HDFC Standard Life Insurance Co. Ltd.	0	110	110	0	15	24	4	51	94	60	34	0	94	12	4	0	16
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	0	19	19	0	1	4	2	7	14	10	4	0	14	4	1	0	5
ICICI Prudential Life Insurance Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IDBI Federal Life Ins.Co.Ltd.	0	99	99	1	17	13	0	44	75	56	19	0	75	14	10	0	24
IFFCO-TOKIO Genl. Insc. Co. Ltd.	0	2	2	0	0	0	0	2	2	2	0	0	2	0	0	0	0
IndiaFirst Life Insurance Co. Ltd.,	0	4	4	0	1	2	0	1	4	4	0	0	4	0	0	0	0
Kolax Mahindra General Insurance Company Limited	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Kolax Mahindra Life Insurance Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L&T GENERAL INSURANCE CO.LTD.	0	28	28	0	5	5	2	7	19	10	9	0	19	2	7	0	9
Liberty Gen. Ins.Co.Ltd	0	119	119	1	16	13	6	62	98	82	16	0	98	10	11	0	21
LIC of India	0	2	2	0	0	0	0	2	2	2	0	0	2	0	0	0	0
Magna HDI General Insurance Co. Ltd.	0	215	215	1	35	28	4	76	144	107	37	0	144	36	35	0	71
MAX BUPA HEALTH INSURANCE CO.LTD	0	507	507	9	149	69	32	145	404	233	171	0	404	49	54	0	103
Max Life Insurance Co. Ltd.	0	1	1	0	0	0	1	0	1	1	0	0	1	0	0	0	0

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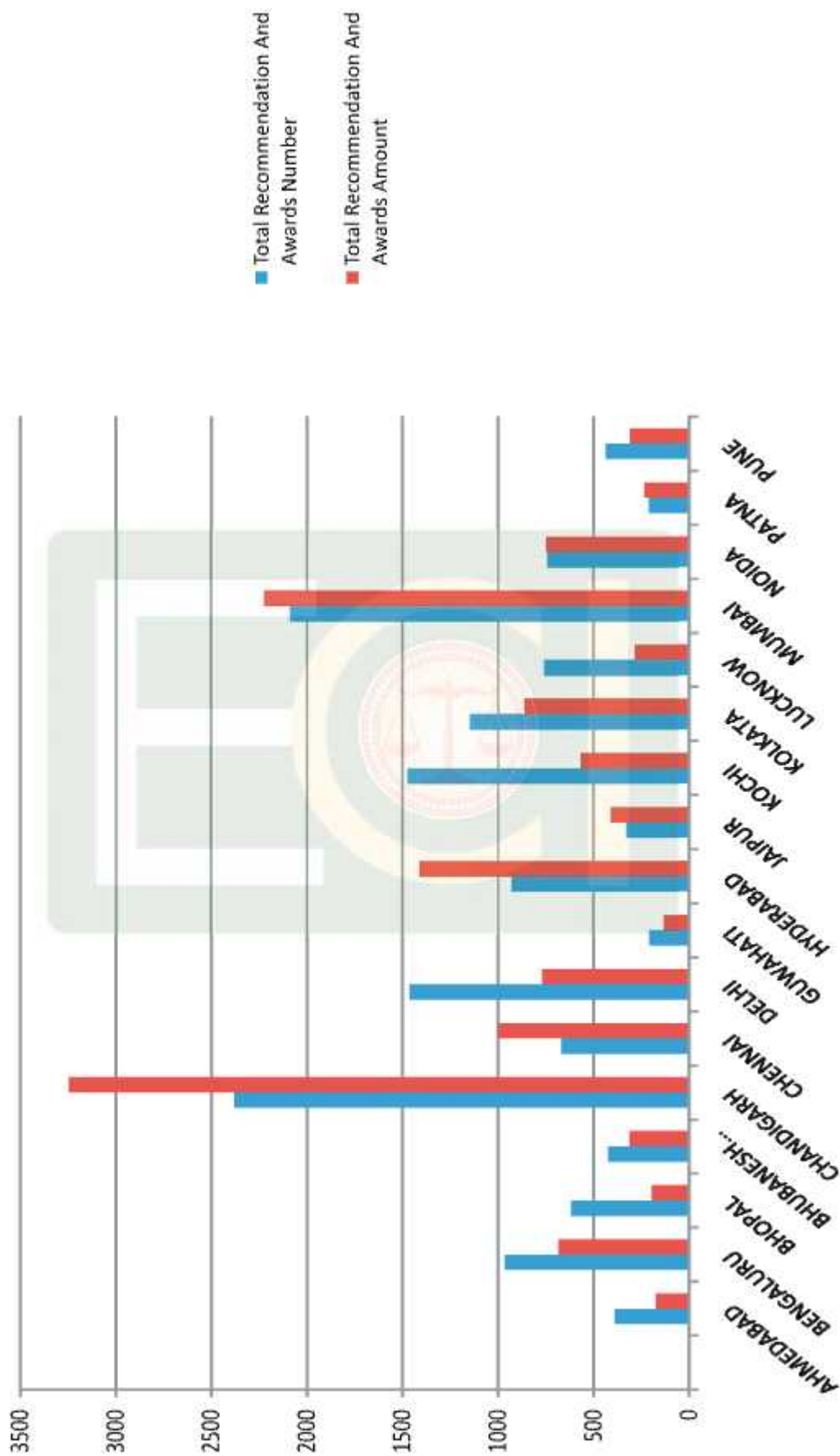
OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS

COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020

STATEMENT H3
HEALTH INSURANCE

Name of Company	Total No of Complaints		Complaints disposed by way of						Durationwise disposal of Complaints				Durationwise Outstanding complaints				
	Ors at the beginning of the year	Received upto March	Total	Recomm endations complai nant	Awards fig ins co.	Awards fig ins co.	extrawal nable	Non-Entstal nable	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
PNB Metlife India Ins. Co. P. Ltd.	0	5	5	0	1	0	1	1	3	2	1	0	3	2	0	0	2
Pramerica Life Insurance Co.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rahaja OBE General Insurance Co. Ltd.	0	2	2	0	0	0	0	1	1	1	0	0	1	0	1	0	1
Reliance General Insurance Co. Ltd.	0	111	111	1	17	3	7	33	61	47	14	0	61	38	12	0	50
Reliance Nippon Life Insurance Co. Ltd.	0	1	1	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Religare Health Ins. Co. Ltd.	0	442	442	5	81	75	16	153	330	212	118	0	330	49	63	0	112
ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED	0	39	39	0	7	10	0	14	31	22	9	0	31	5	3	0	8
Sahara India Life Ins. Co. Ltd	0	2	2	0	0	0	0	1	1	1	0	0	1	1	0	0	1
SBI General Insurance Co. Ltd	0	118	118	0	19	25	0	51	95	70	25	0	95	7	16	0	23
SBI Life Insurance Co. Ltd.	0	11	11	0	1	1	0	7	9	8	1	0	9	1	1	0	2
Shriram General Insurance Co. Ltd.	0	2	2	0	0	0	0	2	2	2	0	0	2	0	0	0	0
Shriram Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
STAR HEALTH AND ALLIED INS. CO. LTD.	0	1663	1663	17	381	193	132	610	1333	905	428	0	1333	165	165	0	330
Star Union Dai-ichi-Life Ins. Co.	0	9	9	0	0	3	0	6	9	8	1	0	9	0	0	0	0
Tata AIA Life Insurance Co. Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Tata AIG General Insurance Co. Ltd.	0	56	56	0	11	11	4	19	45	31	14	0	45	7	4	0	11
The National Insurance Co. Ltd.	0	1224	1224	1	210	115	36	419	781	546	235	0	781	147	296	0	443
The New India Assurance Co. Ltd.	0	1469	1469	5	331	143	51	543	1073	721	352	0	1073	164	232	0	396
The Oriental Insurance Co. Ltd.	0	1296	1296	2	293	129	38	464	926	604	322	0	926	165	205	0	370
The United India Insurance Co. Ltd.	0	1855	1855	5	487	180	50	697	1419	941	478	0	1419	204	232	0	436
Universal Sompo Gen. Insu. Co. Ltd.	0	88	88	0	14	7	2	36	59	46	13	0	59	11	18	0	29
TOTAL	0	10532	10532	56	2284	1184	448	3832	7804	5256	2548	0	7804	1232	1496	0	2728

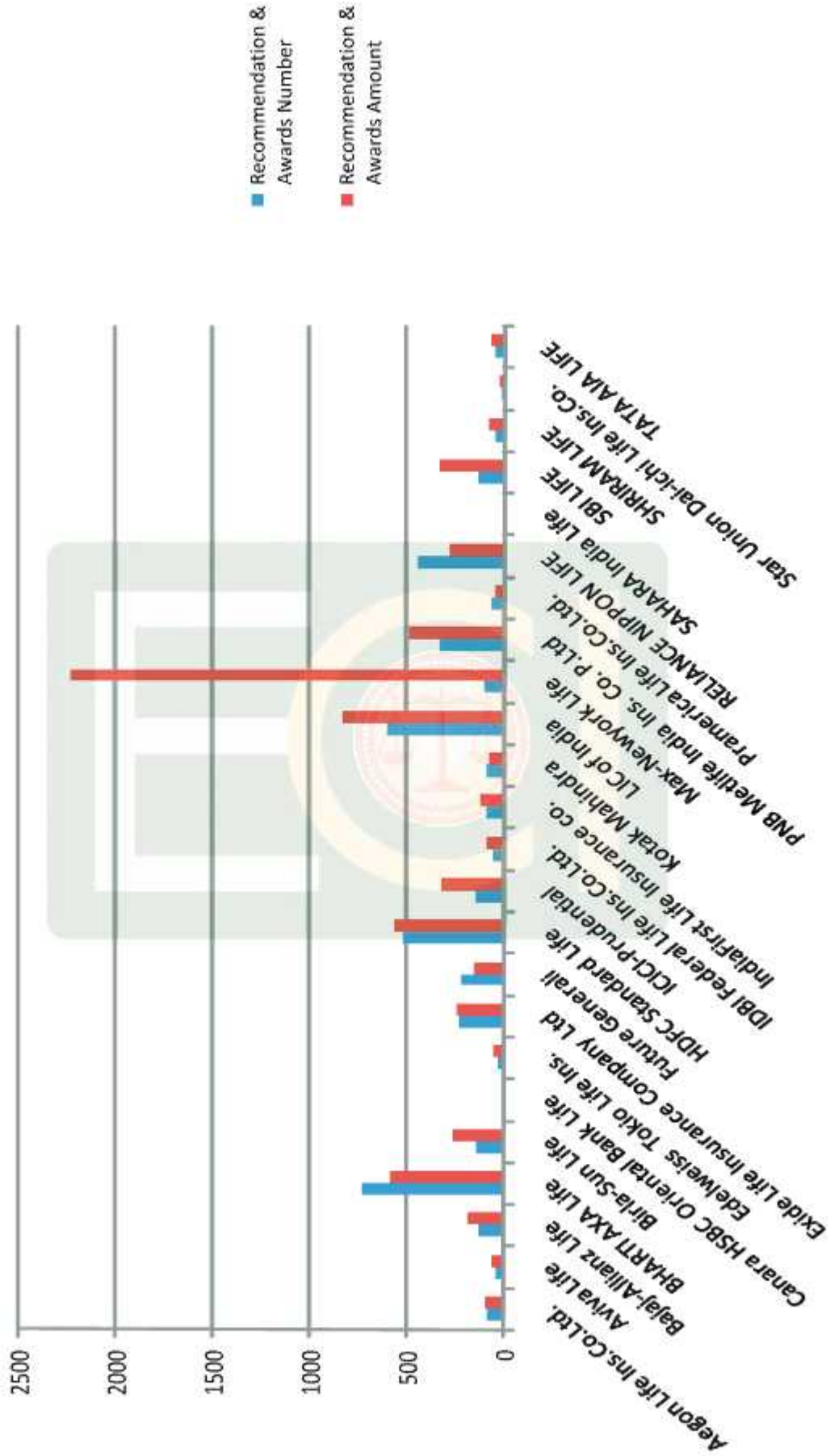
LIFE, GENERAL AND HEALTH INSURANCE INDUSTRIES : RECOMMENDATION AND AWARDS (L4G4H4)



OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
RECOMMENDATIONS AND AWARDS FOR THE PERIOD FROM 01.04.2019 to 31.3.2020

Name of the Insurer	LIFE			GENERAL			HEALTH			Rs. in Lacs		
	RECOMMENDATION & AWARDS			RECOMMENDATION & AWARDS			RECOMMENDATION AND AWARDS			L4G4H4		
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
AHMEDABAD	103	40.36	288	136.67	0	0.00	391	177.03				
BENGALURU	466	350.71	193	154.49	306	179.02	965	684.22				
BHOPAL	303	174.36	213	16.52	101	6.21	617	197.09				
BHUBANESHWAR	278	254.66	103	45.00	45	14.32	426	313.98				
CHANDIGARH	1632	2871.08	489	298.46	259	77.06	2380	3246.60				
CHENNAI	198	312.26	206	448.24	267	240.52	671	1001.02				
DELHI	744	393.51	389	234.98	331	141.79	1464	770.28				
GUWAHATI	110	67.50	40	39.19	61	24.96	211	131.65				
HYDERABAD	335	582.02	394	674.13	200	155.77	929	1411.92				
JAIPUR	107	243.75	57	79.38	163	87.74	327	410.87				
KOCHI	437	186.62	608	274.40	430	104.21	1475	565.23				
KOLKATA	711	664.09	410	186.32	24	11.02	1145	861.43				
LUCKNOW	528	230.01	184	39.34	46	13.70	758	283.05				
MUMBAI	211	148.07	769	807.91	1108	1267.93	2088	2223.91				
NOIDA	405	439.62	213	172.08	125	135.97	743	747.67				
PATNA	128	100.50	43	118.38	41	18.06	212	236.94				
PUNE	183	53.00	237	247.56	17	12.14	437	312.70				
Total	6879	7112.14	4836	3973.07	3524	2490.40	15239	13575.61				

LIFE INSURANCE INDUSTRY : RECOMMENDATION AND AWARDS (L5)

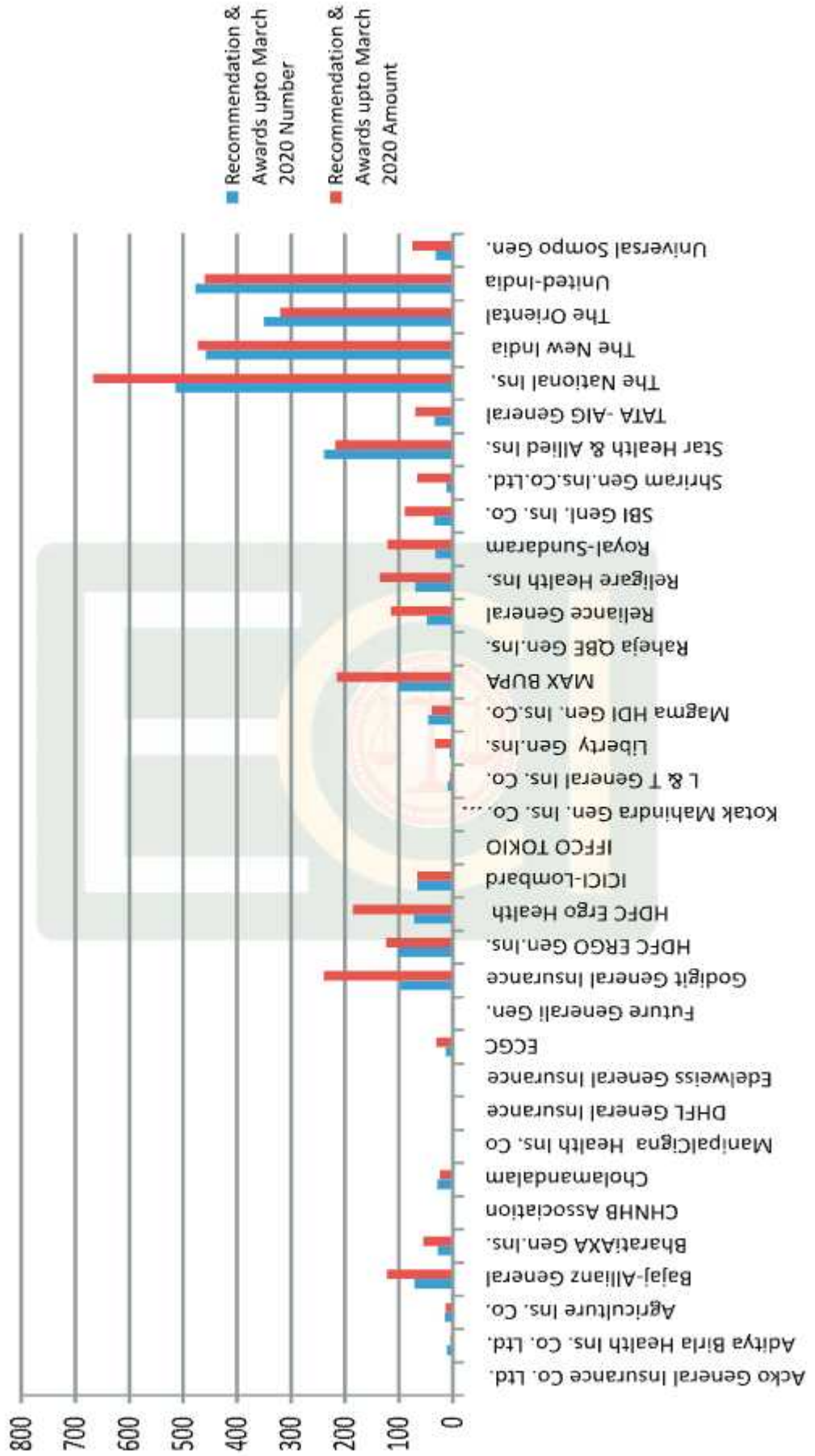


**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

STATEMENT L5 LIFE INSURANCE (FIGURES IN LACS)

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	upto March 2020		upto March 2020		upto March 2020	
	Number	Amount	Number	Amount	Number	Amount
Aegon Life Ins.Co.Ltd.	4	1.25	78	95.31	82	96.56
Aviva Life	3	13.89	33	43.16	36	57.05
Bajaj-Allianz Life	23	16.74	107	162.23	130	178.97
Bharti Axa Life	89	23.85	639	556.37	728	580.22
Birla-Sun Life	11	12.03	126	244.66	137	256.69
Canara HSBC Oriental Bank Life	0	0	7	6.01	7	6.01
Edelweiss Tokio Life Ins.	0	0	29	54.92	29	54.92
Exide Life Insurance Company Ltd	27	29.07	203	207	230	236.07
Future Generali	33	20.74	189	128.2	222	148.94
HDFC Standard Life	79	184.63	440	382.13	519	566.76
ICICI-Prudential	25	48.66	113	267.06	138	315.72
IDBI Federal Life Ins.Co.Ltd.	10	4.45	37	78.84	47	83.29
IndiaFirst Life Insurance co.	23	19.46	57	95.56	80	115.02
Kotak Mahindra	8	11	80	67.27	88	78.27
LIC of India	43	20.57	555	804.66	598	825.23
Max-Newyork Life	9	6.22	82	2221.25	91	2227.47
PNB Metlife India Ins. Co. P.Ltd	26	32.56	306	450.93	332	483.49
Pramerica Life Ins.Co.Ltd.	13	1.38	54	42.54	67	43.92
Reliance Nippon Life	37	2.48	399	272.33	436	274.81
SAHARA India Life	0	0	0	0	0	0.00
SBI LIFE	7	6.83	118	322.86	125	329.69
Shriram Life	7	1.13	37	70.15	44	71.28
Star Union Dai-ichi Life Ins.Co.	4	5.86	8	16.27	12	22.13
Tata Aia Life	1	0	35	59.61	36	59.61
Total	482	462.8	3732	6649.32	4214	7112.12

GENERAL INSURANCE INDUSTRY : RECOMMENDATION AND AWARDS (G5)



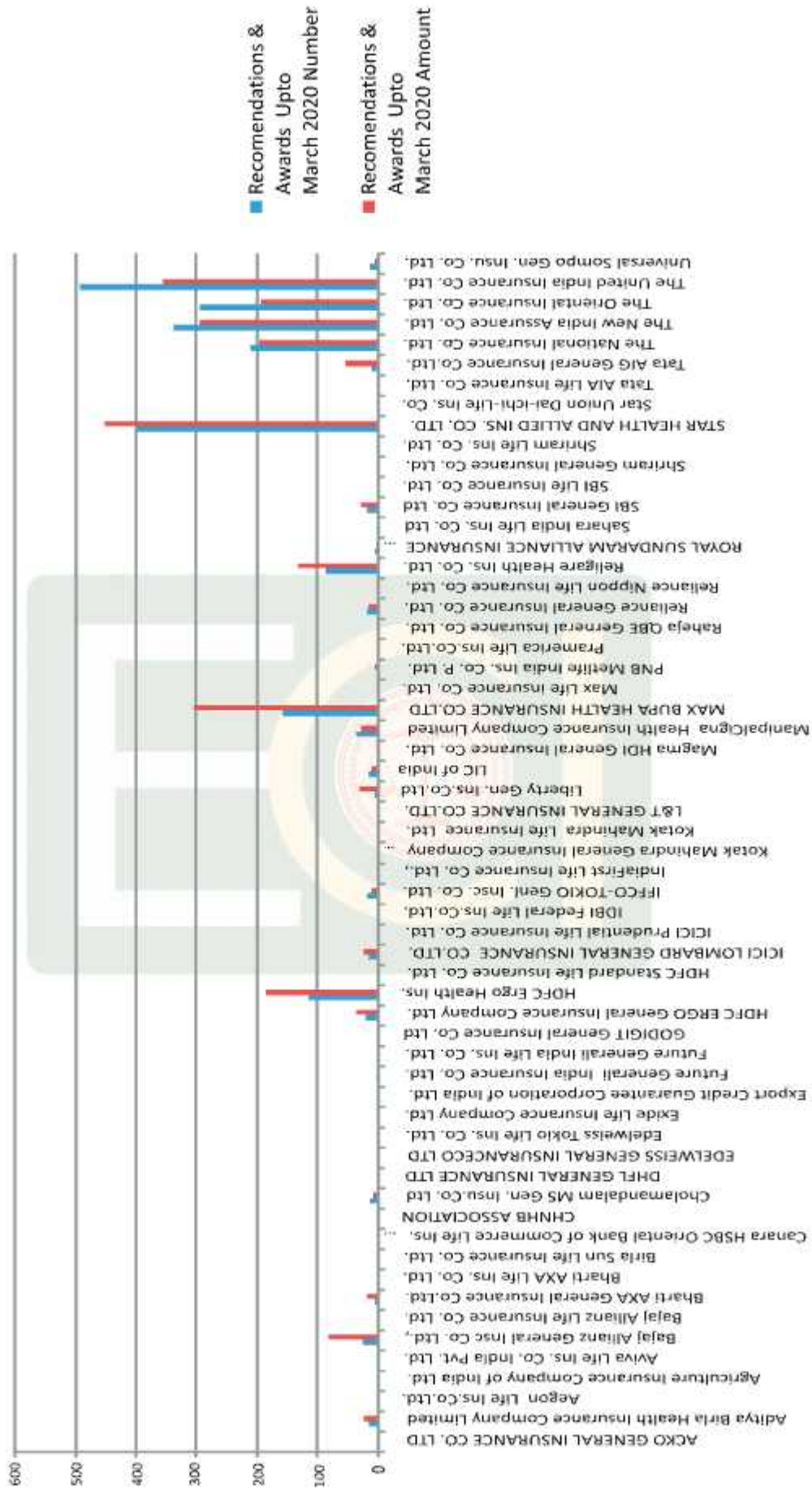
**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

**STATEMENT G 5
Amount in Laacs**

GENERAL INSURANCE

Name of the Insurer	RECOMMENDATIONS upto March 2020		AWARDS upto March 2020		RECOMMENDATION & AWARDS upto March 2020	
	Number	Amount	Number	Amount	Number	Amount
Acko General Insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
Aditya Birla Health Ins. Co. Ltd.	1	0.11	10	4.45	11	4.56
Agriculture Ins. Co.	0	0.00	15	13.05	15	13.05
Bajaj-Allianz General	2	0.01	69	122.80	71	122.81
BharatiAXA Gen.Ins.	1	0.00	27	55.23	28	55.23
CHNB Association	0	0.00	0	0.00	0	0.00
Cholamandalam	1	0.06	28	24.66	29	24.72
ManipalCigna Health Ins. Co	0	0.00	0	0.00	0	0.00
DHFL General Insurance	0	0.00	0	0.00	0	0.00
Edelweiss General Insurance	0	0.00	0	0.00	0	0.00
ECGC	0	0.00	13	31.07	13	31.07
Future Generali Gen.	0	0.00	2	2.53	2	2.53
Godigit General Insurance	6	0.28	92	238.94	97	239.22
HDFC ERGO Gen.Ins.	7	4.40	95	119.88	102	124.28
HDFC Ergo Health	9	12.28	63	172.88	72	185.16
ICICI-Lombard	6	0.08	60	66.29	66	66.37
IFFCO TOKIO	0	0.00	3	0.00	3	0.00
Kotak Mahindra Gen. Ins. Co. Ltd.	0	0.00	0	0.00	0	0.00
L & T General Ins. Co.	3	0.21	7	4.81	10	5.02
Liberty Gen.Ins.	0	0.00	6	33.58	6	33.58
Magma HDI Gen. Ins.Co.	3	2.14	43	37.56	46	39.70
MAX BUPA	4	2.89	98	212.30	102	215.19
Raheja QBE Gen.Ins.	0	0.00	0	0.00	0	0.00
Reliance General	6	19.62	42	95.47	48	115.09
Religare Health Ins.	6	16.17	64	119.75	70	135.92
Royal-Sundaram	2	0.38	31	121.50	33	121.88
SBI Gen. Ins. Co.	3	1.01	32	88.11	35	89.12
Shriram Gen.Ins.Co.Ltd.	1	0.00	11	66.13	12	66.13
Star Health & Allied Ins.	26	21.39	213	197.02	239	218.41
TATA-AIG General	1	0.00	33	69.87	34	69.87
The National Ins.	11	6.00	503	661.15	514	667.15
The New India	18	4.10	440	468.39	458	472.49
The Oriental	9	2.39	341	317.18	350	319.57
United-India	14	2.20	463	457.60	477	459.80
Universal Sompoo Gen.	3	0.54	29	74.58	32	75.12
Total	142	96.26	2833	3876.78	2975	3973.04

HEALTH INSURANCE INDUSTRY : RECOMMENDATIONS AND AWARDS (H5)



OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
COMPLAINTS DISPOSAL STATEMENT FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020

STATEMENT H5 HEALTH INSURANCE (FIGURES IN LACS)

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	upto March 2020		upto March 2020		upto March 2020	
	Number	Amount	Number	Amount	Number	Amount
ACKO GENERAL INSURANCE CO. LTD	0	0.00	0	0.00	0	0.00
Aditya Birla Health Insurance Company Limited	2	0.00	13	23.74	15	23.74
Aegon Life Ins.Co.Ltd.	0	0.00	0	0.00	0	0.00
Agriculture Insurance Company of India Ltd.	0	0.00	0	0.00	0	0.00
Aviva Life Ins. Co. India Pvt. Ltd.	0	0.00	0	0.00	0	0.00
Bajaj Allianz General Insc Co. Ltd.,	1	0.00	25	80.21	26	80.21
Bajaj Allianz Life Insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
Bharti AXA General Insurance Co.Ltd.	0	0.00	6	19.01	6	19.01
Bharti AXA Life Ins. Co. Ltd.	0	0.00	0	0.00	0	0.00
Birla Sun Life Insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
Canara HSBC Oriental Bank of Commerces Life Ins. Co. Ltd..	0	0.00	0	0.00	0	0.00
CHINHB ASSOCIATION	0	0.00	0	0.00	0	0.00
Cholamandalam MS Gen. Insu.Co. Ltd	0	0.00	13	7.19	13	7.19
DHFL GENERAL INSURANCE LTD	0	0.00	0	0.00	0	0.00
EDELWEISS GENERAL INSURANCECO LTD	0	0.00	0	0.00	0	0.00
Edelweiss Tokio Life Ins. Co. Ltd.	0	0.00	0	0.00	0	0.00
Exide Life Insurance Company Ltd	0	0.00	0	0.00	0	0.00
Export Credit Guarantee Corporation of India Ltd.	0	0.00	0	0.00	0	0.00
Future Generali India Insurance Co. Ltd.	0	0.00	4	0.60	4	0.60
Future Generali India Life Ins. Co. Ltd.	0	0.00	0	0.00	0	0.00

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STATEMENT H5 HEALTH INSURANCE (FIGURES IN LACS)

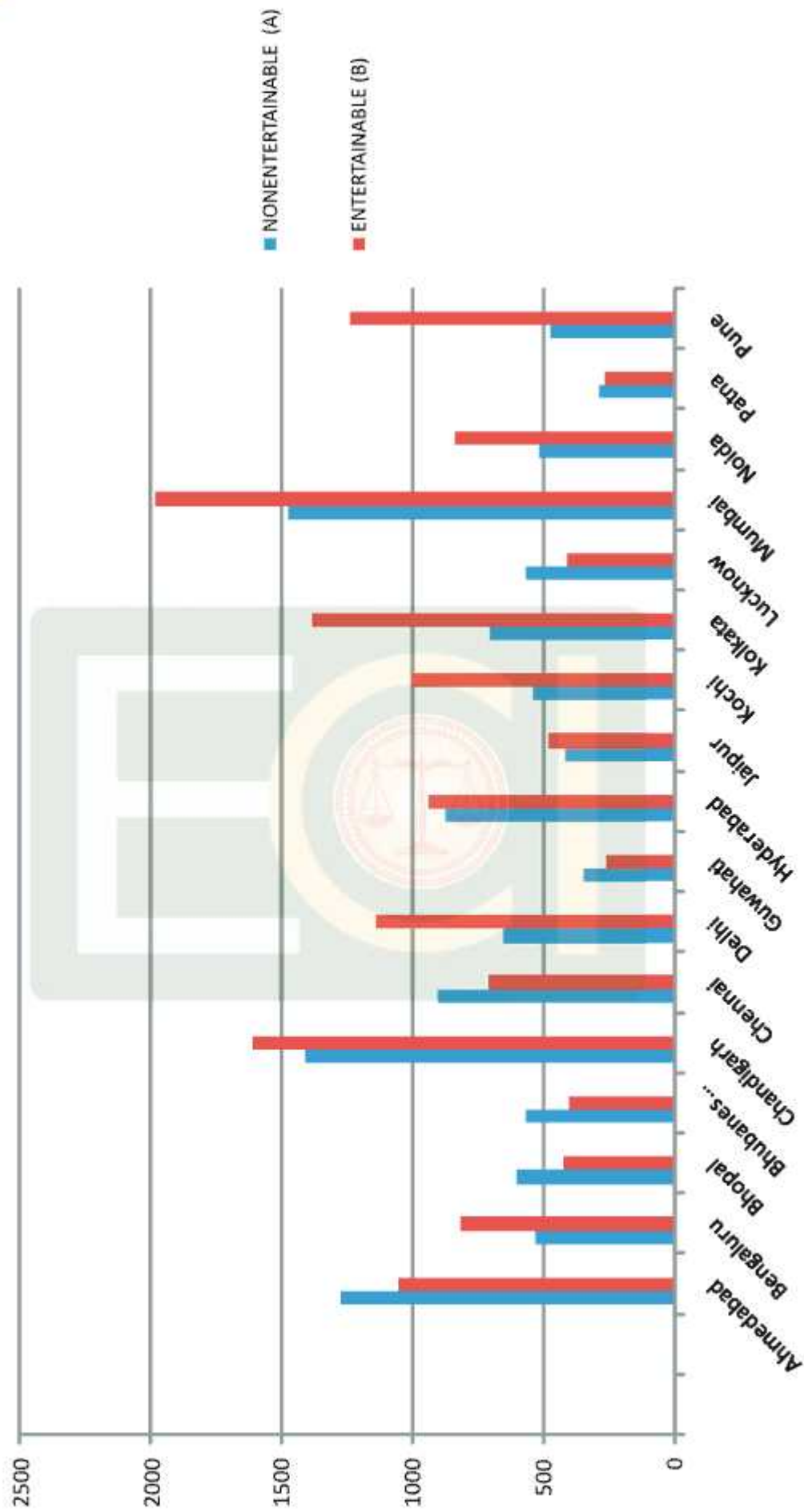
Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	upto March 2020		upto March 2020		upto March 2020	
	Number	Amount	Number	Amount	Number	Amount
GODIGIT General Insurance Co. Ltd	0	0.00	0	0.00	0	0.00
HDFC ERGO General Insurance Company Ltd.	1	0.00	20	36.09	21	36.09
HDFC Ergo Health Ins.	4	1.74	110	182.59	114	184.33
HDFC Standard Life Insurance Co. Ltd.	0	0.00	1	0.00	1	0.00
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	0	0.00	15	24.03	15	24.03
ICICI Prudential Life Insurance Co. Ltd.	0	0.00	1	0.50	1	0.50
IDBI Federal Life Ins.Co.Ltd.	0	0.00	0	0.00	0	0.00
IFFCO-TOKIO Genl. Insc. Co. Ltd.	1	0.00	17	11.01	18	11.01
IndiaFirst Life Insurance Co. Ltd.,	0	0.00	0	0.00	0	0.00
Kotak Mahindra General Insurance Company Limited	0	0.00	1	0.00	1	0.00
Kotak Mahindra Life Insurance Ltd.	0	0.00	0	0.00	0	0.00
L&T GENERAL INSURANCE CO.LTD.	0	0.00	0	0.00	0	0.00
Liberty Gen. Ins.Co.Ltd	0	0.00	5	31.10	5	31.10
LIC of India	1	0.00	16	11.25	17	11.25
Magma HDI General Insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
ManipalCigna Health Insurance Company Limited	1	0.29	35	28.39	36	28.68
MAX BUPA HEALTH INSURANCE CO.LTD	9	7.28	149	297.47	158	304.73
Max Life insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
PNB Metlife India Ins. Co. P. Ltd.	0	0.00	1	5.00	1	5.00
Pramerica Life Ins.Co.Ltd.	0	0.00	0	0.00	0	0.00
Raheja QBE General Insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
Reliance General Insurance Co. Ltd.	1	0.00	17	15.12	18	15.12
Reliance Nippon Life Insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
Religare Health Ins. Co. Ltd.	5	7.42	81	123.50	86	130.92

Cont....

STATEMENT H5 HEALTH INSURANCE (FIGURES IN LACS)

Name of Insurer	RECOMMENDATIONS		AWARDS		RECOMMENDATIONS & AWARDS	
	upto March 2020		upto March 2020		upto March 2020	
	Number	Amount	Number	Amount	Number	Amount
Royal Sundaram Alliance Insurance Company Limited	0	0.00	7	3.59	7	3.59
Sahara India Life Ins. Co. Ltd	0	0.00	0	0.00	0	0.00
SBI General Insurance Co. Ltd	0	0.00	19	28.59	19	28.59
SBI Life Insurance Co. Ltd.	0	0.00	1	0.31	1	0.31
Shriram General Insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
Shriram Life Ins. Co. Ltd.	0	0.00	0	0.00	0	0.00
Star Health And Allied Ins. Co. Ltd.	17	7.88	381	442.55	398	450.43
Star Union Dai-ichi-Life Ins. Co.	0	0.00	0	0.00	0	0.00
Tata AIA Life Insurance Co. Ltd.	0	0.00	0	0.00	0	0.00
Tata AIG General Insurance Co.Ltd.	0	0.00	11	52.63	11	52.63
The National Insurance Co. Ltd.	1	0.23	210	194.29	211	194.52
The New India Assurance Co. Ltd.	5	0.96	331	292.21	336	293.17
The Oriental Insurance Co. Ltd.	2	3.86	293	188.24	295	192.10
The United India Insurance Co. Ltd.	5	1.06	487	354.56	492	355.62
Universal Sampo Gen. Insu. Co. Ltd.	0	0.00	14	5.92	14	5.92
TOTAL	56	30.7	2284	2459.69	2340	2490.39

**LIFE INSURANCE, GENERAL INSURANCE & HEALTH INSURANCE INDUSTRIES :
ENTERTAINABLE AND NONENTERTAINABLE COMPLAINTS (L7G7H7)**



**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

**STATEMENT L7G7H7
LIFE, INSURANCE & GENERAL INSURANCE**

Name of the Center	NON ENTERTAINABLE						ENTERTAINABLE						Total (A+B)				
	Beyond Rule 13 (1)(a) to (ii)	[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(e)	13(1)(f)	13(1)(g)		13(1)(h)	13(1)(i)	Total	
Ahmedabad	285	12	974	0	8	1279	11	878	64	84	5	1	1	2	1054	2333	
Bangaluru	137	31	330	4	36	538	63	469	51	71	16	6	2	8	820	1358	
Bhopal	363	31	172	6	37	609	48	179	63	106	4	1	2	0	425	1034	
Bhubaneswar	51	3	514	0	1	569	117	194	3	82	1	4	2	1	408	975	
Chandigarh	371	42	959	4	38	1414	20	590	46	936	2	7	4	3	1614	3028	
Chennai	338	31	537	0	4	910	71	521	8	84	0	10	0	17	711	1821	
Dehi	108	186	317	1	48	660	2	316	61	158	4	3	0	0	1144	1824	
Guwahati	74	7	257	0	14	352	64	118	16	51	3	12	0	1	265	617	
Hyderabad	143	124	603	2	8	880	49	626	5	232	1	24	4	3	946	1826	
Jajpur	154	16	227	5	20	422	114	259	25	67	1	7	6	1	483	935	
Kochi	66	1	430	3	46	546	28	727	7	13	1	10	0	3	1008	1554	
Kolkata	242	107	265	1	89	704	59	513	665	67	27	26	2	12	1389	2093	
Lucknow	115	145	275	3	34	572	70	147	139	25	0	28	1	3	416	908	
Mumbai	209	544	701	1	25	1480	23	1670	213	11	3	59	3	2	1987	3467	
Noida	88	87	313	5	29	522	106	371	18	330	1	10	0	2	846	1388	
Patna	81	14	181	4	14	294	46	155	49	0	0	17	0	2	271	565	
Pune	154	26	289	0	12	481	83	677	11	450	0	15	0	4	1240	1721	
Total	2979	1407	7344	39	463	12232	874	9010	1440	2767	69	396	30	53	286	15025	27257

Beyond Scope of Rules [13(1)(e) 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 CIO within a year [14(3)(b)]

Rule 13(1)(b) - 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

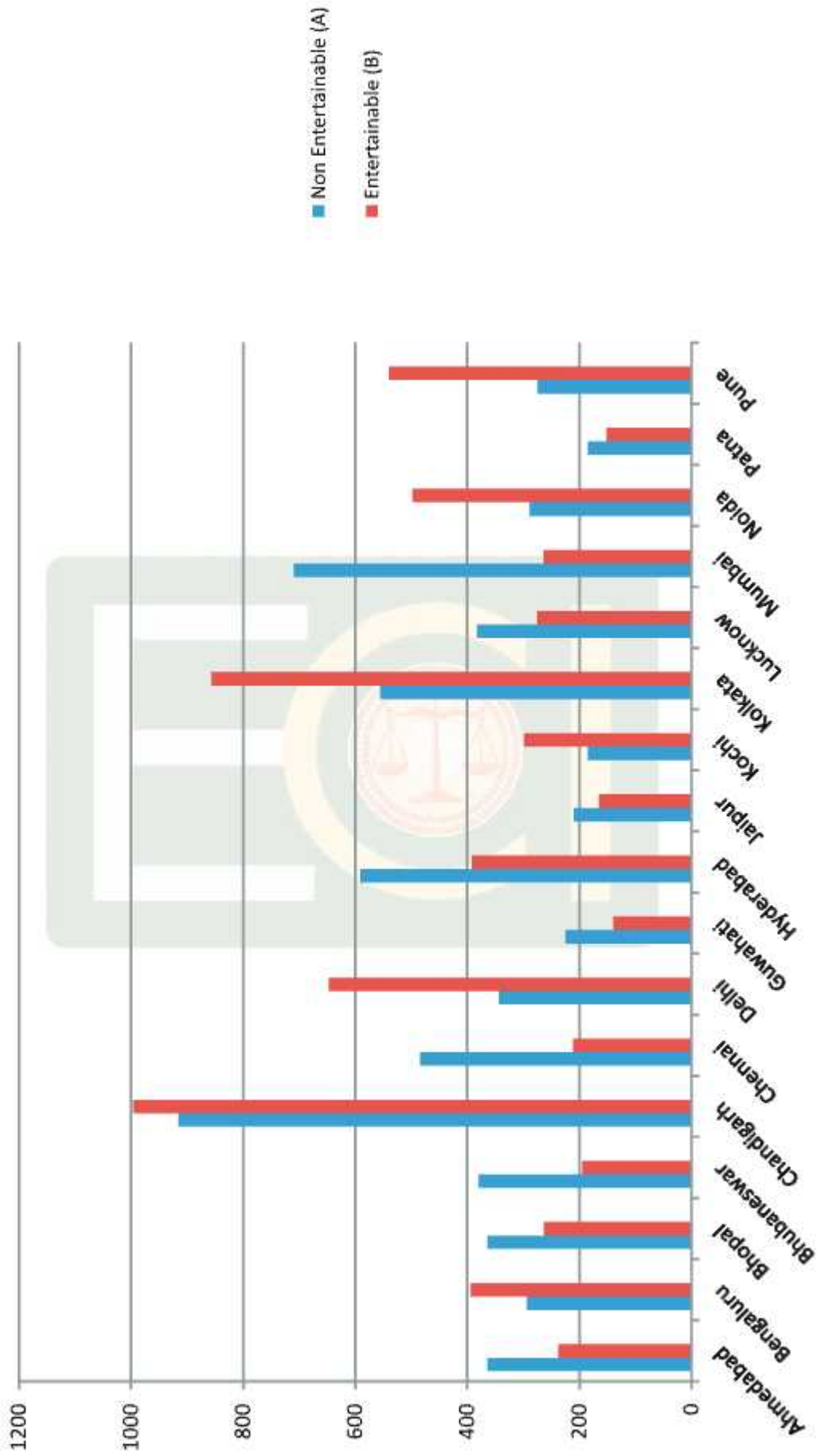
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.

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 : CLASSIFICATION OF COMPLAINTS (L8)



**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

STATEMENT L8
LIFE INSURANCE

Name of the Center	NON ENTERTAINABLE					ENTERTAINABLE										Total (A+B)	
	Beyond Rule [13(1)(a) to (i)]	[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)] Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total B		
Ahmedabad	85	4	273	0	2	364	1	86	55	84	4	6	1	0	1	239	602
Bengaluru	79	16	170	3	26	294	34	96	50	70	13	123	2	1	5	384	689
Bhopal	210	20	103	3	28	364	29	46	60	104	4	17	1	2	0	263	627
Bhubaneswar	41	2	337	0	0	380	58	40	1	81	1	2	2	0	0	195	575
Chandigarh	256	19	597	0	34	916	19	12	30	823	2	3	2	3	2	996	1912
Chennai	221	9	252	0	3	485	24	81	5	83	0	10	0	0	9	212	697
Delhi	44	102	175	1	22	344	1	429	53	158	4	2	0	0	0	647	991
Guwahati	62	5	146	0	12	225	28	33	14	51	2	12	0	0	0	140	365
Hyderabad	61	81	449	0	0	591	37	100	1	231	1	16	3	1	2	392	983
Jajpur	73	8	112	5	12	210	22	48	21	61	1	6	4	1	2	166	376
Kochi	15	1	150	0	19	185	17	60	6	12	1	7	0	2	194	289	484
Kolkata	146	85	245	1	79	556	48	42	634	64	25	23	2	7	12	857	1413
Lucknow	79	88	165	2	29	383	51	32	137	25	0	26	0	2	3	276	659
Mumbai	72	287	334	1	16	710	1	46	191	7	0	15	1	0	3	264	974
Noida	45	43	184	4	13	289	58	84	15	323	1	9	0	8	0	498	787
Palnis	51	11	108	3	12	185	24	62	46	0	0	17	0	2	1	152	337
Pune	99	11	153	0	12	275	3	80	5	449	0	12	0	0	0	540	815
Total	1649	792	3973	23	319	6756	465	1377	1324	2717	59	306	18	29	234	6529	13285

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

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.

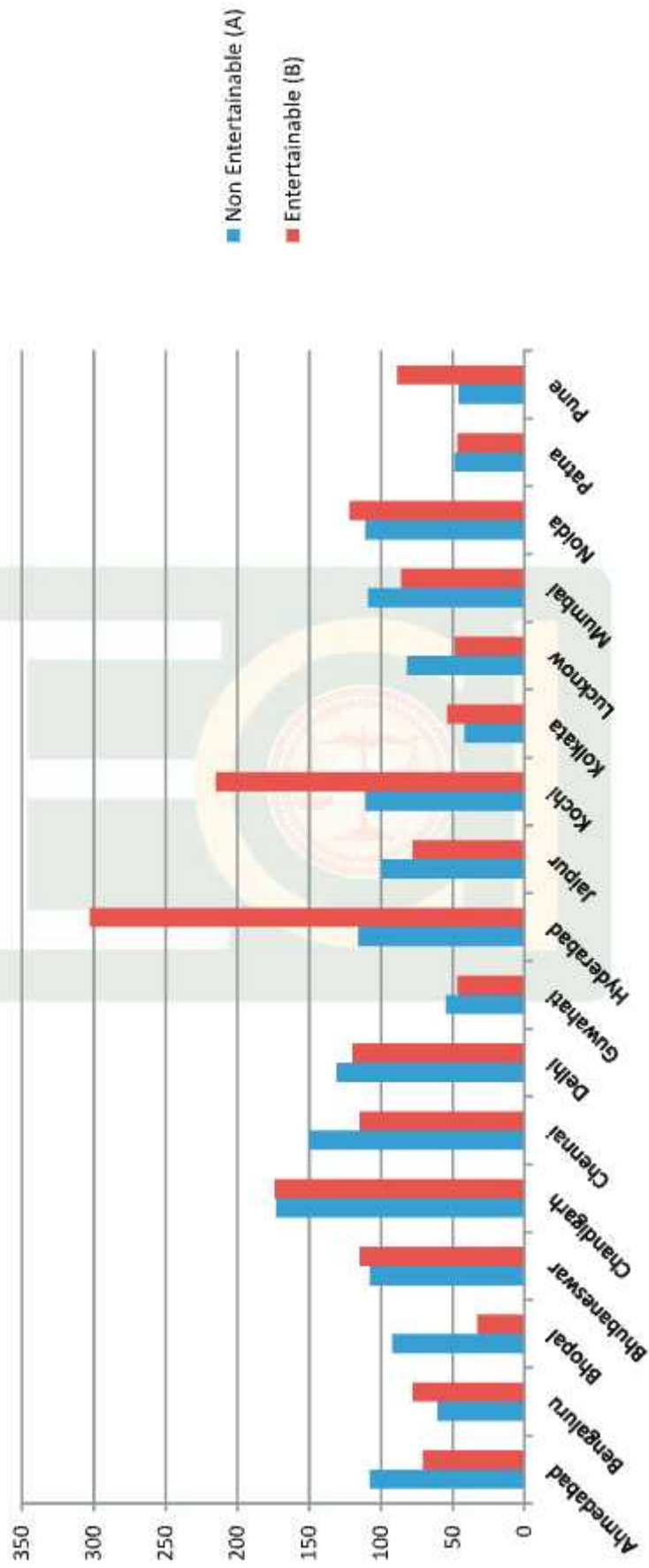
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.

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

GENERAL INSURANCE INDUSTRY : CLASSIFICATION OF COMPLAINTS (G8)



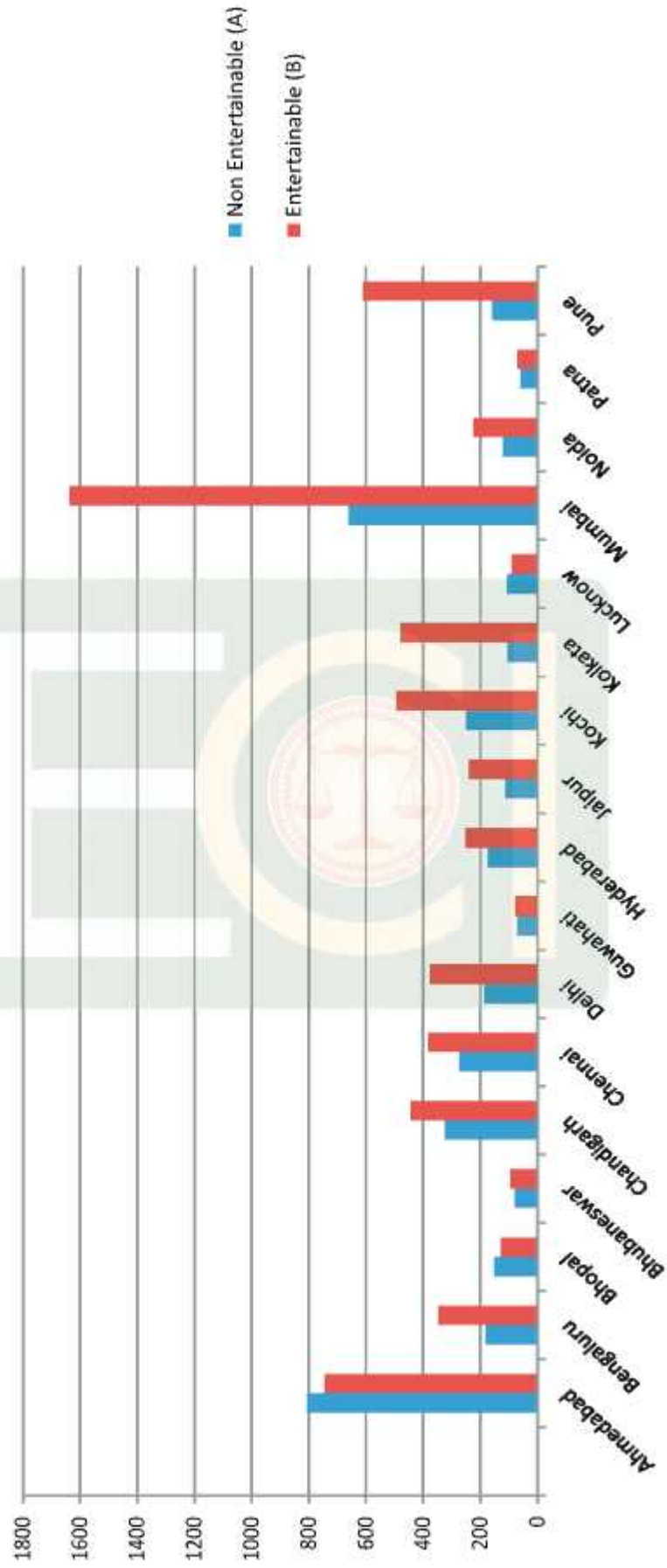
**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

**STATEMENT G8
GENERAL INSURANCE**

Name of the Center	NON ENTERTAINABLE				ENTERTAINABLE				Total(A+B)						
	Beyond Rule [13(1)(a) to (ii)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	TotalA	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	TotalB	Total(A+B)
Ahmedabad	33	0	74	0	1	108	2	65	1	0	0	0	2	71	179
Bangaluru	20	3	30	0	6	61	5	68	0	0	0	0	2	76	139
Bhopal	58	7	23	3	1	92	10	20	0	2	0	0	1	33	125
Bhubaneswar	7	0	100	0	1	108	30	81	2	0	0	0	1	115	223
Chandigarh	63	7	100	2	1	173	0	164	7	1	0	0	0	174	347
Chennai	60	4	96	0	0	150	18	97	0	0	0	0	0	115	265
Delhi	38	31	54	0	6	131	0	117	3	0	0	0	0	120	251
Guwahati	7	1	46	0	2	55	16	30	0	0	0	0	1	47	102
Hyderabad	64	8	38	2	4	116	4	294	1	0	0	0	3	303	419
Jaguar	45	2	48	0	5	100	32	45	0	0	0	0	0	78	178
Kochi	37	0	55	3	16	111	5	198	0	0	0	2	0	215	328
Kolkata	27	9	3	0	3	42	2	45	7	0	0	0	0	54	96
Lucknow	18	27	31	1	5	82	9	35	2	0	0	1	1	49	131
Mumbai	50	57	22	0	0	109	3	75	1	1	1	5	0	88	195
Noida	22	15	63	1	10	111	29	89	0	2	0	0	1	122	233
Patina	20	0	28	0	1	49	12	34	1	0	0	0	0	47	96
Pune	15	8	23	0	0	46	16	67	2	0	0	0	0	89	135
Total	584	159	823	12	66	1644	193	1524	27	6	1	18	5	1796	3440

Beyond Scope of Rules [13(1)(a) to (ii)]
Not within Jurisdiction [14(1)]
Customer Not represented in Ins. Co. [14(2)]
Sub-judice in courts/forums [14(5)]
Not represented to OIG within a year [14(3)(a)]
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.

HEALTH INSURANCE INDUSTRY CLASSIFICATION OF COMPLAINTS (H8)



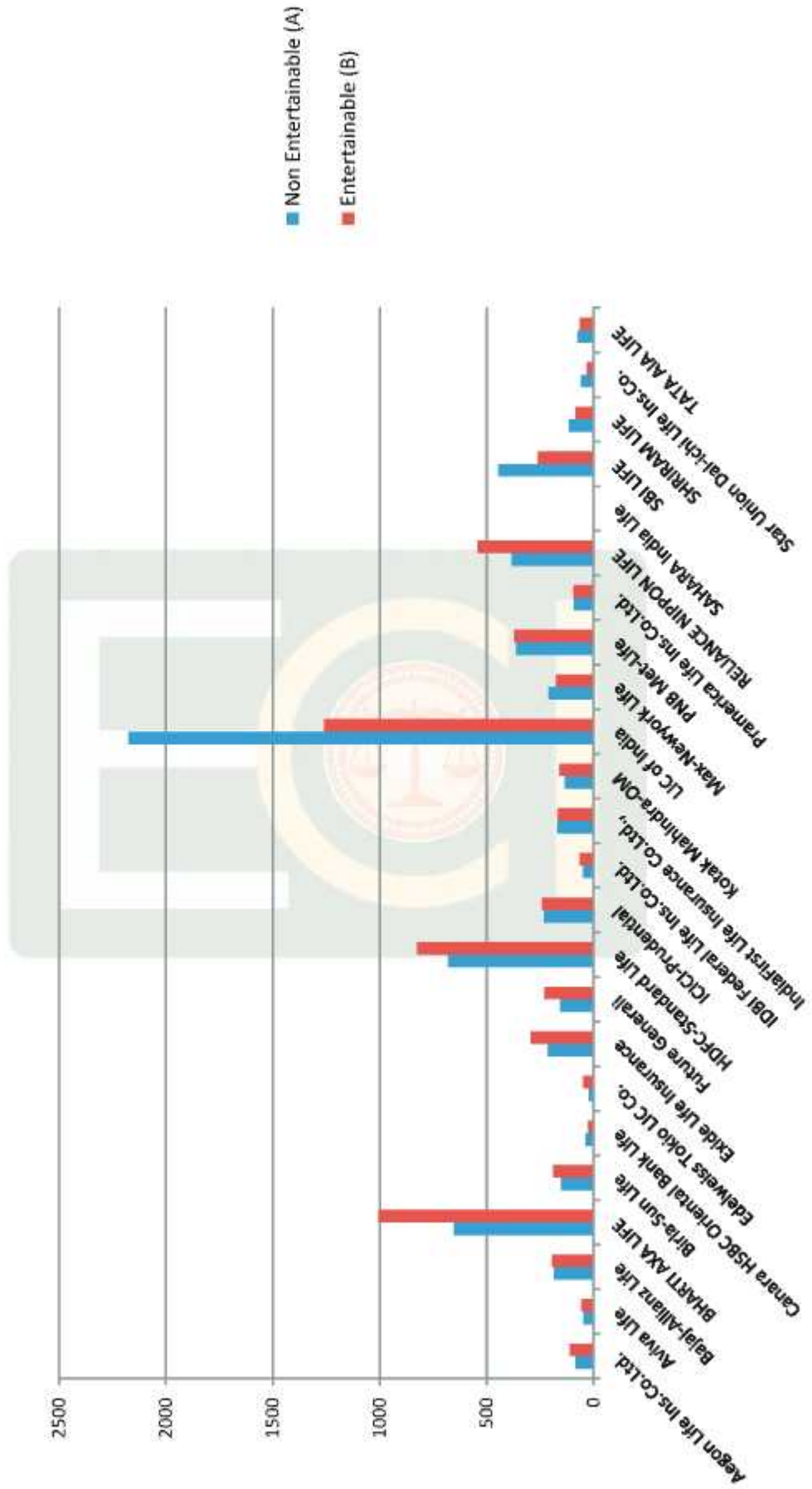
**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.03.2020**

STATEMENT H 8
HEALTH INSURANCE

Name of the Center	Beyond Rule [13(1)(a) to (j)]	NON ENTERTAINABLE						ENTERTAINABLE						Total (A+B)			
		[14(1)]	[14(3a)]	[14(5)]	[14(3b)]	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	167	8	627	0	5	807	8	727	8	0	1	0	0	1	0	745	1552
Bengaluru	38	12	130	1	2	183	24	305	1	1	3	9	2	1	2	348	531
Bhopal	95	4	46	0	8	153	9	113	3	0	0	4	0	0	0	129	282
Bhubaneswar	3	1	77	0	0	81	19	73	0	1	0	1	0	2	0	96	177
Chandigarh	42	16	282	2	3	325	1	414	9	12	0	4	2	0	2	444	769
Chennai	57	18	199	0	1	275	29	343	1	1	0	0	0	2	8	384	659
Dalhs	26	53	88	0	18	185	1	370	5	0	0	1	0	0	0	377	562
Guwahati	5	1	66	0	0	72	20	95	2	0	1	0	0	0	0	78	150
Hyderabad	18	35	116	0	4	173	8	232	3	1	0	5	0	2	0	251	424
Jaipur	36	8	67	0	3	112	80	166	4	6	0	1	1	0	1	239	351
Kochi	14	0	225	0	11	250	6	469	1	1	0	1	0	0	16	484	744
Kolkata	69	13	17	0	7	106	9	426	24	3	2	3	0	5	6	478	584
Lucknow	18	30	59	0	0	107	10	80	0	0	0	1	0	0	0	91	198
Mumbai	87	220	345	0	9	861	19	1549	21	3	2	39	2	2	0	1637	2298
Noida	21	29	66	0	6	122	19	198	1	5	0	0	0	2	1	226	348
Patna	10	3	45	1	1	60	10	59	2	0	0	0	0	0	1	72	132
Pune	40	7	113	0	0	180	64	530	4	10	0	3	0	0	0	611	771
Total	746	456	2548	4	78	3832	316	6109	89	44	9	72	7	17	37	6700	10532

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

LIFE INSURANCE INDUSTRY : ENTERTAINABLE AND NON-ENTERTAINABLE COMPLAINTS (L9)



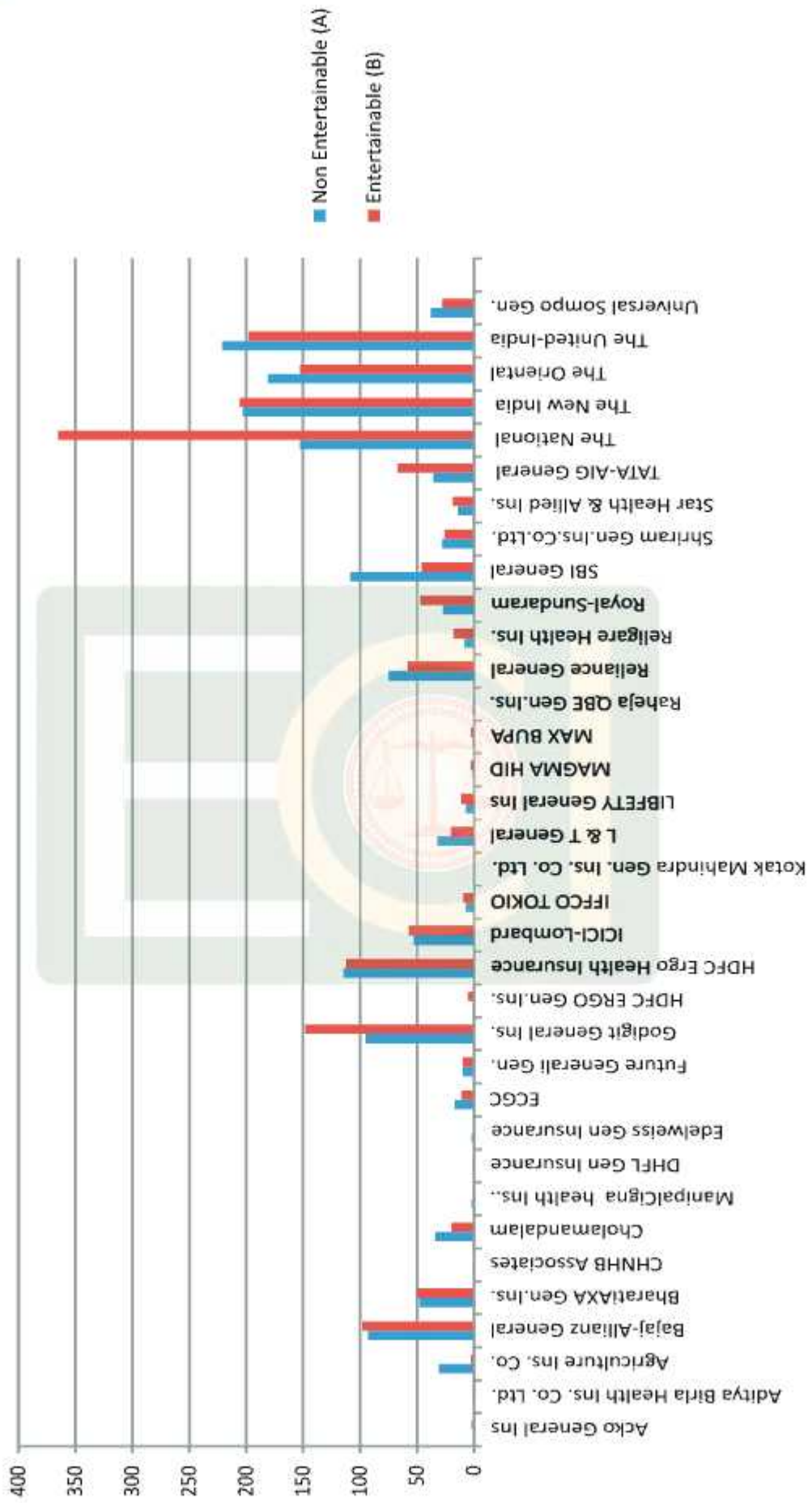
**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

**STATEMENT L 9
LIFE INSURANCE**

Name of the Center	Beyond Rule [13(1)(a) to (j)]	NON ENTERTAINABLE				ENTERTAINABLE								Total (A+B)			
		[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	
Aegion Life Ins.Co.Ltd.	13	8	52	2	10	85	4	14	33	54	0	4	1	1	1	112	197
Aviva Life	16	5	22	0	5	48	0	13	20	24	0	0	0	0	2	59	107
Bajaj Allianz Life	38	15	124	0	9	186	17	50	36	67	1	8	1	4	11	195	381
BI-ARTI AXA LIFE	135	67	425	1	25	653	12	122	252	572	1	42	3	0	4	1008	1661
Birla Sun Life	31	14	80	1	28	154	10	29	47	78	3	13	0	0	10	190	341
Canara HSBC Oriental Bank Life	5	7	25	0	1	39	0	10	5	9	0	2	1	0	0	27	65
Ederweiss Tokio LIC Co.	4	1	14	0	3	22	0	10	9	30	0	0	0	0	2	51	73
Evolve Life Insurance	44	16	138	1	15	214	4	29	105	146	1	7	0	1	7	295	509
Future Generali	36	17	82	1	20	156	4	25	75	118	0	7	0	2	0	231	387
HDFC Standard Life	123	62	468	1	28	682	25	145	146	448	2	35	1	4	20	826	1508
ICI-Prudential	56	24	147	1	6	234	10	49	36	103	2	27	1	1	14	243	477
IDBI Federal Life Ins.Co.Ltd.	12	8	25	0	5	50	0	9	14	24	0	4	0	0	14	65	115
IndiaFirst Life Insurance Co.Ltd.	36	25	105	1	4	171	2	35	45	84	0	1	0	0	2	169	340
Kotak Mahindra-OM	58	8	61	1	7	135	5	33	50	58	1	2	1	3	8	161	296
LIC of India	592	326	1177	11	69	2175	313	538	51	160	37	84	5	9	64	1261	3436
Make-My-Work Life	64	17	116	0	14	211	12	34	32	67	0	15	1	1	15	177	388
PNB Met-Life	84	32	230	0	16	362	8	70	85	178	2	11	1	0	19	374	756
Pramerita Life Ins.Co.Ltd.	22	12	54	0	5	93	4	13	23	48	0	3	0	3	1	95	188
RELIANCE NIPPON LIFE	88	33	225	2	37	385	10	59	163	266	4	21	1	0	19	543	928
SAHARA India Life	2	0	1	0	0	3	0	0	0	0	0	0	0	0	0	0	3
SB LIFE	119	63	258	0	6	446	17	65	45	102	3	13	1	0	16	262	708
SHRIRAM LIFE	26	17	74	0	0	117	5	11	17	47	0	5	0	0	1	86	203
Star Union Dai-ichi Life Ins.Co.	19	7	33	0	1	60	1	4	9	14	2	2	0	0	1	33	93
TATA AIA LIFE	26	8	37	0	5	76	2	10	26	20	0	5	0	0	3	66	142
Total	1649	792	3973	23	319	6756	465	1377	1324	2717	59	306	18	29	234	6529	13785

Beyond Scope of Rules [13(1)(a) to (j)]
 Not within jurisdiction [14(1)]
 Customer Not represented in Ins. Co. [14(3a)]
 Sub-judice in court/tribunals [14(5)]
 Not represented to OIG within a year [14(3b)]
 Rule 13(1)(g) - delay in settlement of claims
 Rule 13(1)(g) - 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 availing redressal 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 customer after receipt of premium.
 Rule 13(1)(i) - any other matter resulting from the violation of provisions.

GENERAL INSURANCE INDUSTRY : ENTERTAINABLE AND NON-ENTERTAINABLE COMPLAINTS (G9)



**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

**STATEMENT G9
GENERAL INSURANCE**

Name of the Center	NON ENTERTAINABLE				ENTERTAINABLE											Total (A+B)
	Bayand Rule [13(1)(a) to (j)]	[14(1)]	[14(3)(a)]	[14(6)]	[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)	
Arlo General Ins	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	2
Arlo General Ins	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Arlo General Ins	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arlo General Ins	22	0	7	0	22	0	31	2	0	0	0	0	0	0	0	34
Arlo General Ins	38	9	40	0	38	6	93	7	82	2	1	0	1	1	98	191
Arlo General Ins	14	9	25	0	14	0	46	0	37	3	0	0	0	0	50	98
Arlo General Ins	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0	1
Arlo General Ins	11	0	22	0	11	1	34	1	19	0	0	0	0	0	0	54
Arlo General Ins	1	1	0	0	1	0	2	0	1	0	0	0	0	0	0	3
Arlo General Ins	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	1
Arlo General Ins	1	0	1	0	1	0	2	0	0	0	0	0	0	0	0	2
Arlo General Ins	5	4	7	0	5	1	17	1	9	1	0	0	0	0	11	28
Arlo General Ins	3	0	7	0	3	0	10	0	0	0	0	0	0	0	0	10
Arlo General Ins	25	13	51	2	25	4	95	14	125	1	2	4	0	0	2	148
Arlo General Ins	0	0	1	0	0	0	1	0	0	0	0	0	0	0	0	1
Arlo General Ins	32	9	69	0	32	4	114	14	88	4	0	3	2	0	1	112
Arlo General Ins	12	8	32	0	12	1	53	8	48	1	0	0	0	0	0	57
Arlo General Ins	3	0	4	0	3	0	7	2	7	0	0	0	0	0	0	9
Arlo General Ins	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arlo General Ins	15	2	14	0	15	0	32	3	17	0	0	0	0	0	0	52
Arlo General Ins	3	0	4	0	3	0	7	1	0	1	0	0	0	0	0	11
Arlo General Ins	0	1	0	0	0	0	1	0	2	1	0	0	0	0	0	4
Arlo General Ins	1	0	0	0	1	0	1	1	1	1	0	0	0	0	0	3
Arlo General Ins	0	1	0	0	0	0	1	0	0	0	0	0	0	0	0	1
Arlo General Ins	18	13	38	3	18	3	75	9	45	2	1	0	0	0	0	98
Arlo General Ins	1	5	0	0	1	0	6	4	4	0	0	0	0	0	0	10
Arlo General Ins	7	2	18	0	7	0	27	2	45	0	0	0	0	0	0	26
Arlo General Ins	53	14	39	0	53	3	109	10	32	2	0	1	0	0	0	155
Arlo General Ins	6	1	21	0	6	0	28	3	22	0	0	0	0	0	0	54
Arlo General Ins	2	1	11	0	2	0	14	1	14	0	0	0	0	0	0	19
Arlo General Ins	17	3	15	0	17	1	36	5	56	1	1	0	0	0	0	67
Arlo General Ins	59	12	73	1	59	8	153	25	335	2	1	0	0	0	0	365
Arlo General Ins	75	22	102	0	75	4	203	21	181	4	0	2	0	0	0	409
Arlo General Ins	65	23	83	4	65	6	181	19	127	4	0	1	0	0	0	254
Arlo General Ins	86	10	108	1	86	16	221	25	169	0	1	0	0	0	0	288
Arlo General Ins	7	0	25	1	7	5	38	6	21	0	0	0	0	0	0	66
Total	584	169	823	12	584	66	1644	193	1524	27	6	18	5	7	15	1796

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 OIG within a year [14(3)(b)]

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

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

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

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

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

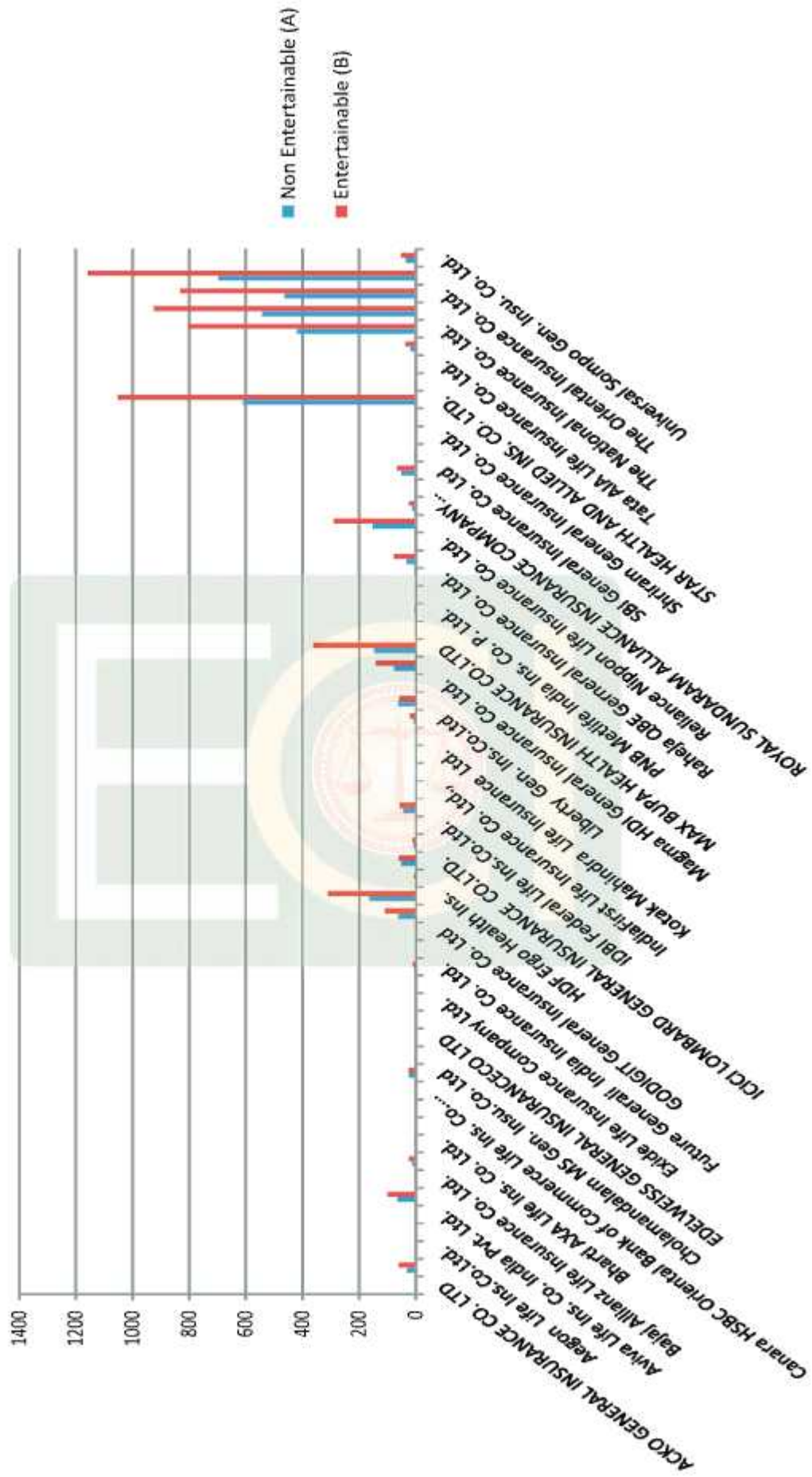
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.

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

Rule 13(1)(h) - non-issuance 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 : ENTERTAINABLE AND NON-ENTERTAINABLE COMPLAINTS (H9)



**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

**STATEMENT H9
HEALTH INSURANCE**

Name of the Insurer	Beyond Rule [13(1)(a)] to (f)]	NON ENTERTAINABLE				Total A	13(1)(e)	13(1)(b)	13(1)(c)	13(1)(d)	ENTERTAINABLE				Total B	Total A + B
		[14(1)] [14(3)(a)]	[14(5)] [14(3)(b)]	[14(3)(a)]	[14(5)] [14(3)(b)]						13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)		
ACKO GENERAL INSURANCE CO. LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Aditya Birla Health Insurance Company Limited	6	4	19	0	2	31	3	49	4	2	0	1	1	0	61	
Aegon Life Ins.Co.Ltd.	0	0	0	0	0	0	0	2	0	0	0	0	0	0	2	
Agriculture Insurance Company of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Bajaj Allianz General Insc Co. Ltd.,	16	5	43	0	1	65	9	79	4	1	0	3	0	2	100	
Bajaj Allianz Life Insurance Co. Ltd.	1	0	0	0	0	1	0	3	0	0	0	0	0	0	3	
Bharti AXA General Insurance Co.Ltd.	5	1	7	0	0	13	0	21	1	0	0	0	1	0	24	
Bharti AXA Life Ins. Co. Ltd.	0	0	1	0	0	1	1	3	1	0	0	0	0	0	5	
Birla Sun Life Insurance Co. Ltd.	1	0	0	0	0	1	0	1	0	0	0	0	0	0	1	
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
CHINHB ASSOCIATION Cholamandalam MS Gen. Insu.Co. Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DHFL GENERAL INSURANCE LTD	7	3	14	0	0	24	0	24	0	1	0	0	1	0	26	
EDELWEISS GENERAL INSURANCECO LTD	1	0	1	0	0	2	0	0	0	0	0	0	0	0	2	
Edelweiss Tokio Life Ins. Co. Ltd.	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1	
Exide Life Insurance Company Ltd.	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	
Expert Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Future Generali India Insurance Co. Ltd.	2	1	3	0	0	6	0	7	2	1	0	0	0	0	10	
Future Generali India Life Ins. Co.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	1	

**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

**STATEMENT H9
HEALTH INSURANCE**

Name of the Insurer	NON ENTERTAINABLE			Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	ENTERTAINABLE 13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total B	Total A + B
	Beyond Rule 13(1)(a) to (i)	[14(1)] [14(3)(a)]	[14(5)] [14(5)]												
GODIGIT General Insurance Co. Ltd	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
HDFC ERGO General Insurance Company Ltd.	10	9	41	1	62	5	97	0	0	2	1	2	1	108	170
HDF Ergo Health Ins.	34	19	1	0	164	9	275	7	3	2	4	1	8	309	473
HDFC Standard Life Insurance Co. Ltd.	1	1	109	0	3	0	3	0	2	0	0	0	0	5	8
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	8	8	30	0	51	0	53	2	0	1	3	0	0	59	110
ICICI Prudential Life Insurance Co. Ltd.	2	0	5	0	7	2	5	0	3	0	2	0	0	12	19
IDBI Federal Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IFFCO-TOKIO Genl. Insc. Co. Ltd.	2	5	36	0	1	44	0	55	0	0	0	0	0	55	99
IndiaFirst Life Insurance Co. Ltd.,	0	0	2	0	2	0	0	0	0	0	0	0	0	0	2
Kotak Mahindra General Insurance Company Limited	0	0	1	0	1	0	3	0	0	0	0	0	0	3	4
Kotak Mahindra Life Insurance Ltd.	1	0	0	0	1	0	0	0	0	0	0	0	0	0	1
LAT GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Liberty Gen. Ins.Co.Ltd	1	2	4	0	7	0	12	5	2	0	1	0	1	21	28
LIC of India	12	5	43	0	62	11	45	0	0	1	0	0	0	57	119
Magma HDI General Insurance Co. Ltd.	2	0	0	0	2	0	0	0	0	0	0	0	0	0	2
ManipalCigna Health Insurance Company Limited	19	4	52	0	76	3	108	7	13	0	3	1	4	139	215
MAX BUPA HEALTH INSURANCE CO.LTD	31	12	99	0	145	10	331	4	3	0	7	0	7	362	507
Max Life Insurance Co. Ltd.	0	0	0	0	0	0	1	0	0	0	0	0	0	1	1
PNB MetLife India Ins. Co. P. Ltd.	0	0	1	0	1	0	4	0	0	0	0	0	0	4	5
Pramerica Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rahjea QBE General Insurance Co. Ltd.	0	0	1	0	1	1	0	0	0	0	0	0	0	1	2
Reliance General Insurance Co. Ltd.	5	6	22	0	33	1	75	1	0	0	1	0	0	76	111
Reliance Nippon Life Insurance Co. Ltd.	0	0	0	0	0	0	1	0	0	0	0	0	0	1	1

**OFFICE OF THE EXECUTIVE COUNCIL OF INSURERS
NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED
FOR THE PERIOD FROM 01.04.2019 TO 31.3.2020**

STATEMENT H9
HEALTH INSURANCE

Name of the Insurer	NON ENTERTAINABLE					ENTERTAINABLE					Total						
	Beyond Rule [13(1)(a) to (f)]	[14(1)] [14(3)(a)]	[14(5)]	[14(5b)]	Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total B	Total A + B	
Religare Health Ins. Co. Ltd.	30	23	96	0	4	153	7	268	5	3	0	4	1	0	1	289	442
ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED	3	0	10	1	0	14	1	21	1	0	0	1	1	0	0	25	39
Sahara India Life Ins. Co. Ltd	1	0	0	0	0	1	0	1	0	0	0	0	0	0	0	1	2
SBI General Insurance Co. Ltd	13	5	30	0	3	51	9	52	2	1	0	1	0	2	0	67	118
SBI Life Insurance Co. Ltd.	2	0	5	0	0	7	0	4	0	0	0	0	0	0	0	4	11
Shriram General Insurance Co. Ltd.	1	0	1	0	0	2	0	0	0	0	0	0	0	0	0	0	2
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.	144	88	374	1	3	610	17	1010	7	5	2	3	1	2	6	1053	1663
Star Union Dai-ichi-Life Ins. Co.	3	0	3	0	0	6	0	2	0	1	0	0	0	0	0	3	9
Tata AIA Life Insurance Co. Ltd.	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Tata AIG General Insurance Co.Ltd.	1	2	16	0	0	19	3	31	1	0	0	2	0	0	0	37	56
The National Insurance Co. Ltd.	95	49	268	0	7	419	32	749	10	2	1	7	0	2	2	805	1224
The New India Assurance Co. Ltd.	83	48	406	0	8	543	37	875	6	0	0	4	0	2	2	926	1469
The Oriental Insurance Co. Ltd.	94	81	291	1	17	464	72	745	5	1	0	7	0	1	1	832	1296
The United India Insurance Co. Ltd.	104	93	483	0	17	697	79	1045	14	0	2	16	0	2	2	1158	1855
Universal Sampo Gen. Insu. Co. Ltd.	5	3	28	0	0	36	3	49	0	0	0	0	0	0	0	52	88
Total	746	486	2548	4	78	3832	316	6109	89	44	9	72	7	17	37	6700	10532

Beyond Scope of Rules [13(1)(a) to (f)]
 Not within Jurisdiction [14(1)]
 Customer Not represented to Ins. Co. [14(3)(a)]
 Sub-judice in courts/forums: [14(5)]
 Not represented to OIC 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

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. It was further observed that due to the lack of accountability of the Agent/ Representative/ Intermediary to the insurer, the customer is left alone in the fight for justice against mis-sale.
5. 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.
6. 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.
7. Solicitation of business and issuance of premium receipts by unlicensed entities.
8. The share of complaints for a company as a ratio to the total complaints received by the 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.

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 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 add significantly to the woes of hapless customers. 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. In many complaints, Hospital Expenses have been repudiated by Insurance Companies due to LAMA (Left Against Medical Advice) and decision upheld by the Ombudsman. However, in the recent Punjab & Haryana High Court ruling has laid down that a terminally ill person who decides to stop treatment against medical advice and dies cannot be denied insurance claims. The reasoning which the High Court has cited is that a patients desire not to be treated is an issue of patient autonomy and embracing dignity in death.
9. 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 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.

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.
9. The craze for new business, communication gap between the insurer and the insured, casual approach in filing 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. IRDAI guidelines state 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.
14. 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.
15. ECOI to publish the full text of awards on the websites.
16. Insurance Ombudsman orders are binding on the Insurers. But it is seen that the insurers sometimes do not implement the orders or implementation is not done on time. This is a concern now, which might eventually lead to loss of faith in the system. Therefore, IRDAI has taken note of such lapses and has advised the insurers for timely compliance failing which will attract stern action. The insurers must honor the decision of the Insurance Ombudsman and necessarily comply with the orders fully and timely is the need of the hour.
17. Insurance Ombudsman Rules 2017 should be amended to specifically permit online submission of complaints and uploading of documents.
18. All Insurance Ombudsmen should be provided the facility of having Digital signature.
19. OIO, Delhi suggested in their annual report that, the CMS should provide for option to edit the uploaded document. To ensure sanctity, this facility should be provided to edit the uploaded document for only once and that too within the same day.

E1) BRIEF REVIEW OF ANNUAL REPORTS OF THE OFFICES OF THE INSURANCE OMBUDSMAN

Brief review of Annual Reports of the Offices of Insurance Ombudsman, Ahmedabad, Bengaluru, Bhopal, Chandigarh, Hyderabad, Jaipur, Lucknow, Noida, Patna and Pune are done by Secretary General, Office of Executive Council of Insurers as following-

Ahmedabad - The Annual Report was appreciated for the beautifully printed report and with vivid descriptions of data through pie-charts.

Bengaluru - The Annual Report was appreciated for the synopses of the awards that were beautifully presented and would be of great help in all future awards and also acknowledged that 47 cases were disposed of by mediation and intervention.

Bhopal - The impressive performance during 2019-20 was appreciated and also mentioned that the Synopses of the Awards have been beautifully presented.

Bhubaneswar - Appreciated the beautiful annual report with well published activities of Bima-Lokpal Day and subsequent press coverage in all local newspapers.

Chandigarh - The cover has been designed beautifully and the layout and inside pages are also pleasing to the eye. The pie-charts and other graphical presentations for the statistical data are also very well appreciated.

Hyderabad - Appreciated the cover page and the preface by Hon'ble Ombudsman

Jaipur - The synopses of important judgments as well as the section on 'Landmark Judgments' are well appreciated.

Lucknow - The section on 'Landmark Judgments' is very well appreciated. It will help all readers throughout the country. The synopses of important judgments are real eye openers and will definitely restore the confidence of the innocent customers in the insurance ecosystem.

Noida - Appreciated for beautifully laid out Annual Report for the year 2019-20 and also acknowledged efforts in identifying the main cause of grievances of the insured and also in ameliorating them for effective and speedy decision making.

Patna - The preface was well presented.

Pune - The cover page is extraordinarily attractive, so also the layout of different statistics in the inside pages. The synopsis of 4 awards has also been printed in a beautiful manner and they stand out for the uniqueness of their subject matter and also for wisdom reflected in the awards.

E2) BRIEF REPORTS OF THE OFFICES OF THE INSURANCE OMBUDSMAN FROM THE DESK OF THE INSURANCE OMBUDSMEN

AHMEDABAD

Shri Kuldip Singh - Insurance Ombudsman

After taking charge, up to the end of F.Y. 2019-20, 37 hearing sessions were conducted through which 1016 complaints were heard and total 390 (103 Life and 287 Non-Life) awards were issued while 417 cases were disposed of by way of compromise through mediation.

Financial year 2019-20 started with 2335 (718 Life and 1617 General) complaints with addition of 2333 (602 Life, 1552 Health and 179 General) complaints during the year. Total 2084 (636 Life, 854 Health and 594 General) complaints were disposed of in F.Y. 2019-20 as against 1328 of F.Y. 2018-19 with disposal ratio of 89.25% for the current year; therefore this centre has shown an improvement of 56.92 % in disposal of complaints over the last year. 2584 complaints (Life-684, General-1202 and Health-698) remained outstanding as on 31.03.2020.

The Independent Audit Report was certified by M/s Singhvi & Mehta, Chartered Accountants, Ahmedabad.

BENGALURU

Ms. Neerja Shah - Insurance Ombudsman

The office has reduced drastically the pendency of the complaints during the year. In OIO, Bengaluru, as on 01.04.2019 the pendency of complaints was 253. During 2019-20, the total number of complaints received was 1358 (688 Life, 139 General and 531 Health Insurance), out of which 78 complaints (29 Life, 10 General and 39 Health Insurance) were outstanding as on 31.03.2020. As on 31.03.2020, no complaint is pending beyond 60 days except 2 cases of General and 9 cases of Health insurance which stands disposed. The office has strived to address the grievances of the complaints swiftly and fairly.

Out of 688 Life Insurance complaints received during 2019-20 plus 126 outstanding complaints of previous year, Awards were passed in 460 cases, including 275 cases in favour of the Complainants and 185 in favour of the Insurers. In respect of General Insurance, out of 139 General Insurance complaints received during 2019-20 plus 127 outstanding complaints of previous year, Awards were passed in 184 cases, including 94 cases in favour of the Complainants and 90 in favour of the Insurers. In respect of Health Insurance, out of 531 General Insurance complaints received during 2019-20, Awards were passed in 304 cases, including 167 cases in favour of the Complainants and 137 in favour of the Insurers. In total 948 Awards were passed.

The Independent Audit Report was certified by M/s P Chandrasekar LLP Chartered Accountants, Bengaluru.

BHOPAL

Shri. G. S. Shrivastava - Insurance Ombudsman

Financial year 2019-20 started with total 308 complaints (106 Life and 202 General). During the year, a total of 1299 complaints (703 Life, 326 General and 270 Health Insurance) were disposed off by the office as against the receipt of 1034 new Complaints (627 Life, 125 General and 282 Health Insurance). The year ended with 43 complaints outstanding (30 Life, 1 General and 12 Health insurance).

The Independent Audit Report was certified by M/s Multi Associates, Chartered Accountants, Bhopal.

BHUBANESWAR

Shri. Suresh Chandra Panda - Insurance Ombudsman.

Financial year 2019-20 started with total 225 complaints (175 Life and 50 General). During the year, a total 1047 of complaints were disposed off by the office, which comprises of 678 Life, 232 General and 137 Health Insurance as against the receipt of 975 new Complaints (575 Life, 223 General and 177 Health Insurance). The year ended with 153 outstanding complaints (72- Life, 41-General and 40- Health insurance).

The independent Audit Report was certified by M/s A. K. Sabat & Co Chartered Accountants, Bhubaneswar.

CHANDIGARH

Dr. Dinesh Kumar Verma - Insurance Ombudsman

Chairman IRDAI visited Office of Insurance Ombudsman, Chandigarh on 09.03.2020. The chairman IRDAI appreciated the performance of Chandigarh centre in reducing the pendency of complaints.

Financial year 2019-20 started with total 1314 complaints – (932 Life and 382 General). During the year, a total 3794 of complaints were disposed off by the office, which comprises of 2548 Life, 662 General and 584 Health Insurance as against the receipt of 3028 new Complaints, 1912 Life, 347 General and 769 Health Insurance. The year ended with 548 outstanding complaints which comprises of 296 Life, 67 General and 185 Health insurance complaints.

The disposal of complaints during the year 2019-20 has been much higher as compared to the financial year 2018-19. The centre disposed of 3794 complaints in F.Y 2019-20 as compare to 3200 complaints in the F.Y 2018-19.

The Independent Audit Report was certified by M/s N. Kumar Chhabra & Co. Chartered Accountants, Chandigarh.

CHENNAI

Shri. M. Vasantha Krishna - Insurance Ombudsman

The Centre received in all 1,621 complaints (697 Life, 265 General and 659 Health) during the F.Y. 2019-20. There was an outstanding of 186 (42 Life and 144 General) complaints at the beginning of the year. Out of the total 1,807 complaints, 1,703 (717 Life, 389 General and 597 Health) were disposed during the year. The Centre achieved an overall disposal rate of 94% which is an increase of 3% over the last year's disposal rate of 91%. 104 complaints (22 Life, 20 General and 62 Health) remained outstanding as on 31.03.2020.

The Independent Audit Report was certified by M/S Sundaram and Srinivasan, Chartered Accountants, Chennai

DELHI

Shri. Sudhir Krishna - Insurance Ombudsman

The office started the financial year 2019-20 with a pendency of 540 complaints (235 Life and 305 General). During the FY 2019-20, a total of 1804 complaints (991 Life, 251 General and 562 Health) were received. After adding the outstanding complaints at the beginning of year, the total complaints for 2019-20 were 2344. Out of these 2344 complaints received, 660 were on account of being non-entertainable under the provisions of the IO Rules, 2017. As against the balance 1684 entertainable complaints, office dispose do many as 1607 by the 3rd week of March 2020, when the Centre had to stop functioning owing to the lockdown announced by the Government. Thus office had

only 77 complaints pending when the FY 2019-20 ended. All these 77 complaints outstanding as on 31.03.2020 were disposed off by 15.05.2020 through video conferencing by the office in the difficult situation arisen due to nationwide lockdown owing to the outbreak of the Covid-19 pandemic commencing March 2020 and continued till June 2020.

Besides trying to dispose of the complaints by way of mediation and conciliation, the office also made efforts to reduce the scope of disputes by way of creating great era wareness among the insurers and the public.

The Independent Audit Report was certified by S.P Chopra & Co, Chartered Accountants, New Delhi.

GUWAHATI

Shri. Kiriti B. Saha - Insurance Ombudsman

Outstanding complaints at the beginning of the Financial Year 2019-20 was zero. During the period 2019-20 the office received 617 complaints in all (life-365, General - 102 and health- 150). During the year, a total 596 (life-349, General - 102 and health- 145) of complaints were disposed off by the office. Due to outbreak of pandemic COVID-19 at the fag end of the financial year, office had to face a lot of unavoidable problems in functioning of the office. As a result persistency could not be maintained and 21(life- 16, health - 5) complaints remained as outstanding at the end of the financial year.

The Independent Audit Report was certified by H. K. Agrawala & Associates, Chartered Accountants, Guwahati.

HYDERABAD

Shri. I. Suresh Babu - Insurance Ombudsman

The financial year started with 178 outstanding complaints (71 Life and 107 General). During the period 2019-20 the office received 1826 complaints in all (life-983,General-419 and health-424).After adding the outstanding complaints at the beginning of the year total complaints were 2004. Out of the 2004 complaints received 880 were non - entertainable. Awards pronounced in favour of complaints were 667. Awards pronounced in favour of the Insurers were 257. Insurance Company has settled 71 cases on receipt of hearing notice from office of ombudsman. Out of the total 2004 complaints, the office could disposed off 1880 (life- 981,General- 519 and health-380) during the year. 124 complaints (Life-73, General-7and Health-44) remained outstanding as on 31.03.2020.

The Independent Audit Report was certified by M. Bhaskara Rao & Co. Chartered Accountants, Hyderabad.

JAIPUR

Ms. Sandhya Baliga - Insurance Ombudsman

Office started the financial year 2019-20 with NIL pendency. During the financial year 2019-20, a total of 905 complaints (Life-376 and General-178 and Health-351) were received. There were 422 non entertainable and 483 entertainable complaints. 193 Awards were pronounced in favour of the complainants, 21 cases were settled through recommendations and 113 cases were in favour of Insurance Companies. The Insurance Companies on receipt of hearing notices from our office settled 93 cases as a goodwill gesture. Out of the total 905 complaints, the office could disposed off 842 complaints (life-981, General-519 and health-380) during the year. 124 complaints (Life-73, General - 7 and Health-44) remained outstanding as on 31.03.2020.

The Independent Audit Report was certified by D. R. Mohnot & Co. Chartered Accountants, Jaipur.

KOCHI

Ms. Poonam Bodra - Insurance Ombudsman

The financial year commenced with backlog of 651 complaints (208 Life and 443 General) as the office did not have a sitting ombudsman from the period 14.07.2017 to 06.11.2018. During the financial year 2019-20, 1554 complaints (Life - 484 and General - 326 and Health - 744) were received. Out of the total 2205 complaints, the office could disposed off 2128 complaints (life- 662, General - 756 and health- 710) during the year 2019-20. 77 complaints (Life-30, General -13 and Health- 34) remained outstanding as on 31.03.2020.

The pendency period of the complaints has also been brought down despite being overburdened with backlog cases. A clear road map was framed and devotedly adhered to wherein the centre conducted hearings on war footing.

The Independent Audit Report was certified by K. Varghese & Co. Chartered Accountants, Ernakulam.

KOLKATA

Shri P. K. Rath - Insurance Ombudsman

The financial year commenced with backlog of 1764 complaints (911 Life and 853 General) because of non-availability of Insurance Ombudsman till 29.06.2019. During the financial year 2019-20, 2093 complaints (Life - 1413 and General - 96 and Health - 584) were received. Out of the total 3857 complaints, the office could disposed off 2083 complaints (Life - 1444, General - 485 and health - 154) during the year 2019-20. 1774 complaints (Life - 880, General - 464 and Health - 430) remained outstanding as on 31.03.2020.

The Independent Audit Report was certified by M/s. Chatterjee & Co., Chartered Accountants, Kolkata.

LUCKNOW

Justice Shri. Anil Kumar Srivastava - Insurance Ombudsman

The financial year commenced with a huge pendency of 699 complaints (508 - Life and 191 - General) in the OIO, Lucknow. The reasons for this huge pendency were non-availability of the Insurance Ombudsman from August 2017 till August 2019. During the financial year 2019-20, apart from outstanding cases, fresh of 988 complaints (659 - Life, 131- General and 198 health) were received. Total pendency was 1687. Out of which, 572 were non-entertainable, 902 were disposed-off either by awards or settlements between the insured and the insurer. 213 complaints remain pending at the end of March 2020.

The Independent Audit Report was certified by R. M. Lall & Co., Chartered Accountants, Lucknow.

MUMBAI

Shri. Milind Kharat - Insurance Ombudsman

The financial year commenced with a huge pendency of 965 complaints (142 - life and 823 - General) in the OIO, Mumbai. During the financial year 2019-20, apart from outstanding cases, fresh 3467 complaints (974- Life, 195- General and 2298 health) were received. Total pendency was 4432, out of which, 1480 (770(Health & General) +710 (Life)) were non-entertainable and 3848(998- Life, 987 - General and 1863 - Health) cases were disposed off through the process of conciliation, hearing

and award. The closing balance at the end of the period and carried forward to the year 2020-21 was 584 (118 - Life, 31 - General and 435 - Health)

The Independent Audit Report was certified by L. S. Nalwaya & Co., Chartered Accountants, Mumbai.

NOIDA

Shri C. S. Prasad - Insurance Ombudsman

The financial year commenced with 327 complaints (164 - life and 163 - General) carried forward from the previous year in the OIO, Noida. During the financial year 2019-20, apart from outstanding cases, fresh 1368 complaints (787 - Life, 233 - General and 348 health) were received. Total pendency was 1695, out of which, 522 (Life - 289, General - 111 and Health - 122) were non-entertainable and 940 (515 - Life, 260 - General - 11 and 165 - Health) cases were disposed of through the process of conciliation, hearing and award. The closing balance at the end of the period and carried forward to the year 2020-21 was 233 (147 - Life, 25 - General and 61 - Health)

The Independent Audit Report was certified by PSMG & Associates, Chartered Accountants, Ghaziabad.

PATNA

Shri. N.K. Singh - Insurance Ombudsman

The financial year commenced with 222 complaints (67 - life and 155 - General) carried forward from the previous year in the OIO, Noida. During the financial year 2019-20 fresh 565 complaints (337 - Life, 96 - General and 132 health) were received. Total pendency was 787, out of which, 294 (Life - 185, General - 49 and Health - 60) were non-entertainable and 442 (203 - Life, 182 - General - and 57 - Health) cases were disposed of through the process of conciliation, hearing and award. The closing balance at the end of the period and carried forward to the year 2020 - 21 was 51 (16 - Life, 15 - General and 20 - Health)

The Independent Audit Report was certified by Thakur Bhuwanesh & Associates, Chartered Accountants, Patna

PUNE

Shri. Vinay Sah - Insurance Ombudsman

The financial year 2019-20 started with an opening balance of 1314 complaints (671 Life and 643 General). A total of 1721 complaints (815 Life, 135 General and 771 Health) were received during the year. During the year a total of 1040 complaints (535 Life, 319 General and 186 Health) were resolved. Of these, 402 (190 Life and 212 General) were settled by holding actual hearings. At the end of the year, the office still has a balance of 1995 complaints (951 Life, 459 General and 585 Health) to be cleared.

The Independent Audit Report was certified by M/s S U N S V G and Associates, Chartered Accountants, Pune.



EXECUTIVE COUNCIL OF INSURERS

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