



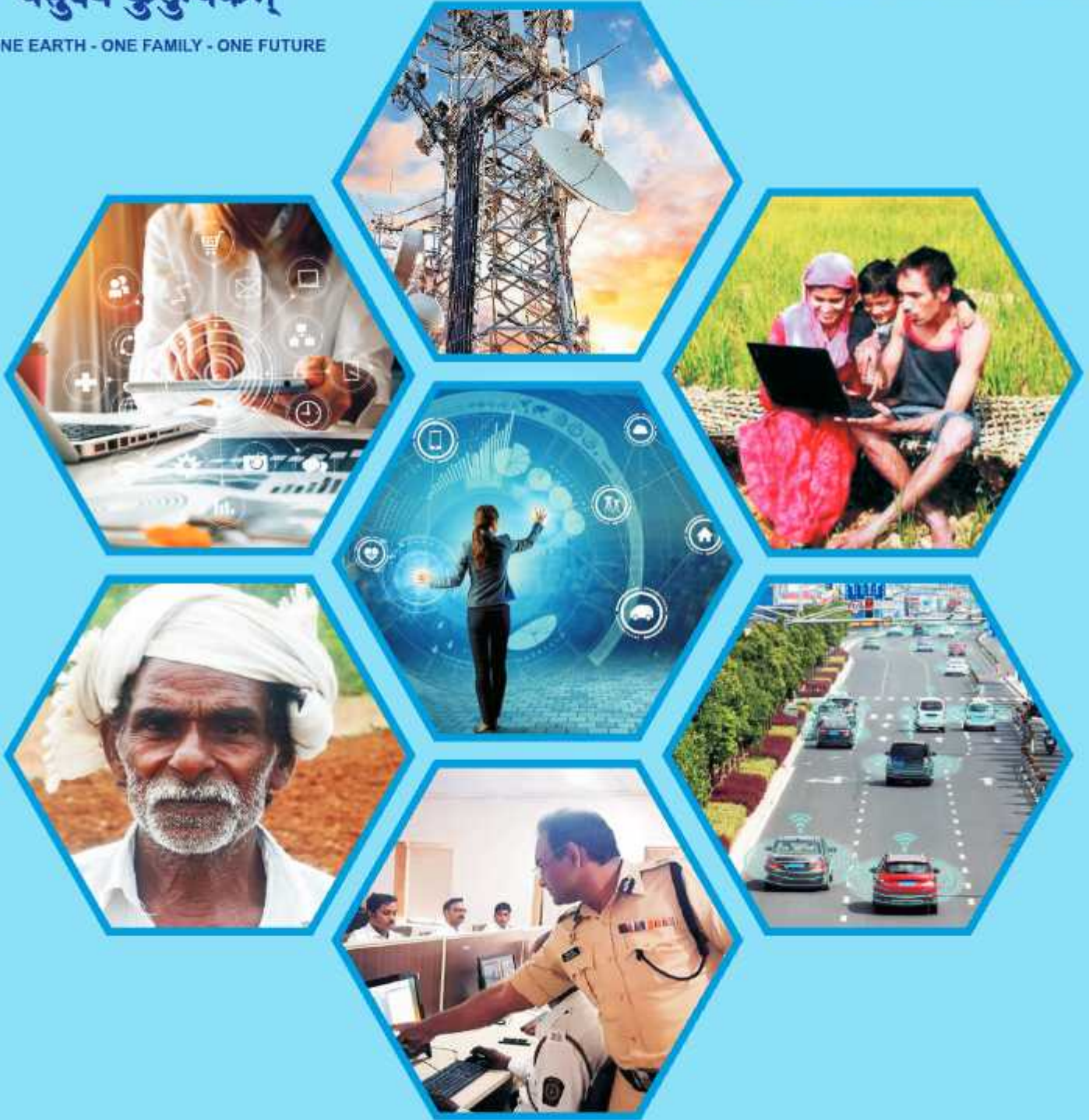
भारत 2023 INDIA

वसुधैव कुटुम्बकम्

ONE EARTH - ONE FAMILY - ONE FUTURE



बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen



**ANNUAL REPORT  
2022 - 2023**

## MEMBERS OF THE COUNCIL FOR INSURANCE OMBUDSMEN

### For the Year 2022-23

Sl. No.	Name of Member	Designation and Tenure
1	Smt. Suchita Gupta	CMD, National Insurance Co. Ltd. & Chairperson, GIPSA - <b>Chairperson ( CIO )</b>
2	Shri M.R. Kumar	Chairperson, LIC of India - <b>Member (CIO)</b> (Upto 12.03.2023)
3	Shri Saurabh Mishra	Joint Secretary, DFS, Ministry of Finance, GOI - <b>Member (CIO)</b>
4	Smt. S. N. Rajeswari	Member (Distribution), IRDAI - <b>Member (CIO)</b>
5	Shri Mahesh Kumar Sharma	MD & CEO, SBI Life Insurance Co. Ltd.- <b>Member (CIO)</b>
6	Shri Ritesh Kumar	MD & CEO, HDFC Ergo General Insurance Co. Ltd.- <b>Member (CIO)</b>
7	Shri Anuj Gulati	MD & CEO, Care Health Insurance Co. Ltd., - <b>Member (CIO)</b>
8	Smt. Neerja Kapur	CMD, The New India Assurance Co. Ltd. - <b>Member (CIO)</b>
9	Shri N. S. Kannan	MD & CEO, ICICI Prudential Life Insurance Co. Ltd.- <b>Member (CIO)</b>
10	Shri Anjan Dey	CMD, The Oriental Insurance Co.Ltd,- <b>Member (CIO)</b> (Upto 25.01.2023)

## MEMBERS OF THE COUNCIL FOR INSURANCE OMBUDSMEN For the Year 2022-23



**Smt. Suchita Gupta, CMD,**  
National Insurance Company Limited, Chairperson, GIPSA, Chairperson, CIO



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



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



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



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



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



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



**Smt. Neerja Kapur, CMD**  
The New India Assurance Ltd.,  
Member (CIO)



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



**Shri Anjan Dey, CMD**  
The Oriental Insurance Co. Ltd.,  
Member (CIO)



## PREFACE

It gives me a great pleasure in presenting the yearly activities report of the Office of Council for Insurance Ombudsmen for the financial year 2022-23. This year was buzzing with various activities and initiation of innovative ideas.

During the year all 17 Offices of Insurance Ombudsmen together received total 51103 complaints which is 19% higher over that of last year. Collectively all centres disposed of 51625 complaints. The total disposal is 101% which shows a remarkable improvement in disposal of complaints over the FY 2021-22. It is indeed heartening to share that our 10 out of 17 centres disposed of 100% complaints as on 31.03.2023 and have started the New Year with a clean slate. Kudos to them!

During the year 2022-23, total 11985 complaints were registered through online which is 23 % of the total registered complaints. However, the encouraging part is that a whopping 78.01% of total disposal during the year was done online.

The OIOs played a crucial role in reducing the instances of complaints which are eventually declared non-entertainable chiefly due to non-conformity to the rules and procedures in vogue. Frequent interactions at various level with an outreach to the intending complainants especially in Q4, the overall percentage of non entertainable complaints are drastically reduced. We are sure, this year it will be further improved.

We have made focused and dedicated efforts to resolve maximum number of complaints by way of recommendation as envisaged in the Insurance Ombudsmen Rules 2017 (Amended till date). This year 22.39% of complaints were disposed by way of recommendation (mediation) by all offices as against 11.25% in the FY 2021-22. I would like to make a special mention of OIO Delhi, OIO Chandigarh, OIO Kolkata and OIO Bengaluru for settling more than 40% of complaints by way of recommendation (mediation) in this period. A special thrust especially in the 4 th quarter was directed towards this which yielded positive results.

During the year, recruitment process for Insurance Ombudsmen at 8 centres has been successfully completed and all the new Ombudsmen have taken charge at their respective centres immediately on exit of the existing Ombudsmen. A special thanks to the Selection Committee, DFS and IRDAI for the smooth conduct of the entire selection process.

A five day in-house orientation programme for Insurance Ombudsmen was conducted at NIA for all the Ombudsmen including the newly inducted Ombudsmen. A lot of constructive feedback, suggestions were received during the session which helped us strengthening the IO mechanism.



The Council for Insurance Ombudsmen has taken many new initiatives such as introduction of chatbot (Bima Lokpal Mitra), escalation matrix for follow up for compliance of award by Insurers within mandated 30days from the date of award from 1<sup>st</sup> April 2023, the most ambitious initiative is introduction of **digitally signed awards** by Insurance Ombudsmen. This initiative proves to be a giant leap towards digitisation in line with the directives of Hon'ble Prime Minister of India and will further ensure speedy disposal of complaints. Our aim is complete automation of CMS module. We are delighted to share that our website [www.cioins.co.in](http://www.cioins.co.in) was visited by more than 1.10 crores visitors in last four calendar months of the year ended on 31.03.2023.

To create awareness amongst masses about Insurance Ombudsman grievance redressal mechanism, a radio jingle in Hindi and in 10 regional languages was aired on 44 Radios Stations of Prasar Bharati for a period of two and a half months. All 17 centres undertook lot of publicity measures like outdoor publicity, creative for banner posters widely published press ads, Radio talks, interviews by Insurance Ombudsmen aired during Bima Lokpal day etc. To commemorate the Bima Lokpal day on 11.11.2022, CIO successfully facilitated the web address of Shri Debasish Panda, Chairperson (IRDAI) to the huge assembly of Insurers, Complainants, Officers of OIOs at different locations Pan India. The press all over India gave good coverage of the occasion.

As a measure of Competency enhancement at various level, continuous functional training programmes for OIO staff, CMS training for insurers, frequent interactions with stakeholders proved helpful in better understanding of systems and delivery of services expected from this institution.

A way forward is to maximise entertainable complaints, more disposal by way of recommendation (mediation) and to attain zero pendency quarter on quarter basis. I am sure with the dedicated and committed teams at OIOs under leadership of respective Ombudsmen, these goals are surely achievable. Sharing of good activities, circulation of performance statements of OIOs on daily basis would further help us exhibit still better progress.

On behalf of my team CIO, I express heartfelt thanks to all the members of Council for Insurance Ombudsmen, Chairperson, IRDAI, Department of Financial Services, Ministry of Finance for their valuable guidance and directions throughout the year. I wholeheartedly appreciate the contribution of all Ombudsmen, all staff members of OIOs and CIO for their valuable contribution.

I firmly believe that the strength and growth come only through continuous efforts and struggle. As Nelson Mandela puts it- "It always seems impossible unless it is done". Our mantra is to work together in pursuit of accomplishing our commitment to resolve the complaints promptly, impartially and free of cost.

**Satyabrata Nayak**  
Secretary General (CIO)

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Abbreviations used CIO - Council For Insurance Ombudsmen

OIO - Office of Insurance Ombudsman

OIO - Office of Council For Insurance Ombudsmen

CMS - Complaint Management System

O/S - Outstanding

Words recommendations and Mediations have same meaning

## 1. (A) INTRODUCTION

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

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

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

The annual reports for the financial year 2022-23 have been received from all Offices of the Insurance Ombudsman. A brief of the reports, highlighting their observations and suggestions is also reproduced in subsequent pages.



बीमा लोम्बडमन परिषद  
Council for Insurance Ombudsmen

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

Sr. No.	Name of the Office and Year of Inception	State-wise Area of Jurisdiction	Name of the Ombudsman & Date of joining
1	Ahmedabad- July, 1999	State of Gujarat and Union Territories of Dadra and Nagar Haveli and Daman and Diu.	Shri Collu Vikas Rao 10.10.2022
2	Bengaluru-August, 2014	State of Karnataka	Shri Vipin Anand 21.10.2021
3	Bhopal - April, 2000	States of Madhya Pradesh and Chhattisgarh	Shri R. M.Singh 15.11.2021
4	Bhubaneswar-May, 2000	State of Odisha	Shri Manoj Kumar Parida 12.09.2022
5	Chandigarh- July, 1999	States of Punjab, Haryana (excluding 4 districts of Haryana viz Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, Union Territories of Jammu & Kashmir, Ladakh and Chandigarh	Shri Atul Jerath 18.10.2021
6	Chennai- August, 1999	State of Tamil Nadu and Union Territories- Puducherry Town and Karaikal (which are part of Union Territory of Puducherry).	Shri S Sampathkumar 12.11.2021
7	Delhi- July, 1999	Delhi and 4 Districts of Haryana viz. Gurugram, Faridabad, Sonapat and Bahadurgarh	Smt. Sunita Sharma 05.12.2022
8	Guwahati- September, 1999	States of Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.	Shri Somnath Ghosh 08.11.2021
9	Hyderabad- August, 1999	State of Andhra Pradesh, Telangana and Yanam – a part of Union Territory of Puducherry	Shri N Sankaran 08.11.2021
10	Jaipur- October, 2014	State of Rajasthan	Shri R D Sharma 08.11.2021



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

Sr. No.	Name of the Office and Year of Inception	State-wise Area of Jurisdiction	Name of the Ombudsman & Date of joining
11	Ernakulam-June, 2000	States of Kerala and Union Territory of (a) Lakshadweep (b) Mahe- a part of Union Territory of Puducherry	Shri G Radhakrishnan 08.11.2021
12	Kolkata-March, 2000	States of West Bengal, Sikkim and Union Territories of Andaman & Nicobar Islands	Ms. Kiran Sahdev 06.10.2022
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.	Shri Atul Sahai 01.09.2022
14	Mumbai-November, 2000	State of Goa and Mumbai Metropolitan Region excluding Areas of Navi Mumbai and Thane.	Shri B S Pandya 14.10.2021
15	Noida- September, 2014	State of Uttaranchal and the districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukkabad, Firozbad, Gautam Buddha Nagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.	Shri Bimbadhar Pradhan 26.09.2022
16	Patna-September, 2014	States of Bihar and Jharkhand	Smt. Susmita Mukherjee 10.10.2022
17	Punc- September, 2014	State of Maharashtra - Areas of Navi Mumbai and Thane but excluding Mumbai Metropolitan.	Shri Sunil Jain 05.12.2022

## 1. (A2) Activities undertaken in the financial year 2022-23

### Premises:-

- OIO- Lucknow modernisation process is completed within the approved budget.
- New premises for OIO Bhopal is approved & tendering process is started. (Presently shifted to new premises.)
- Rent negotiations for new premises for OIO-Ernakulum. (Presently shifted to new premises.)
- CIO Mumbai, the lease is renewed for the period of 10 years at Jeevan Seva Annex, S.V.Road, Santacruz (W), Mumbai 400054.
- Renovation of additional space for OIO Jaipur is completed.

### Recruitment of Insurance Ombudsman

The process for recruitment for Insurance Ombudsman for 8 centers viz. Ahmedabad, Bhubaneswar, Kolkata, Noida, Lucknow, Delhi, Patna & Pune is completed. All Ombudsmen have taken charge at their respective centers for which they were appointed.

The process was very smoothly conducted, through online portal for the first time.

### Training Activities

- Orientation program for all Ombudsmen was conducted at NIA-Pune for the period 29.11.2022 to 03.12.2022. In this residential program, inputs related to legal framework, Insurance Ombudsman Rules, Art of Mediation, Consumer perspective, CMS Module etc. were shared. A lot of constructive feedback were received and the same were shared with regulators (IRDAI)
- Two days training program for Administrative- In Charge of all 17 OIOs was conducted at NIA- Pune on 29.01.2023 to 30.01.2023. Various technical & operational, administrative inputs were shared with the participants. Exhaustive training material was also provided to them.
- Regular online training sessions on CMS Module, Tally are being conducted for officers of all OIOs.
- Training sessions on CMS Module was also conducted for grievance redressal officers of all insurance companies.
- A special session for the usage and operational matters of Digital Signature was conducted for Insurance Ombudsmen.
- Online interactive session was conducted by Secretary General (CIO) for all Secretaries at all OIOs for reduction of outstanding complaints.

### I.T. Initiatives

- Visitors count on CIO Website.
- Introduction of Chatbot "Bima Lokpal Mitra" on CIO Website.
- Introduction of **Digitally Signed Awards** by Insurance Ombudsmen from April 2023.
- MIS Reports for all centres were made available to all Ombudsmen through a separate login.
- Removal of duplicate complaints enabled.
- Interactive display panel for OIO-Mumbai & CIO for VC & hearing facility.
- Daily Performance Statement to OIOs.
- Merit List of OIOs are published every month.

### Publicity Activities

- Additional budget has been given to all OIOs for creating outdoor publicity.
- In order to create public awareness about mechanism of Insurance Ombudsman , various activities are undertaken by OIOs
- Office of Council for Insurance Ombudsman carried out Radio Campaign on 44 Stations on Prasar Bharti (All India Radio) for the period of 60 days in Hindi & in 10 regional languages.
- Chandigarh OIO as a part of their awareness campaign, played radio jingles on Radio Shimla.
- Hyderabad OIO has placed informative creative in the Metro.
- Hoardings were displayed at prominent places by all offices of Insurance Ombudsmen in different cities under their respective jurisdiction.
- Bhopal OIO has published press ads in the leading Hindi Newspapers in the State.
- Pune OIO has distributed pamphlets through newspapers , banners at all Insurers offices.
- Bhubaneswar OIO has distributed pamphlets in and around various places in Bhubaneswar.
- Press conference and radio talks were held by Insurance Ombudsmen which were well attended by media personnel.
- Insurance Ombudsman Guwahati- Shri Somnath Ghosh and Insurance Ombudsman Chandigarh- Shri .Atul Jerath conducted outstation hearing in and around the jurisdiction of the respective OIOs.

### Accounts

- Statutory Audit was conducted for CIO & for all the 17 OIOs for the Financial Year 2022-23 also the Statutory Audit was conducted for Consolidated Accounts of CIO & 17 OIOs and the final report was submitted by the Auditors on 28.04.2023

## 1. (A3) Bima Lokpal Day Celebration – 11<sup>th</sup> November 2022

The Institution of Insurance Ombudsman was established under the redressal of Public Grievances Rules 1998 and Insurance Ombudsman was set up after the Government of India passed a Notification dated 11<sup>th</sup> November 1998 to provide fair solution to Insurance related complaints. An ode to remember “Complain to your Insurance Company, it may say NO, then it’s off to the Ombudsmen, where your chances grow”. To popularise the institution of Insurance Ombudsmen a speedy and free of cost mechanism for redressal of insurance related complaints, Bima Lokpal Day is celebrated every year on 11<sup>th</sup> November. In the year 2022 also, this day was celebrated by CIO and all Ombudsmen centres with lot of fervour and enthusiasm. A brief report of activities undertaken by CIO and some of the centres is reproduced below: -

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

On 11.11.2022, Chairperson IRDAI, Shri Debasish Panda addressed the gathering on the occasion of Bima Lokpal Day, at all the 17 Ombudsmen centres through webcast, which was facilitated by the Council for Insurance Ombudsmen. The address was attended by all 17 centres, insurers, policy holders etc who were present on Bima Lokpal Day. He spoke about the major changes taking place in the Insurance Industry and emphasised that the Insurers should strive to achieve:

(a) the objective of “Insurance for all by 2047”

(b) develop a robust grievance mechanism to build trust of policyholders in the industry.

He added that platforms like Bima Bharosa should be popularised and Bima Sugam would be game changer for the insurance industry.

CIO also arranged to air Radio spot in Hindi and also in 10 regional languages on 17 FM Channels for creating public awareness regarding Insurance Ombudsmen mechanism through a month-long campaign. Publicity material such as creatives of banners, posters, standees, pamphlets, E-banners etc was provided to all OIOs. A press release was also made available for release in the newspaper. All Insurers were provided with creative of e-banner to be displayed on their website.

**Ahmedabad: -** A Press Meet was conducted in the office wherein Ombudsman, Shri C. Vikas Rao shared performance of the centre with the media. Secretary, OIO, Ahmedabad participated in an interview regarding Insurance Ombudsmen Rules 2017 which was aired on Bimalokpal day on Akashvani Ahmedabad and Vadodara and also at Vividbharti, Ahmedabad. Various other activities like running of scroller in Gujarat News Channel, display of banners and flexes at prominent places and live interactive session about Insurance Ombudsmen Rules in Doordarshan Channel, Ahmedabad was also conducted.

**Bengaluru: -** The Centre had arranged an interactive session with the representatives of the Insurers, Insurance Intermediaries and Policyholders. Retired Chairman IRDAI and CBDT, Shri. N. Rangachary was invited as Chief Guest and Retired Director General, National Academy of Customs, Excise and Narcotics, Shri B V Kumar was the Guest of Honour. Pamphlet containing details of registering a complaint with Ombudsmen Office printed both in English and Kannada were distributed to all participants including Policyholders and Media persons. The entire event was covered by Raj TV and telecast on the same day on Raj News.

**Bhopal:** - Standees and banners were displayed at prominent places by OIO, Bhopal on Bima Lokpal Day. Press Conference was held wherein reporters from Newspapers & News Channels were present. A meeting was conducted with representatives of various Insurance Companies. Brochures for creating awareness of the institution of Ombudsmen were released on the occasion of Bimalokpal day.

**Bhubaneswar:** - As a part of Bimalokpal day celebration, a meeting was organised with representatives of Insurance companies, policyholders and complainants. A Press Meet was organised for wide coverage about Insurance Ombudsman redressal mechanism on occasion of Bimalokpal Day. The major Print Media of the State such as The Samaj, Dharitri, Sambad, Pragatibadi, Premaya and also electronic channels such as Doordarshan , OTV, Kanak TV, Kalinga News, News18 and News 7 participated in the meeting. Leaf-lets were distributed in the Parks, Chowks and Bus Stations of the towns to create awareness amongst the general public about the role of Insurance Ombudsmen. Banners were also given to local Insurance Offices for display in their Branch offices.

**Chandigarh:** - The Ombudsman, Shri Atul Jerth was interviewed by the Doordarshan Punjabi in their program, Kanooni Salah, which was telecast on 11.11.2022 and also available on Youtube. Online interactions with representatives of Insurance Companies were conducted and suggestions were invited for improving the working of Ombudsman. Organising press meets, distribution of Pamphlets/flyers in all leading newspapers, letters to NGOs and Self-Help groups seeking help in spreading awareness about the institution of Insurance Ombudsmen was done. Summer News, a local news channel, interviewed Shri Atul Jerath about functioning and importance of Insurance Ombudsmen. Banners were also displayed at the premises of Insurers.

**Chennai:** - A Live Interactive Session was organised at All India Radio, FM Rainbow Channel wherein Shri Segar Sampath Kumar, Ombudsman, Chennai participated and clarified queries raised by the general public relating to Insurance matters. Interview with Ombudsman was published in The Times of India edition on 11.11. 2022. Online interactive session with all Grievance Redressal Officers of Life, General and Health Insurers were organised wherein GROs were requested to act as 'Internal Ombudsman' of the respective Insurer.

**Delhi:** - An awareness campaign was carried out by way of display of Bima Lokpal Diwas message on Delhi Metro. Other activities involved display of banners, meeting with insurance company representatives and press release in Nav Bharat Times, Rashtria Sahara, Business Standard and Parvatiya Times. 16 letters of appreciation were given away to the deserving representatives of Insurance Companies called 'Beema Bandhus' who have been submitting timely Self-Contained Notes and assisting the Insurance Ombudsman to quickly arrive at amicable settlement.

**Guwahati:** - Interview of Mr. Somnath Ghosh, Insurance Ombudsman, on the subject 'Insurance Ombudsman and Complaints Resolution' was telecast on DD Assam/ North East. Press Meet was organised and the event was widely covered in local Assamese and English Print Media. The Centre also planned to hold Camps in other centres in Assam and North East to create awareness of Ombudsman office as well as complaints disposal. An essay competition was held among students in schools and colleges on topic "Insurance boon or curse".

**Hyderabad:** - The Centre organised Bima Lokpal Day by organising meeting with Insurance Companies, Intermediaries and Policyholders. Smt. S N Rajeswari, Member (Distribution) IRDAI



was invited as a Chief guest for Bima Lokpal Day. She called upon the Insurance Companies to work towards customer satisfaction and ensure that every person has at least one life and one health Insurance policy. OIO Hyderabad came up with unique initiative of preparing educational brochures for Life and Health policyholders regarding the complaint registration mechanism “Dos and Don’ts”. The same was circulated to all OIOs

**Jaipur:** - Interview of Shri Rajeev Sharma, Insurance Ombudsman, was telecast in Doordarshan in their program ‘Kanoon ki Baat’. Secretary Jaipur also participated in the discussion on Aakashvani, Jaipur. Online quiz competition was organised, wherein, representatives of Insurance Companies had participated.

**Ernakulam :** - Shri. G Radhakrishnan, Ombudsman was interviewed on ACVTV and the same was telecast in ACV news on 11.11.2022. Radio jingles were broadcast in the Channel ‘Radio Mango’. An interview with the Ombudsman was broadcast in Red FM. Article regarding the function was published in ‘Mathrubhumi Daily’.

**Kolkata:** - The Centre had invited Shri Bejon Kumar Misra, Member of the Advisory Committee of IRDAI and Consumer Expert as the Chief Guest. Bima Lokpal Diwas was celebrated comprehensively by conducting a Press meet attended by personnel from reputed print media like Anandbazar, Aajkal, Sangbad, Pratidin, Dainik, Statesman, Bartaman, Bharat Mitra and also by Bengali TV news Channel like Doordarshan Kolkata, News18, Calcutta News and All in Radio Kolkata. A meeting with Nodal Officers of Insurance Companies was conducted for speedy disposal of complaints which was followed by Quiz contest on Insurance matters. Advertisement on rules and jurisdiction of Insurance Ombudsmen was published in the local Bengali daily ‘Ei Samay’

**Lucknow:** - Interview of Shri Atul Sahai, Ombudsman was broadcast by several TV channels such as Bharat Samachar, ETV and DD Newsup. Press conference was organised which was covered by several TV news Channels and print media such as Daily Hindustan, Amar Ujala, Dainik Jagran etc. Press Advertisement was given in daily Hindustan Newspaper.

**Mumbai:** - Shri Bharat Kumar Pandya, Ombudsmen and Secretary, Mumbai Centre organised interaction with journalist of print and electronic media virtually which gained publicity through Insurance Alerts, Money Control, E-paper Bizzbuzz and news clippings through Sahyadri Channel of Doordarshan(Marathi). The other activities involved display of banners and standees, distribution of leaflets and pamphlets and interaction with complainants and representatives of Insurance Companies.

**Noida:** - Interaction with representatives of insurance companies was arranged. The event was covered by press in local newspapers viz Amar Ujala and Chetna Manch.

**Patna:** - Message of Smt. Susmita Mukherjee, Ombudsman was broadcast on Radio. Press conference was organised and the event was published in four eminent dailies. Interview of Ombudsman was broadcast on Insider, local T V Channel and DD Bihar. Other activities involved display of roll up standee and flex banner of Bima Lokpal day and scrollers on local TV.

**Pune:** - OIO Pune celebrated Bima Lokpal day by distribution of pamphlets having information about health and life insurance and also about Ombudsman forum and its functions. Banners were displayed at prominent places to create awareness about Ombudsmen Forum. Radio Jingle in regional languages was aired on Akashwani Pune and press release was published in Dainik Prabhat.

**Glimpses of Bima Lokpal Day Celebrations : 11.11.2022**



**AHMEDABAD**



**BENGALURU**



**BHOPAL**



**BHUBANESWAR**



**CHANDIGARH**



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Council for Insurance Ombudsmen

## Glimpses of Bima Lokpal Day Celebrations : 11.11.2022



**CHENNAI**



**DELHI**



**GUWAHATI**



**HYDERABAD**



**Glimpses of Bima Lokpal Day Celebrations : 11.11.2022**



**JAIPUR**



**ERNAKULAM**



**KOLKATA**



**LUCKNOW**



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Council for Insurance Ombudsmen

## Glimpses of Bima Lokpal Day Celebrations : 11.11.2022



MUMBAI



NOIDA



PATNA



PUNE

## 1.A4 : Digital Initiative by CIO

### Initiatives by CIO



**Revamping of the  
website  
([www.cioins.co.in](http://www.cioins.co.in))**



**Digitally signed  
Awards by Insurance  
Ombudsmen**



**Chatbot  
(Bima Lokpal Mitra)**



**Number  
of visitors  
to CIO Website  
1 Crore 10 Lacs  
(Dec 2022 to Mar 2023 )**



**To Create Awareness about  
Insurance Ombudsmen  
mechanism, Radio  
Campaign aired in Hindi  
& in 10 Regional Languages**

## Major online facilities available on our website [www.cioins.co.in](http://www.cioins.co.in)

- ★ Registration of complaint online using mobile number
- ★ Tracking of complaint using registered mobile number
- ★ A facility for a complainant to view and download Award given by Insurance Ombudsman using registered mobile number.
- ★ Addresses and contact details of all 17 Insurance Ombudsman
- ★ Details of Grievance Redressal Officers of all Insurance Companies
- ★ A video showing how to lodge online complaints
- ★ Chatbot 'Bima Lokpal Mitra' to resolve common queries
- ★ Frequently asked questions
- ★ Insurance Ombudsman Rules 2017 (amended till date)
- ★ Annual Reports
- ★ E-forms for Complainant & for Insurance Company



## 2. (B) ACCOUNTS

All the Offices of the Insurance Ombudsman have submitted their audited Financial Statements as at 31.03.2023. M/s L. S. Nalwaya & Co. Chartered Accountants, Mumbai was appointed as External Auditors for conducting the audit of Office of CIO (stand-alone) and consolidated accounts of Office of CIO and all 17 Offices of the Insurance Ombudsman for the financial year 2022-23 . They have completed their Audit and signed the Accounts on 28.04.2023.

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

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

A copy of the consolidated Audit Report of the Office of the Council for Insurance Ombudsmen and the 17 Offices of the Insurance Ombudsman along with the Income and Expenditure Account, Schedule of Fixed Assets and Balance Sheet as at 31.03.2023 are annexed herewith.

**Independent Auditor's Report**

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

**Report on the Financial Statements**

1. We have audited the accompanying financial statements of the Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) & 17 Offices of Insurance Ombudsmen which comprise the Balance Sheet as at 31<sup>st</sup> March, 2023 and the Statement of Income & Expenditure for the year then ended on that date and a summary of significant accounting policies and other explanatory information. The financial statements of 16 Offices of Insurance Ombudsmen have been audited by Other Auditors and same has been relied upon by us.

**Management's Responsibility for the Financial Statements**

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

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

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

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

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



#### Basis for Opinion

4. In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion paragraph, the financial statements have been prepared in accordance with the requirements of the Insurance Act, 1938 as amended by the Insurance Laws (Amendment) Act, 2015 and Insurance Ombudsman Rules, 2017 (as amended on 02.03.2021, Insurance Ombudsman (Amendment) Rules 2021) to the extent applicable and in the manner so required, give a true and fair view in conformity with the accounting principles generally accepted in India, as applicable to the Office of the "Council for Insurance Ombudsmen" (CIO) (Erstwhile Executive Council of Insurers) and its Offices.
- (i) In case of Balance Sheets give a true and fair view of the state of affairs of the CIO and its Offices as at 31<sup>st</sup> March, 2023; and
- (ii) In case of Statement of Income & Expenditure, of the deficit of the year ended on that date.

#### Emphasis of Matter

5. Without qualifying our opinion, we draw attention to:
- a) The financial statements regarding accounts of the 16 offices of Ombudsman offices have been audited by various auditors. We have relied on the audit reports of these various auditors. The consolidation of the same is being done after considering the fact that the amount received from Member Insurance Companies towards their share of expenses is not a surplus, but an advance / reimbursement towards their share of contribution. Further the amount received towards Capital Expenditure is reflected as a liability for contribution for Fixed Assets.
- b) The Ministry of Finance vide its notification G.S.R. 147(E) dated 02.03.2021 has amended Insurance Ombudsman Rules 2017 as Insurance Ombudsman (Amendment) Rules 2021. As per the said rule, the "Executive Council of Insurers" has been renamed as "Council for Insurance Ombudsmen".
- c) Note No. 2: The Office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) started its operations in 1998. The accounts were maintained by L.I.C of India till the year 2000-2001, which were unaudited figures. In the year 2001-2002, these unaudited figures were brought forward as the opening balances by the office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers).
- a) Note No. 08 : Writ Petitions have been filed against the Office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) and the Union of India by Shri A. K. Dasgupta, ex. Insurance Ombudsman, Mumbai, Shri G. Rajeshwara Rao, ex. Insurance Ombudsman, Hyderabad, Shri A. K. Sahoo, ex. Insurance Ombudsman, Pune, Shri Mateshwar Prasad, ex. Insurance Ombudsman, Bangalore and Shri Kiriti Bhushan Saha, ex. Insurance Ombudsman, Kolkata in the Hon'ble High Court of Bombay in April / June, 2016. The contention of the petitioners is that not pre-commuted pension, but the pension after commutation should be recovered from the salaries of the Insurance Ombudsmen. A contingent liability may arise in respect of the above cases.
- b) Note No. 09: Regarding TDS on GST on Contracts applicable from 01.10.2018 as per notification no 50/2018 - Central Tax issued by CBIC, section 51 of CGST Act 2017, the council had obtained TDS on GST No. for Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and 17 Offices of Insurance Ombudsman and filed the TDS on GST returns during the financial year 2022-23. CIO had also filed appeal before the Maharashtra Appellate Authority for advance ruling for Goods & Service Tax against order No. GST-ARA-77-2020-21 / B-73 dated 31<sup>st</sup> May 2022 received from Maharashtra Authority for Advance Ruling. A contingent liability may arise in respect of the above cases.





- c) Note No. 11: The Management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, the office of "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) is not required to file Income Tax Return, as it is not carrying on any commercial activity.
- d) In case of Chandigarh OIO, As per ECOI/Cir. No. 359/2021-22, The financial statements have been prepared in the manner as specified, which states that excess of expenditure over income should be transferred to Code No. 125 - Collection of fixed Assets, accordingly the deficit to Rs. 1,53,983.11 has been adjusted to such account.

#### Report on Other Legal & Regulatory Requirements


- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and have found them to be satisfactory.
- b) In our opinion and to the best of our information and according to the explanations given to us, proper books of accounts as required by law have been maintained by the Office of the "Council for Insurance Ombudsmen (CIO)" (Erstwhile Executive Council of Insurers) and its Offices so far as appears from our examination of books.
- c) The Balance Sheet and Statement of Income & Expenditure of the Office of the "Council for Insurance Ombudsmen (CIO)" (Erstwhile Executive Council of Insurers) and its Offices refer to in these reports are in agreement with the books of accounts and returns.
- d) In our opinion, the Balance Sheet and Statement of Income & Expenditure comply with the applicable accounting standards.

#### Other Matters:

- a) In case of Bengaluru OIO, Electricity Charges expenses include an amount of Rs. 12,130/- which pertains to previous financial year which has to be accounted as prior period expenses.

Other Misc. Credit amounting to Rs. 1,686/- is pending since 2014, If the amount is no longer payable the same needs to be written back to Income & expenditure account.

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

  
Ashish Nalwaya  
Partner  
MRN.110922



UDIN: 23110922-B5WVDD1001

Place: Mumbai  
Date : 28.04.2023

The Council for Insurance Ombudsmen (erstwhile Executive Council Of Insurers) & 17 Offices of Insurance Ombudsman					
Consolidated Balance Sheet of CIO (erstwhile ECO) & 17 OIO Offices as on 31st March, 2023					
Consolidated Balance Sheet as on 31-03-2023					
Liabilities	Year ended 31-03-2023	Year ended 31-03-2022	Assets	Year ended 31-03-2023	Year ended 31-03-2022
Collection for Fixed Assets:			Fixed Assets (at Cost):		
1. Collection for Fixed Assets			Gross Block	66,203,753.10	60,587,102.84
Balance as per last Balance Sheet	55,189,064.50	52,510,275.01	Add : Additions during the year	10,516,966.31	8,089,362.00
Add : Fixed Assets purchased during FY 2022-23	10,516,966.31	8,089,362.00	Less : Deletions during the year	2,246,032.64	2029195.38
			Less : Accumulated Depreciation	46,301,169.47	42,561,497.63
Less : Depreciation charged for the FY 2022-23	6,288,014.64	5,410,572.51	(As per Schedule 'A' attached herewith)		
			279 Capital Work in Progress		5,518,345.57
<b>Total</b>	<b>59,418,016.17</b>	<b>55,189,064.50</b>	<b>Total</b>	<b>28,173,517.30</b>	<b>29,604,117.40</b>
2. Receipts from Member Companies			Current Assets:		0
Balance as per last Balance Sheet	73,320,161.43	92,533,273.36	Deposits	5,580,094.59	5,364,950.59
Add : Replenishment received from LI/GI Member Cos.	612,099,999.00	547,099,959.00	228 Prepaid Expenses	1,698,830.52	1,462,213.00
Less : Amount Refunded to Member Cos of LI and GI Council.	73,320,161.00	92,533,273.36	214 Postage Stamps on Hand	2,506.00	8,581.00
			215 Revenue Stamp on hand	18.00	18.00
Less : Excess of Expenditure over Income for 2022-23	574,943,866.07	471,101,008.08	232 Stock on Hand Printing & Stationery	457,596.57	392,347.98
Less : Fixed Assets purchased during FY 2022-23	10,516,966.31	8,089,362.00	227 Other Misc Debit	14,840.75	
Add : Depreciation for the FY 2022-23	6,288,014.64	5,410,572.51	207 Sundry advance	14,900.00	
			O/s Income		
<b>Total</b>	<b>92,345,197.86</b>	<b>128,509,225.93</b>			
Current Liabilities:					
118 Cheque Cancelled Account	4,479.00	4,667.00	Cash & Bank Balances:		
122 Other misc Credits: Deposits received from Court	4,436,968.00	3,526,154.00	Imprest Cash	0.00	0.00
Outstanding Expenses	3,664,723.67	8,402,005.14	Balance at Bank	64,940,015.80	104,008,996.10
128 Unclaimed Amount Written Back	1,710.00	24.00	<b>Total</b>	<b>72,708,802.23</b>	<b>111,237,106.7</b>
124 Refundable Deposit	425,741.00	397,479.00	<b>Grand Total (in Rs.)</b>	<b>100,882,319.53</b>	<b>140,841,224.07</b>
127 TDS on GST		-17.00			
102 Income Tax other than salary	3,500.00				
<b>Total</b>	<b>8,537,121.67</b>	<b>12,331,998.14</b>			
<b>Grand Total (in Rs.)</b>	<b>100,882,319.53</b>	<b>140,841,224.07</b>			

Notes to Accounts as per Schedule 'B' annexed

As per our Report of even date

For L. S. Nalwaya & Company

Chartered Accountants

FRN: 115645W

Ashish Nalwaya

Partner

MRN: 110322

UDIN: 231109228GWDD01001

Place Mumbai

Date: 28/04/2023



*(Signature)*  
Secretary

*(Signature)*  
Secretary General

**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN & 17 Offices of Insurance Ombudsman**  
**Consolidated Income & Expenditure Account for the year ended 31st March, 2023**

A/C Code	Description (Expense Code)	Year ended 31.03.2023	Year ended 31.03.2022	A/C Code	Description (Income Code)	Year ended 31.03.2023	Year ended 31.03.2022
401	Basic Salary to Omb.	44,367,806.00	34,899,677.00	501	Sundry Receipts	121,345.80	129,484.48
402	Dearness Allowance	18,763,491.00	9,687,984.00	502	Reversal of Excess Provisions	63,254.00	264,194.00
406	Basic Salary to Others	196,324,313.00	144,446,531.87	503	Payment received under RTI	3,198.00	2,264.00
407	Special Pay to Others	8,021,687.27	7,264,045.04	507	Pension From Previous Employer (Basic)	7,877,979.00	7,327,612.00
408	D.A. to Others	70,564,869.19	82,359,535.90	508	Recovery of Pension (DA) From Prev. Employer	2,881,243.00	2,087,838.00
409	HRA to Others	18,017,690.62	11,177,070.03	509	PROFIT ON SALE OF FIXED ASSETS	87,780.10	214,949.35
410	CCA to Others	2,400,880.49	2,456,817.17				
411	FPA to Others	2,287,834.33	2,161,364.47		Excess of Expenditure over Income	574,943,866.07	471,101,068.08
412	Conveyance to Others	2,307,203.75	2,270,885.58				
413	Deputation Allowance to Others	28,201,003.33	28,483,307.22				
416	Qualification Pay to Others	1,366,679.38	962,972.43				
417	Other Allow. to Others	172,583.00	285,343.00				
420	Employer's Contribution to Pension	14,715,817.88	14,144,989.28				
421	Employer's Contrib. to PF	861,014.87	920,104.00				
422	Employer's Contribn to Gratuity	11,799,154.61	10,936,376.44				
423	Employer's Contribution to Medclaim	2,006,376.42	1,763,866.48				
424	Employer's Contribution to GSLI	114,737.07	106,194.10				
425	Leave Encashment to Omb.	3,320,244.00	4,488,625.62				
426	Travelling Expenses on Tour	1,124,808.00	297,502.00				
427	Transfer T E	1,804,855.00	2,005,701.78				
428	L T C Expenses	2,276,249.00	905,494.00				
429	Motor Car Expenses	2,010,503.49	1,306,235.06				
430	Auditors Fees	438,482.00	292,746.59				
431	Law Charges	141,998.00	327,742.00				
432	Printing & Stationery	3,629,360.25	2,492,771.21				
433	Postage, Revenue Stamps	2,852,359.28	2,297,762.88				
434	Bank Charges	7,487.54	13,762.08				
435	Telephone Charges	1,153,110.75	1,082,369.30				
436	Electricity Charges	4,740,933.71	3,922,996.66				
437	Carriage & Freight	249,439.78	241,756.76				
438	Repairs & Maintenance	772,677.54	730,614.44				
439	Staff Amenities	12,267,235.28	10,608,487.34				
440	Lumpsum Medical Benefit	2,801,765.76	2,741,683.51				
441	All Insurance Premiums	233,419.83	184,985.00				
442	Entertainment Expenses	389,027.30	638,990.50				
443	Contractual Payments Other Than AMC	21,649,282.03	21,414,813.10				
444	AMC Payments	3,089,847.04	4,545,017.08				
445	Office Upkeep	789,522.66	905,301.09				
446	Subscription to Newspaper	274,832.00	269,436.00				
447	Conferences Expenses	1,129,746.25	589,296.37				
448	Training Fees	1,259,335.00	0.00				
449	Consultancy Fees	1,529,727.16	1,026,521.56				
450	Rent Rates & Taxes	51,140,687.06	45,270,869.61				
451	Depreciation	6,288,014.64	5,410,572.51				
452	PR & Publicity	2,481,219.14	1,238,842.23				
453	Other Misc. Expenses	886,510.54	491,255.80				
454	Shifting Expenses	0.00	135,903.72				
455	Infrastructure & Renovation Cost	0.00	898,433.04				
456	Expenses on (External) Committees	1,975,402.30	1,054,650.00				
457	Sundry Office Equipment-Rs 5000/-	841,937.16	388,432.74				
459	S R A/c	94.45	58.20				
461	Library Expenses	20,991.50	18,405.00				
462	Fixed Allowance	14,789,270.00	11,633,229.00				
467	Reimbursement to Employer for IT Paid on Perks	1,232,325.00	824,840.00				
468	Payment to Specialist	24,111,790.00	15,848,283.63				
469	Incidental Charges Online Hearing	47,280.00	65,330.00				
470	HFL Subsidy Reimbursement	129,659.33	11,332.38				
499	Loss on Sale of Fixed Assets	10,278.00	347,343.00				
	Total (in Rs)	586,078,656.97	481,137,329.91			586,078,656.97	481,137,329.91

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

For L.S. Malviya & Company  
 Chartered Accountants  
 REGD. 115645  
 Ashish Malviya  
 Partner,  
 MRN 110922  
 UDIN  
 Place: Mumbai  
 Date: 28/04/2023



UDIN - 2810922-B9WVDD01001

  
 Secretary General (CO)





संस्था आम्बुडमन परिषद  
Council for Insurance Ombudsman

Office of the "Council for Insurance Ombudsmen" & 17 Offices of Insurance Ombudsman Consolidation statement

SCHEDULE FORMING PART OF THE BALANCE SHEET AS AT 31.03.2023

Schedule 'A' : FIXED ASSETS

Code	Particulars	Rate	Gross Block			Depreciation			Net Block				
			Gross Block as on 01-04-2022 (A)	Addition in Yr 2022-23 (B)	Deletion in Yr 2022-23 (C)	Gross Block as on 31-03-2023 (D = A+B-C)	Depr Add 2022-23 (F)	Depr Del 2022-23 (G)	Depr for the current year 2022-23 (H)	Depr As on 31-03-2023 (I) = (E + F + H - G)	As on 31.03.2022 (J = (D - I) K = (A - E)		
216	Office Equipments	10%	16,077,733.33	3,289,643.33	653,296.64	18,714,080.02	11,069,971.30	102,998.42	647,797.64	3,061,421.83	11,586,593.91	7,127,486.11	5,007,762.03
217	Computers	30%	13,308,500.55	2,295,898.59	1,266,377.00	14,338,022.14	10,935,203.05	258,891.26	1,138,454.00	3,204,116.80	11,259,757.11	3,078,265.03	2,373,297.50
218	Air Conditioner, Fridge etc.	13.91%	7,755,526.28	840,192.68	146,204.00	8,449,514.96	5,717,734.60	31,493.50	146,197.00	768,024.19	6,366,055.29	2,083,409.67	2,047,791.68
219	Electrical Fittings	10%	6,994,054.47	897,937.70	42,818.00	7,849,174.17	3,134,673.71	25,418.75	42,810.00	567,230.78	3,684,513.24	4,164,660.93	3,859,380.76
221	Fax, Phone, Epabx etc.	10%	680,727.00	0.00	35,185.00	645,542.00	418,596.75	0.00	35,182.00	41,639.00	425,053.75	270,488.25	262,130.25
222	Xerox machine	20%	720,475.00	103,000.00	67,946.00	755,529.00	301,707.80	0.00	67,945.00	116,131.00	349,893.00	405,636.00	418,768.00
223	Library Books	20%	484,023.01	4,047.00	0.00	488,070.01	472,273.01	454.00	0.00	2,408.00	475,135.01	12,935.00	11,750.00
224	Misc Capital Equip.	10%	2,892,556.14	426,305.00	34,205.00	3,284,656.14	1,672,126.27	17,232.67	26,440.80	184,145.90	1,847,064.04	1,437,591.10	1,220,429.87
231	Leasehold improvements	10%	17,290,157.32	2,659,942.01	0.00	19,950,099.33	8,400,695.58	177,392.03	0.00	1,729,016.51	10,307,304.12	9,642,995.21	8,889,461.79
	<b>Total</b>		<b>66,203,753.10</b>	<b>10,516,966.31</b>	<b>2,246,032.64</b>	<b>74,474,686.77</b>	<b>42,117,981.27</b>	<b>613,860.63</b>	<b>2,104,826.44</b>	<b>5,674,134.01</b>	<b>46,301,169.47</b>	<b>26,173,517.30</b>	<b>24,085,771.82</b>

For L.S. Nalwaya & Co  
Chartered Accountant  
Firm registration No

File - Number  
Date 28/04/2023

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

Ashish Nalwaya  
Partner  
MRN - 110922

*(Signature)*  
ASST SECY

*(Signature)*  
SECRETARY  
CID

*(Signature)*  
SECRETARY GENERAL  
CID



Ref. CIO/consol.Accts./2022-23

**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, 2023**

In connection with your audit of Balance Sheet of the Council for Insurance Ombudsmen and its 17 Ombudsman Offices as at March 31, 2023 and the statement of Income and Expenditure for the year ended on that date, we acknowledge as management our responsibility for preparation and fair presentation of the financial statements and recognize that obtaining representations from us concerning the information contained in this letter is a significant procedure for the purpose of expressing an opinion as to whether the financial statements present fairly, in all material respects, the financial position results of operations of Office of "Council for Insurance Ombudsmen" and its 17 Ombudsman Offices in accordance with the requirements of Insurance Ombudsman Rules, 2017 (as amended till date) and in conformity with accounting principles generally accepted in India, as applicable.

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

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information that, in the light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed or influenced by the omission or misstatement. We confirm, to the best of our knowledge and belief, the following representations made to you during your audit:

**Financial statements and records:**

1. The accounts and records of the Council for Insurance Ombudsmen and its 17 Ombudsman Offices have been maintained in accordance with the requirements of, Insurance Ombudsman Rules, 2017 (as amended till date) and also in conformity with accounting principles generally accepted in India, as applicable.

2. The financial statements are in agreement with the books of account, and we have maintained proper books of account, as required by law. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
3. The management has taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the applicable provisions of Insurance Ombudsman Rules, 2017 (as amended till date) and for safeguarding the assets of Council for Insurance Ombudsmen and its 17 Ombudsman Offices for preventing and detecting fraud and other irregularities.
4. The financial statements are free from material errors and omissions
5. There have been no material changes since the date of the Balance sheet in respect of any of the statements made above, and no events have occurred after the Balance sheet date, which are of such nature that would affect the true and fair view of the state of affairs and results of Council for Insurance Ombudsmen and its 17 Ombudsman Offices as at March 31, 2023 or would require adjustment to, or disclosure in the financial statements.
6. The accounting policies and estimates followed by office of "Council for Insurance Ombudsmen" and its 17 Ombudsman offices during the current year are consistent with those adopted in the audited financial statements for the year ended 31st March 2022.

**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, 2022.
8. There has been no fraud or possible irregularities, involving management or employees who have significant roles in internal control or others where the fraud could have a material effect on the financial statements. We have no knowledge of any allegations of fraud or suspected fraud affecting the office of the "Council for Insurance Ombudsmen" and its 17 Ombudsman offices or received in communications from employees, former employees, or others, which could have a material effect on the financial statements.
9. We acknowledge management's responsibility for implementation and operation of accounting and internal control systems in order to prevent and detect frauds and errors. We have adequate systems in place and we hereby certify that there were no material frauds, noticed or reported on or by office of "Council for Insurance Ombudsmen" and its 17 Ombudsman offices during the year.

**Liabilities:**

10. Full provisions have been made in the Balance Sheet for all known liabilities of the office of "Council for Insurance Ombudsmen" and its 17 offices, due or accrued, as at March 31, 2023.

11. The provisions made for expenses are not in excess and are reasonable.
12. Other than as disclosed in financial statements, there are no other amounts which are due from/to other branches / zones.

**Loans, Advances and Other Assets:**

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

**Fixed Assets:**

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

**Cash and bank balances:**

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

**Receivables:**

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

**Others:**

20. There have been no events subsequent to the Balance sheet date which require adjustment of or disclosure in the financial statements.

21. To the best of our knowledge and belief, office of the "Council for Insurance Ombudsmen" and its 17 Ombudsman offices have not made any improper payments or payments which are illegal or against public policy.
22. The accounts of 16 offices of the Insurance Ombudsman have been audited by various auditors whereas accounts of Insurance Ombudsman, Mumbai audited by your audit firm. The consolidation of the same is being done after considering the fact that the amount received from all the insurance companies would be found excess or short on receiving the requisite data i.e., paid-up capital and gross direct premium income from all the insurance companies. Accordingly, the excess / short will be duly adjusted from the funds required from all the insurance companies for the subsequent financial year.
23. The management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, Office of the "Council for Insurance Ombudsmen" is not required to file Income Tax Return, as it is not carrying on any commercial activity.
24. Regarding TDS on GST on Contracts applicable from 01.10.2018 as per notification no 50/2018- Central Tax issued by CBIC, section 51 of CGST Act 2017, we have obtained TDS on GST number for the Council for Insurance Ombudsmen (erstwhile Executive Council of Insurers) and 17 Offices of Insurance Ombudsman and have filed the TDS on GST returns during the financial year 2022-23. We have also filed appeal before the Maharashtra Appellate Authority for Advance Ruling for Goods and Services Tax against Order No GST-ARA-77-2020-21/B-73 dated 31.05.2022 received from Maharashtra Authority for Advance Ruling.

**For the Council for Insurance Ombudsmen**

  
**Secretary General**

Place: Mumbai

Date: 28/04/2023





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

**SCHEDULE 'B'**

**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED AS ON 31/03/2023**

**1. SIGNIFICANT ACCOUNTING POLICIES**

**A. SYSTEM OF ACCOUNTING**

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

**B. FIXED ASSETS**

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

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

- iii. **Operating Leases:** Operating Leases are those where lessor effectively retains substantially all the risks and benefits of ownership over leased term are classified as operating leases. Operating lease rentals are recognized as an expense, as applicable, over the lease period.
2. As per Ombudsman Rules 2017 (as amended till date) and as decided in the 2nd meeting of Executive Council of Insurers, office of the "Council for Insurance Ombudsmen" has received Rs. 61,20,99,999/-(Rupees Sixty-one crores twenty lacs ninety-nine thousand nine hundred ninety-nine only) from the member companies of Life Insurance Council and General Insurance Council towards advance sharing of expenses for the financial year 2022-23 through Life Insurance Council and General Insurance Council,
3. Based on advance sharing done and informed to member Insurance companies by Life Insurance Council and General Insurance Council, we had received funds from Member Insurance companies of Life Insurance Council and General Insurance Council for the financial year 2022-23. After getting the requisite data of actual share of expenses of each Insurance company from Life Insurance Council and General Insurance Council for the financial year 2021-22, we had completed the necessary exercise of identifying the status of each Insurance company regarding the excess or short remittance received from them for the financial year 2021-22. A schedule was prepared by CIO to identify status of each Insurance Company regarding the excess or short remittance received from them for the financial year 2021-22. We have refunded Rs 8,84,21,640/-(Rs eight crores eighty-four lakhs twenty-one thousand six hundred and forty only) to the member Insurance Companies of Life Insurance Council and General Insurance and have recovered Rs 1,51,01,479/- (Rs one crore fifty-one lakhs one thousand four hundred and seventy-nine only towards actual sharing of expenses for FY 2021-22
4. As per Ombudsman Rules 2017 (amended till date) and the decision taken regarding the sharing of expenses of CIO & 17 010's in the 2nd Meeting of the Executive Council of Insurers, we will inform Life Insurance Council & General Insurance Council the actual expenses of COI & 17 010s for the financial year, 2022-23. The Actual expenses will be distributed equally and informed to Life Insurance Council and General Insurance Council and on receipt of the details of actual sharing of expenses, we will process the refund /recovery based on actual sharing given by LI and GI Council for the FY 2022-23
5. The amount of Rs.40,38,51,217.30 (Forty crores thirty-eight lakhs fifty one thousand two hundred and seventeen and paise thirty only) has been provided as replenishment to 17 offices of Insurance Ombudsman for the financial year 2021-2022.

6. The following Offices of Insurance Ombudsman have received amounts from Insurance companies towards Deposit Payable as per High Court Order for the Legal cases pending in the Court which is shown under liability in the Balance Sheet as on 31.03.2023.

Centre	Amount in Rs
Bhopal	1,55,620/-
Chennai	80,427/-
Hyderabad	29,75,239/-
Noida	25,682/-
<b>Total</b>	<b>44,36,968/-</b>

7. We have reconciled and received the confirmations of Balances of Sundry Creditors and Sundry Debtors.
8. Writ Petitions have been filed against the Office of the "Council for Insurance Ombudsmen" (erstwhile Executive Council of Insurers) and the Union of India by Shri A. K. Dasgupta, ex. Insurance Ombudsman, Mumbai, Shri G Rajeshwara Rao, ex. Insurance Ombudsman, Hyderabad, Shri A. K. Sahoo, ex. Insurance Ombudsman, Pune, Shri Mateshwar Prasad, ex. Insurance Ombudsman, Bangalore and Shri Kiriti Bhushan Saha, ex. Insurance Ombudsman, Kolkata in the Hon'ble High Court of Bombay in April / June, 2016. The contention of the petitioners is that not pre-commuted pension, but the pension after commutation should be recovered from the salaries of the Insurance Ombudsmen. A contingent liability may arise in respect of the above cases.
9. Regarding TDS on GST on Contracts applicable from 1.10.2018 as per notification no 50/2018- Central Tax issued by CBIC, section 51 of the CGST Act 2017, we have obtained "TDS on GST number" for Council for Insurance Ombudsmen & filed the TDS on GST returns during the financial 2022-23. We have also filed appeal before the Maharashtra Appellate Authority for Advance Ruling for Goods and Services Tax against Order No GST-ARA-77-2020-21/B-73 dated 31.05.2022 received from Maharashtra Authority for Advance Ruling. A contingent liability may arise in respect of the above cases.

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

Particulars	Complaints o/s as on 01.04.2022	Received during the year	Disposed during the year	Outstanding as on 31/03/2023
For life Insurance	1197	19786	19777	1206
For general Insurance	366	5444	5536	274
For Health	3280	25873	26312	2841
<b>TOTAL</b>	<b>4843</b>	<b>51103</b>	<b>51625</b>	<b>4321</b>

11. The Management has obtained opinion on its obligation to file Income Tax Return. As per the opinion obtained, the office of "Council for Insurance Ombudsmen" is not required to file Income Tax Return, as it is not carrying on any commercial activity.

As per our Report of even date

FOR L S Nalwaya & Company  
Chartered Accountants  
FRN: 115645W

Ashish Nalwaya



Secretary (CIO)

Secretary General (CIO)

Partner  
MRN - 110922

UDIN - 23110922B4WVDD01001



Place: Mumbai

Date: 28/04/2023

## 2. (C) COMPLAINT ANALYSIS

The Complaints Statistics have been generated through the CMS. The following consolidated statements as at 31.03.2023 are attached herewith:

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

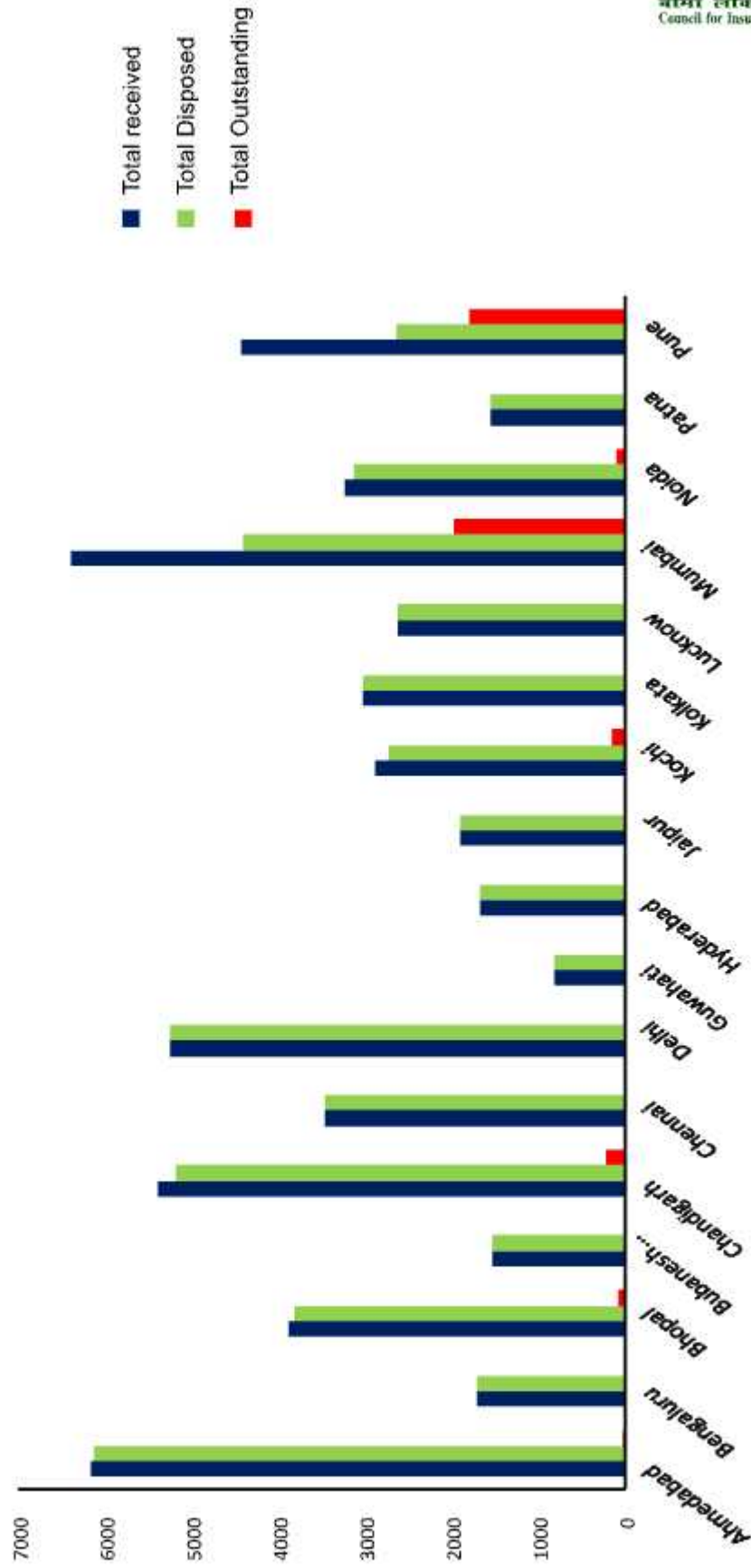
**OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN**  
**COMPLAINTS RECEIVED & DISPOSAL STATEMENT (Center wise)**  
**For The period 01.04.2022 to 31.03.2023**

**STATEMENT LIGHI**  
**LIFE, GENERAL & HEALTH INSURANCE**

NAME OF CENTER	No of Complaints		No. of Complaints Disposed by way of					No. of Durationwise disposal					No. of Durationwise Outstanding complaints									
	O's at the beginning	Received for the period	Total	Response relations	Awards to complainant	Awards to Complainant	Withdrawal	Non-entertainable	Total Disposed	Within months	1 Month to 2 months	2 months To 3 months	3 months to 1 year	Above 1 year	Total	Within month	1 Month to 2 months	2 months To 3 months	3 months to 1 year	Above 1 year	Total Outstanding	
Ahmedabad	175	5978	6153	508	920	439	122	4141	6130	4716	820	421	173	0	6130	23	0	0	0	0	0	23
Bengaluru	41	1669	1710	348	581	243	35	503	1710	1087	574	44	5	0	1710	0	0	0	0	0	0	0
Bhopal	153	3736	3889	270	674	420	157	2295	3816	2748	777	247	44	0	3816	65	6	2	0	0	0	73
Bhubaneswar	24	1511	1535	46	291	192	28	978	1535	1013	344	178	0	0	1535	0	0	0	0	0	0	0
Chandigarh	335	5049	5384	992	768	549	16	2847	5172	3234	1344	574	20	0	5172	212	0	0	0	0	0	212
Chennai	290	3167	3457	176	597	612	208	1864	3457	2255	348	219	635	0	3457	0	0	0	0	0	0	0
Delhi	0	5257	5257	1299	138	547	233	3040	5257	4643	614	0	0	0	5257	0	0	0	0	0	0	0
Guwahati	0	826	826	158	236	203	64	165	826	600	221	5	0	0	826	0	0	0	0	0	0	0
Hyderabad	0	1685	1685	230	316	181	130	827	1684	1488	172	24	0	0	1684	0	0	0	0	1	0	* 1
Jaipur	0	1911	1911	90	543	240	240	798	1911	1349	509	49	4	0	1911	0	0	0	0	0	0	0
Kochi	387	2494	2881	307	418	467	195	1346	2733	1405	139	174	1014	1	2733	10	14	33	91	0	148	
Kolkata	289	2738	3027	506	638	1118	442	323	3027	616	1300	951	160	0	3027	0	0	0	0	0	0	0
Lucknow	130	2489	2619	148	356	240	116	1759	2619	1828	184	170	437	0	2619	0	0	0	0	0	0	0
Mumbai	1484	4906	6390	84	1513	316	651	1853	4417	1929	101	102	2133	152	4417	166	224	205	1373	5	1973	
Noida	253	2977	3230	394	635	352	236	1516	3133	1671	698	693	71	0	3133	97	0	0	0	0	0	97
Patna	0	1562	1562	26	288	138	134	976	1562	1197	250	94	21	0	1562	0	0	0	0	0	0	0
Pune	1282	3148	4430	187	924	584	307	634	2636	681	53	51	1542	309	2636	141	109	205	1339	0	1794	
<b>Total</b>	<b>4843</b>	<b>51103</b>	<b>55946</b>	<b>5769</b>	<b>9836</b>	<b>6841</b>	<b>3314</b>	<b>25865</b>	<b>51625</b>	<b>32460</b>	<b>8448</b>	<b>3996</b>	<b>6259</b>	<b>462</b>	<b>51625</b>	<b>714</b>	<b>353</b>	<b>445</b>	<b>2804</b>	<b>5</b>	<b>4321</b>	

\* Legal case

**Life Insurance, General & Health Insurance Industry:  
 Complaint Analysis (L1G1H1) as at 31.03.2023**

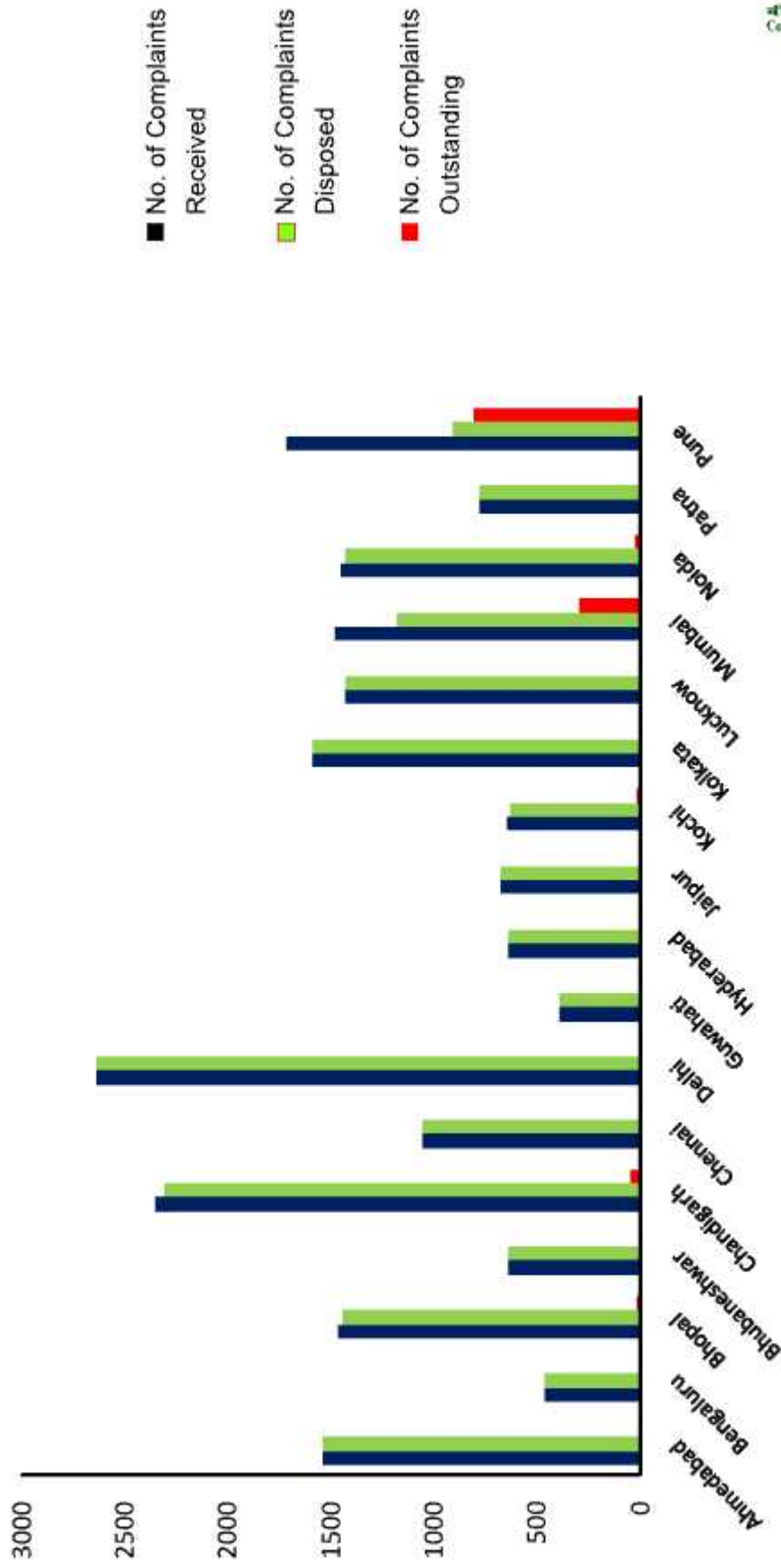


**OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN  
COMPLAINTS DISPOSAL STATEMENT (Center wise)  
For The Period 01.04.2022 to 31.03.2023**

NAME OF CENTER	No of Complaints			No. of Complaints Disposed by way of						No. of Durationwise disposal					No. of Durationwise Outstanding complaints						
	Dis at the beginning of the year	Received for the period	Total	Recommendations	Awards by compliance	Award by Ins. Co.	Withdrawal	Non-entertainable	Total Disposed	Within month	1 Month to 2 months To 3 months		Above 1 year	Total	Within month	1 Month to 2 months To 3 months		Above 1 year	Total Outstanding		
											3 months	3 months				3 months to 1 year	3 months			3 months	3 months to 1 year
Ahmedabad	9	1531	1540	106	63	87	30	1251	1537	1372	94	58	13	0	1537	3	0	0	0	3	
Bengaluru	0	470	470	105	148	87	14	116	470	331	131	8	0	0	470	0	0	0	0	0	
Bhopal	33	1432	1465	166	76	236	40	929	1447	1155	248	34	10	0	1447	13	3	2	0	18	
Bhubaneswar	0	643	643	22	76	74	19	452	643	471	121	51	0	0	643	0	0	0	0	0	
Chandigarh	185	2167	2352	404	283	304	10	1309	2310	1498	584	219	9	0	2310	42	0	0	0	42	
Chennai	40	1016	1056	50	121	207	38	640	1056	783	69	46	158	0	1056	0	0	0	0	0	
Delhi	0	2635	2635	896	38	294	161	1246	2635	2287	348	0	0	0	2635	0	0	0	0	0	
Guwahati	0	395	395	94	80	95	43	83	395	293	98	4	0	0	395	0	0	0	0	0	
Hyderabad	0	641	641	85	109	119	76	251	640	525	98	17	0	0	640	0	0	0	1	1	
Jampur	0	679	679	48	140	65	59	367	679	513	153	12	1	0	679	0	0	0	0	0	
Kochi	104	549	653	30	91	148	55	310	634	328	19	25	261	1	634	3	3	3	10	19	
Kolkata	142	1449	1591	328	316	521	208	218	1591	381	652	469	89	0	1591	0	0	0	0	0	
Lucknow	100	1332	1432	70	248	135	56	923	1432	958	121	79	274	0	1432	0	0	0	0	0	
Mumbai	197	1284	1481	4	417	50	66	647	1184	688	46	28	409	13	1184	60	39	40	158	297	
Noida	124	1332	1456	226	273	97	84	752	1432	820	295	294	23	0	1432	24	0	0	0	24	
Patna	0	778	778	7	128	103	98	442	778	615	140	23	0	0	778	0	0	0	0	0	
Pune	263	1453	1716	98	332	240	54	190	914	200	18	21	674	1	914	72	59	107	564	802	
<b>Total</b>	<b>1197</b>	<b>19786</b>	<b>20983</b>	<b>2739</b>	<b>2939</b>	<b>2862</b>	<b>1111</b>	<b>10126</b>	<b>19777</b>	<b>13218</b>	<b>3235</b>	<b>1388</b>	<b>1921</b>	<b>15</b>	<b>19777</b>	<b>217</b>	<b>104</b>	<b>152</b>	<b>733</b>	<b>0</b>	<b>1206</b>



**Life Insurance Industry: (L2)  
Complaint Analysis (Centre wise) as at 31.03.2023**



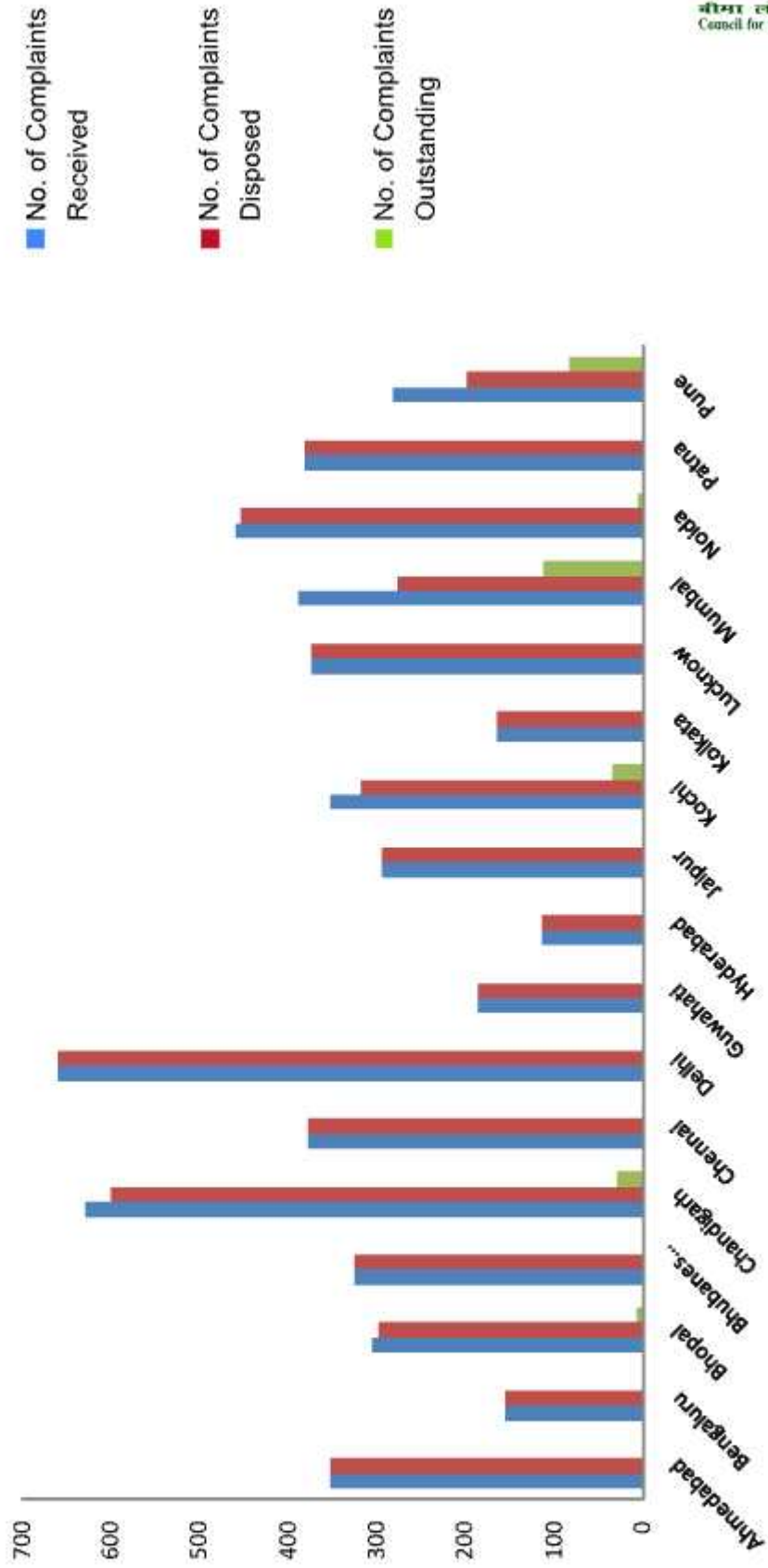
**OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN  
COMPLAINTS DISPOSAL STATEMENT (Center wise)  
For The Period 01.04.2022 to 31.03.2023**

**STATEMENT G2  
GENERAL INSURANCE**

NAME OF CENTER	No. of Complaints			No. of Complaints Disposed by way of						No. of Durationwise disposal						No. of Durationwise Outstanding complaints						
	Dis at the beginning of the year	Received for the period	Total	Recommendations	Awards fig. complaint	Awards fig. Ins. Co.	Withdrawal	Non-entiretable	Total Disposed	Within month	1 Month to 2 months	2 months to 3 months	3 months to 1 year	Above 1 year	Total	Within month	1 Month to 2 months	2 months to 3 months	3 months to 1 year	Above 1 year	Total Outstanding	
Ahmedabad	3	350	353	3	35	26	2	287	353	297	36	13	7	0	353	0	0	0	0	0	0	0
Bengaluru	0	156	156	17	57	15	3	64	156	90	61	5	0	0	156	0	0	0	0	0	0	0
Bhopal	11	295	306	3	26	28	6	236	299	241	25	29	4	0	299	7	0	0	0	0	0	7
Bhubaneswar	8	317	325	3	68	43	5	206	325	216	60	49	0	0	325	0	0	0	0	0	0	0
Chandigarh	31	599	630	58	131	61	1	350	601	389	120	108	4	0	601	29	0	0	0	0	0	29
Chennai	42	336	378	2	61	70	14	231	378	258	31	15	74	0	378	0	0	0	0	0	0	0
Delhi	0	661	661	78	22	77	8	476	661	603	58	0	0	0	661	0	0	0	0	0	0	0
Guwahati	0	187	187	18	80	40	11	38	187	130	57	0	0	0	187	0	0	0	0	0	0	0
Hyderabad	0	114	114	2	18	12	18	64	114	103	8	3	0	0	114	0	0	0	0	0	0	0
Jaipur	0	295	295	4	74	33	19	165	295	240	51	4	0	0	295	0	0	0	0	0	0	0
Kochi	42	311	353	12	42	51	26	187	318	190	7	13	108	0	318	1	5	4	25	0	35	35
Kolkata	21	143	164	6	22	78	31	27	164	37	59	57	11	0	164	0	0	0	0	0	0	0
Lucknow	4	371	375	23	14	30	10	298	375	308	12	25	30	0	375	0	0	0	0	0	0	0
Mumbai	76	313	389	3	44	30	24	175	276	175	5	3	79	14	276	6	16	15	72	4	113	113
Noida	33	427	460	34	84	59	32	245	454	264	85	91	14	0	454	6	0	0	0	0	0	6
Patna	0	381	381	4	94	16	17	250	381	287	76	13	5	0	381	0	0	0	0	0	0	0
Pune	95	188	283	1	53	40	13	92	199	95	1	3	79	21	199	5	5	5	69	0	84	84
<b>Total</b>	<b>366</b>	<b>5444</b>	<b>5810</b>	<b>271</b>	<b>925</b>	<b>709</b>	<b>240</b>	<b>3391</b>	<b>5536</b>	<b>3903</b>	<b>752</b>	<b>431</b>	<b>415</b>	<b>35</b>	<b>5536</b>	<b>54</b>	<b>26</b>	<b>24</b>	<b>166</b>	<b>4</b>	<b>274</b>	<b>274</b>

## General Insurance Industry (G2)

### Complaint analysis (Centre wise) as at 31.03.2023





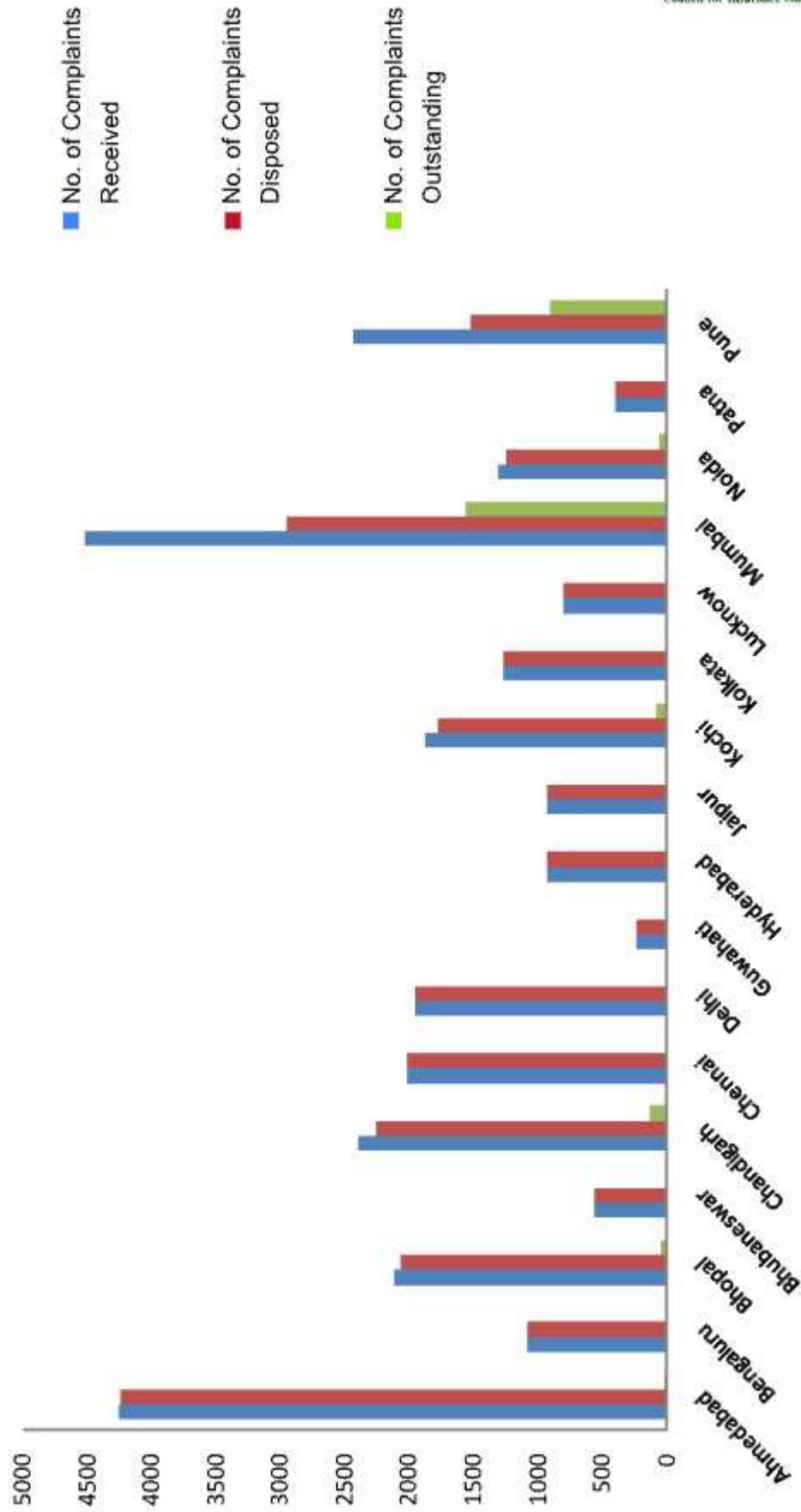
बीमा लोकायत परिषद  
Council for Insurance Ombudsmen

**OFFICE OF COUNCIL FOR INSURANCE OMBUDSMEN  
COMPLAINTS DISPOSAL STATEMENT (Center Wise)  
For The Period 01.04.2022 to 31.03.2023**

**STATEMENT H2  
HEALTH INSURANCE**

NAME OF CENTER	No of Complaints		No. of Complaints Disposed by way of						No. of Durationwise disposal					No. of Durationwise Outstanding complaints							
	Ons at the beginning of the year	Received for the period	Recommen- dations	Awards by complainant	Awards by Ins. Co.	Withdrawal	Non-entertainable	Total Disposed	Within month	1 Month to 2 months	2 months to 3 months	3 months to 1 year	Above 1 year	Total	With In month	1 Month to 2 months	2 months to 3 months	3 months to 1 year	Above 1 year	Total Outstanding	
Ahmedabad	163	4097	399	822	326	90	2603	4240	3047	690	350	153	0	4240	20	0	0	0	0	0	20
Bengaluru	41	1043	226	376	141	18	323	1084	666	362	31	5	0	1084	0	0	0	0	0	0	0
Bhopal	109	2009	101	572	156	111	1130	2070	1352	504	184	30	0	2070	45	3	0	0	0	0	48
Bhubaneswar	16	551	21	147	75	4	320	567	326	163	78	0	0	567	0	0	0	0	0	0	0
Chandigarh	119	2283	530	354	184	5	1188	2261	1367	640	247	7	0	2261	141	0	0	0	0	0	141
Chennai	208	1815	124	415	335	156	993	2023	1214	248	158	403	0	2023	0	0	0	0	0	0	0
Delhi	0	1961	325	78	176	64	1318	1961	1753	208	0	0	0	1961	0	0	0	0	0	0	0
Guwahati	0	244	46	76	68	10	44	244	177	66	1	0	0	244	0	0	0	0	0	0	0
Hyderabad	0	930	143	189	50	36	512	930	860	66	4	0	0	930	0	0	0	0	0	0	0
Jaipur	0	937	38	329	142	162	266	937	596	305	33	3	0	937	0	0	0	0	0	0	0
Kochi	241	1634	265	285	268	114	849	1781	887	113	136	645	0	1781	6	6	26	56	0	94	
Kolkata	126	1146	172	300	519	203	78	1272	198	580	425	60	0	1272	0	0	0	0	0	0	0
Lucknow	26	786	55	94	75	50	538	812	562	51	66	133	0	812	0	0	0	0	0	0	0
Mumbai	1211	3309	77	1052	236	561	1031	2957	1066	50	71	1645	125	2957	100	169	150	1143	1	1563	
Noida	96	1218	134	278	196	120	519	1247	587	318	308	34	0	1247	67	0	0	0	0	67	
Patna	0	403	15	66	19	19	284	403	295	34	58	16	0	403	0	0	0	0	0	0	
Pune	924	1507	88	539	304	240	352	1523	386	34	27	789	287	1523	64	45	93	706	0	908	
<b>Total</b>	<b>3280</b>	<b>25873</b>	<b>2759</b>	<b>5972</b>	<b>3270</b>	<b>1963</b>	<b>12348</b>	<b>26312</b>	<b>15339</b>	<b>4461</b>	<b>2177</b>	<b>3923</b>	<b>412</b>	<b>26312</b>	<b>443</b>	<b>223</b>	<b>269</b>	<b>1905</b>	<b>1</b>	<b>2841</b>	

## Health Insurance Industry (H2) Complaint Analysis (Centre-wise) as at 31.03.2023



# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

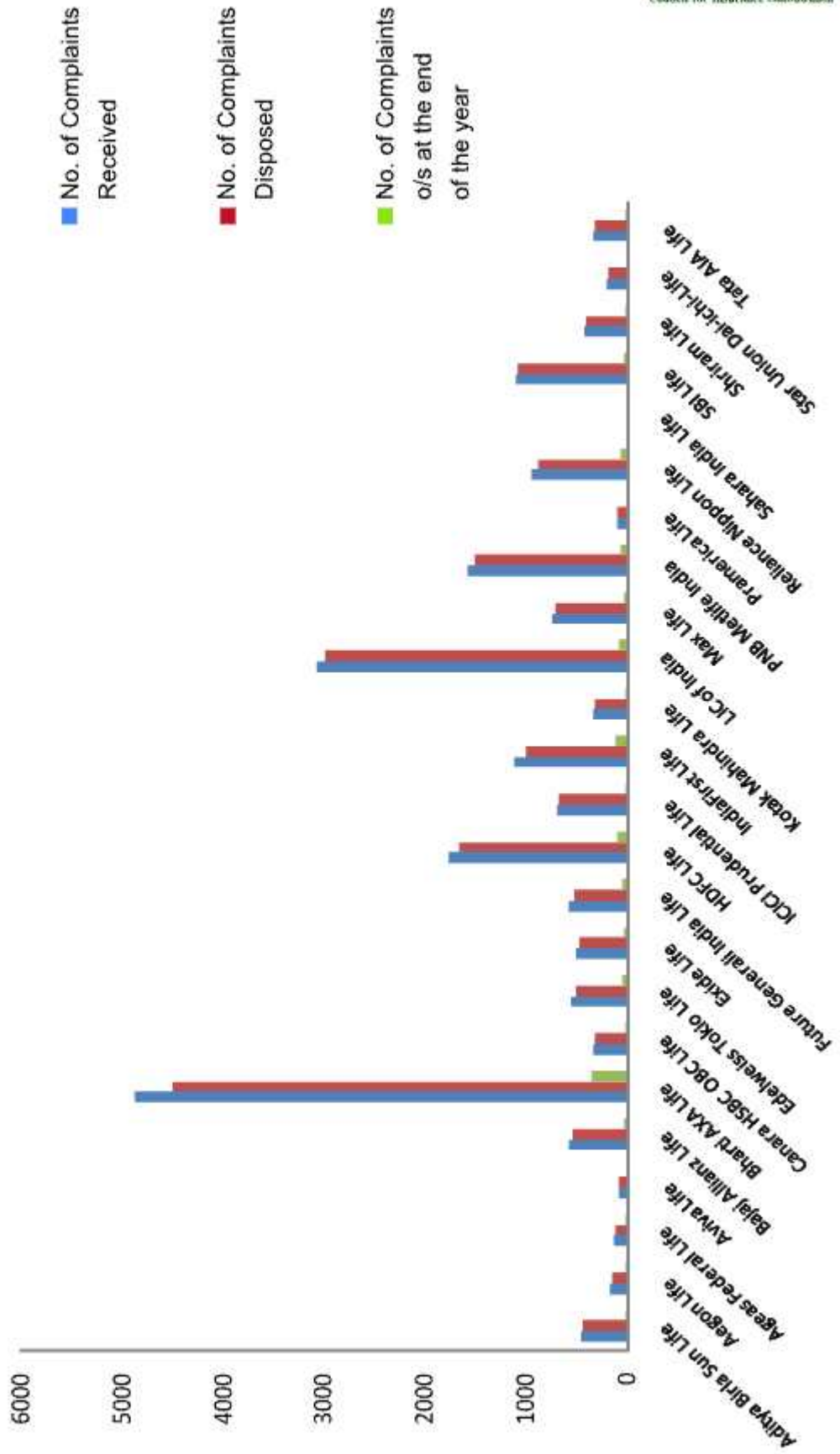
## COMPLAINTS DISPOSAL STATEMENT (Center wise)

For The Period 01.04.2022 to 31.03.2023

STATEMENT L3  
LIFE INSURANCE

Name of Company	No of Complaints		Complaints disposed by way of				Durationwise disposal of Complaints			Durationwise Outstanding complaints						
	Old at the beginning of this year	Received during the period	Total	Recommence negotiations	Awards by/for Ins. Co.	Awards withdrawn	Non-Entertainable	Total Disposed	Within 3 months to 1 year	Above 1 year	Total Outstanding	Within 3 months to 1 year	Above 1 year	Total Outstanding		
Aditya Birla Sun Life Insurance Co. Ltd.	29	439	468	30	69	24	256	448	396	51	1	448	8	12	20	
Aegion Life Ins. Co. Ltd.	16	169	185	20	11	9	95	168	145	23	0	168	7	10	17	
Ageas Federal Life Ins. Co. Ltd.	15	132	147	24	14	4	66	135	110	25	0	135	7	5	12	
Aviva Life Ins. Co. India Pvt. Ltd.	3	98	99	8	8	5	50	94	87	7	0	94	1	4	5	
Bejeif Allianz Life Insurance Co. Ltd.	28	562	590	119	80	27	262	560	510	50	0	560	14	16	30	
Bharti AXA Life Ins. Co. Ltd.	264	4617	4881	893	881	156	2043	4614	4077	428	9	4514	127	240	367	
Centara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	14	338	352	48	42	26	177	333	308	25	0	333	10	9	19	
Edelweiss Tokio Life Ins. Co. Ltd.	33	537	570	76	73	43	234	520	485	35	0	520	24	26	50	
Exide Life Insurance Company Ltd.	43	479	522	60	86	16	233	490	419	71	0	490	8	24	32	
Future Generali India Life Ins. Co. Ltd.	38	550	588	76	104	17	255	541	479	62	0	541	13	34	47	
HDFC Life Insurance Co. Ltd.	107	1663	1770	242	214	90	859	1671	1482	189	0	1671	35	64	99	
ICICI Prudential Life Insurance Co. Ltd.	32	672	704	76	73	51	360	681	629	52	0	681	13	10	23	
IndiaFirst Life Insurance Co. Ltd.	62	1069	1131	192	181	50	449	1005	875	130	0	1005	46	80	126	
Kotak Mahindra Life Insurance Company	24	323	347	34	33	26	155	336	304	32	0	336	1	10	11	
LIC of India	166	2915	3081	91	335	216	1838	2992	2679	312	1	2992	30	59	89	
Max Life Insurance Co. Ltd.	37	718	755	121	72	73	376	720	670	49	1	720	20	15	35	
PNB MetLife India Ins. Co. P. Ltd.	93	1600	1593	224	214	113	786	1517	1405	112	0	1517	49	27	76	
Pramerica Life Ins. Co. Ltd.	13	106	119	10	11	9	66	117	104	13	0	117	1	1	2	
Reliance Nippon Life Insurance Co. Ltd.	91	673	964	194	168	19	403	887	771	115	1	887	28	48	77	
Sahara India Life Ins. Co. Ltd.	0	9	9	0	0	0	9	9	9	0	0	9	0	0	0	
SBI Life Insurance Co. Ltd.	38	1082	1120	43	141	74	602	1087	1010	76	1	1087	14	19	33	
Shriram Life Ins. Co. Ltd.	20	405	425	65	68	19	209	411	363	28	0	411	8	6	14	
Star Union Dai-ichi Life Ins. Co.	8	205	213	13	20	17	134	204	196	8	0	204	4	5	9	
Tata AIA Life Insurance Co. Ltd.	23	327	350	20	41	28	169	337	308	28	1	337	5	8	13	
<b>Total</b>	<b>1197</b>	<b>19786</b>	<b>20983</b>	<b>2739</b>	<b>2939</b>	<b>1111</b>	<b>10126</b>	<b>19777</b>	<b>17841</b>	<b>1921</b>	<b>15</b>	<b>19777</b>	<b>473</b>	<b>733</b>	<b>0</b>	<b>1206</b>

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





बीमा लोकापाल परिषद  
Council for Insurance Ombudsmen

# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN COMPLAINTS DISPOSAL STATEMENT (COMPANY WISE)

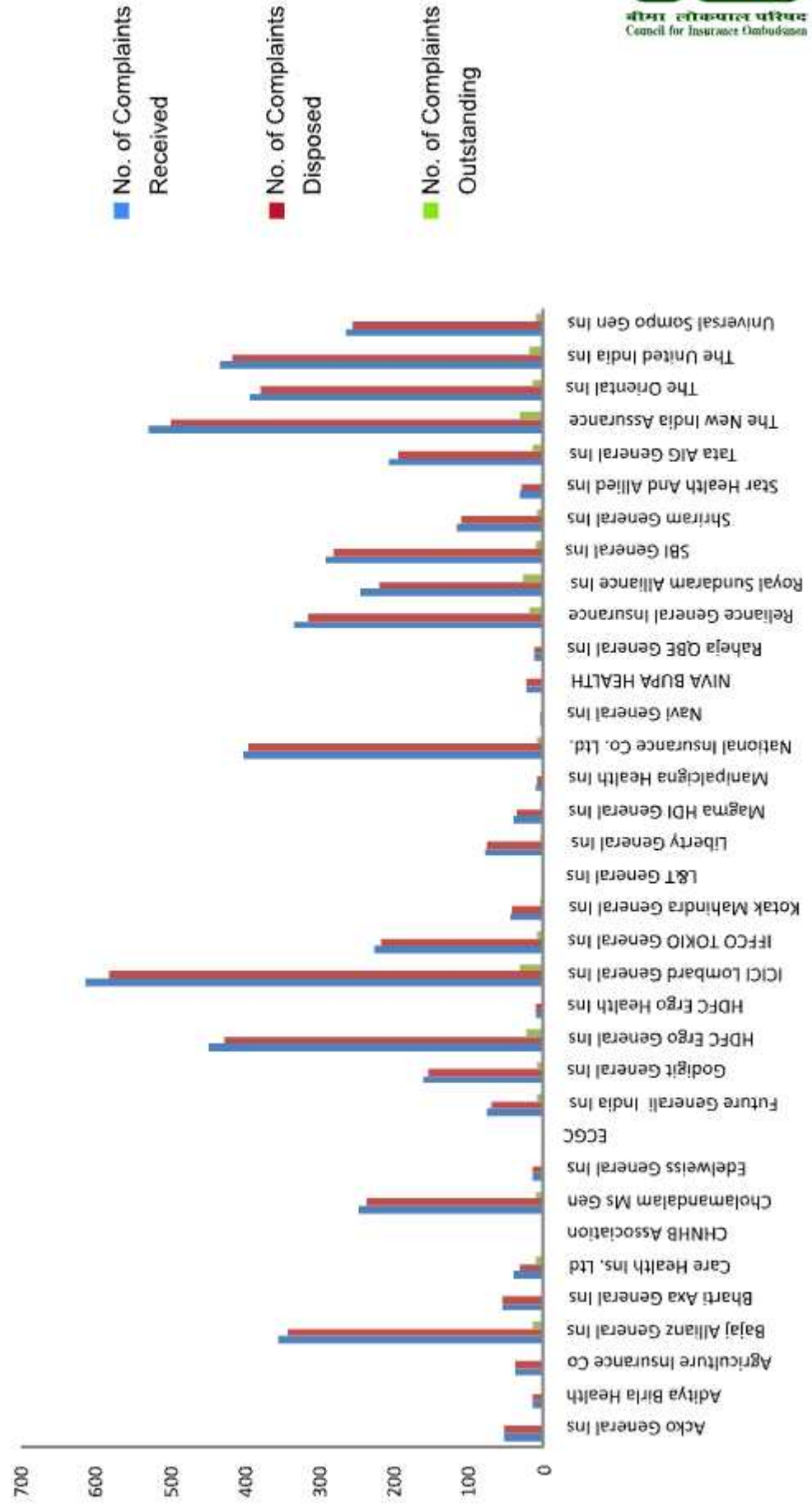
For The Period 01.04.2022 to 31.03.2023

STATEMENT G3  
GENERAL INSURANCE

Name of Company	No of Complaints		Complaints disposed by way of				Durationwise disposal of Complaints				Durationwise Outstanding complaints		
	O's at the beginning of the year	Received during Period	Total	Recomm endations	Awards by complainant	awards by Ins. Co.	withdrawal	Non-Entertained	Total Disposed	Within 3 months	3 months to 1 year	Above 1 year	Total Outstanding
Acko General Ins	3	48	51	2	4	13	1	31	51	47	4	0	0
Audya Bina Health	0	14	14	0	0	1	0	13	14	14	0	0	0
Agriculture Insurance Co	0	37	37	0	0	0	0	37	37	37	0	0	0
Bijaj Allianz General Ins	20	336	356	17	62	39	20	205	343	314	29	0	13
Bharti Axa General Ins	11	44	55	1	10	6	1	37	55	44	8	3	0
Coin Health Ins. Ltd	4	36	40	4	6	8	1	12	31	24	7	0	9
CHNB Association	0	0	0	0	0	0	0	0	0	0	0	0	0
Chromafidheri Ma. Gen	11	236	247	7	48	25	7	150	237	220	17	0	10
Edelweiss General Ins	0	13	13	1	1	2	0	9	13	12	1	0	0
ECGC	0	1	1	0	0	0	0	1	1	1	0	0	0
Future General India Ins	5	70	75	4	9	7	6	42	68	64	4	0	7
Godigit General Ins	7	153	160	15	25	13	6	94	153	147	4	2	7
HDFC Ergo General Ins	46	404	450	36	73	83	31	204	427	373	53	1	23
HDFC Ergo Health Ins	0	10	10	0	1	0	0	9	10	10	0	0	0
ICI Lombard General Ins	41	573	614	33	87	74	21	368	583	538	37	8	31
IFFCO TOKIO General Ins	10	216	226	11	32	24	6	145	218	209	8	1	8
Kotak Mahindra General Ins	1	43	44	3	3	5	2	28	41	40	1	0	3
LAT General Ins	0	1	1	0	0	0	0	1	1	1	0	0	0
Liberty General Ins	8	70	78	8	9	13	4	41	75	66	9	0	3
Magma HDI General Ins	2	37	39	2	6	4	4	20	36	35	1	0	3
Mangalagiri Health Ins	2	7	9	1	0	2	0	4	7	5	2	0	2
National Insurance Co. Ltd.	14	389	403	12	61	43	25	255	396	375	20	1	7
New General Ins.	0	3	3	0	0	0	0	3	3	3	0	0	0
NVA BUPA HEALTH	2	21	23	2	3	0	0	18	23	21	2	0	0
Reliance QBE General Ins	2	10	12	1	2	1	1	7	12	11	1	0	0
Reliance General Insurance	32	303	335	25	64	30	20	177	316	286	25	5	19
Royal Sundaram Alliance Ins	15	231	246	6	54	31	8	120	219	199	18	2	27
SBI General Ins	7	285	292	13	41	34	11	183	282	272	7	3	10
Shriram General Ins	5	111	116	11	23	2	8	65	109	97	11	1	7
Star Health And Allied Ins	0	30	30	1	4	2	2	20	29	28	1	0	1
Tata AIG General Ins	16	191	207	2	34	23	7	128	194	175	18	1	13
The New India Assurance	39	492	531	23	85	78	20	294	500	447	51	2	31
The Oriental Ins	22	371	393	6	56	59	8	250	379	346	31	2	14
The United India Ins	27	408	435	7	76	64	12	259	418	380	36	2	17
Universal Sompo Gen Ins.	14	250	264	17	46	23	8	161	255	245	9	1	9
<b>Total</b>	<b>366</b>	<b>5444</b>	<b>5810</b>	<b>271</b>	<b>925</b>	<b>709</b>	<b>240</b>	<b>3391</b>	<b>5536</b>	<b>5086</b>	<b>415</b>	<b>35</b>	<b>274</b>



## General Insurance Industry (G3) Complaints Analysis Company wise as at 31.03.2023



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**COMPLAINTS DISPOSAL STATEMENT (Company Wise)**

**For The Period 01.04.2022 to 31.03.2023**

**STATEMENT H3**  
**HEALTH INSURANCE**

Name of Company	No of Complaints		Complaints disposed by way of					Durationwise disposal of Complaints					Durationwise Outstanding complaints				
	O/s at the beginning of the year	Received during period	Total	Recomm- endations	Awards fvg complai- ment.	Awards fvg ins.co.	withdrawal	Non-Entertai- 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	30	30	3	0	3	1	23	30	29	1	0	30	0	0	0	0
Adiya Birla Health Insurance Company Limited	41	625	666	63	131	61	19	343	617	555	57	5	617	22	27	0	49
Adiya Birla Sun Life Insurance Co. Ltd.	0	10	10	0	0	0	3	7	10	10	0	0	10	0	0	0	0
Asport Life Ins.Co.Ltd.	0	6	6	0	1	0	0	5	6	6	0	0	6	0	0	0	0
Ageas Federal Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Agriculture Insurance Company of India Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	2	2	0	0	0	0	2	2	2	0	0	2	0	0	0	0
Bajaj Allianz General Insc Co. Ltd.,	69	323	392	47	77	46	28	165	363	293	60	10	363	10	19	0	29
Bajaj Allianz Life Insurance Co. Ltd.	0	14	14	1	0	0	0	12	13	13	0	0	13	0	1	0	1
Bharti AXA General Insurance Co.Ltd.	4	28	32	1	3	2	2	16	24	20	3	1	24	1	7	0	8
Bharti AXA Life Ins. Co. Ltd	0	7	7	0	0	0	0	7	7	7	0	0	7	0	0	0	0
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0
Care Health Ins. Ltd.	160	2531	2691	437	299	170	254	1232	2392	2152	181	19	2392	115	164	0	299
CHNB ASSOCIATION	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholamandalam MS Gen. Insu.Co. Ltd	80	464	544	24	141	49	18	252	484	395	78	23	484	17	43	0	60
EDELWEISS GENERAL INSURANCECO LTD.	4	10	14	0	4	3	1	5	13	9	4	0	13	0	1	0	1
Edelweiss Tokio Life Ins. Co. Ltd.	0	4	4	0	0	0	0	4	4	4	0	0	4	0	0	0	0
Exide Life Insurance Company Ltd.	0	3	3	0	1	0	0	2	3	2	1	0	3	0	0	0	0
Export Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	37	159	196	14	49	36	9	67	175	134	36	5	175	7	14	0	21
Future Generali India Life Ins. Co. Ltd.	0	8	8	0	0	1	0	6	7	7	0	0	7	0	1	0	1
GODGIT General Insurance Co. Ltd	18	152	170	12	33	17	8	95	155	135	18	4	155	5	10	0	15
HDFC ERGO General Insurance Company Ltd	142	1092	1234	144	186	210	97	470	1107	946	136	25	1107	28	99	0	127
HDFC Ergo Health Insurance Ltd	13	122	135	9	12	13	13	78	125	107	14	4	125	5	5	0	10
HDFC Life Insurance Co. Ltd.	2	13	15	0	4	1	3	7	15	13	1	1	15	0	0	0	0
ICI LOMBARD GENERAL INSURANCE CO.LTD.	68	783	821	67	124	99	38	400	728	663	54	11	728	43	50	0	93
ICI Prudential Life Insurance Co. Ltd.	1	33	34	2	0	7	1	23	33	30	3	0	33	0	1	0	1
IFFCO-TOKIO Genl. Insc. Co.Ltd.	104	252	356	13	95	81	23	106	319	202	111	6	319	17	20	0	37
IndiaFirst Life Insurance Co. Ltd.,	0	3	3	0	0	0	0	3	3	3	0	0	3	0	0	0	0
Kotak Mahindra General Insurance Company Limited	5	26	31	1	4	7	2	13	27	22	2	3	27	1	3	0	4
Kotak Mahindra Life Insurance Company	0	1	1	0	0	0	0	1	1	1	0	0	1	0	0	0	0

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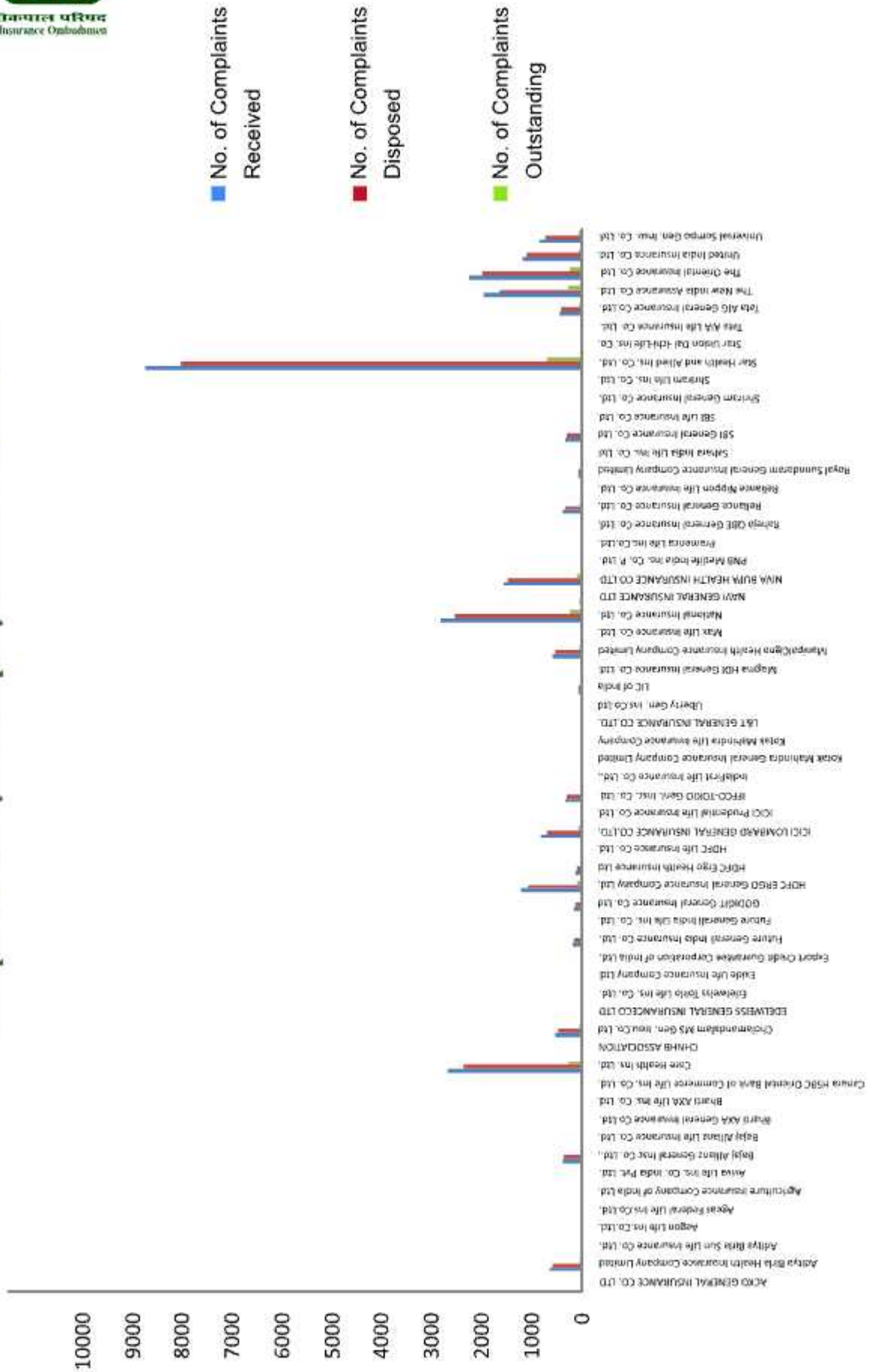
STATEMENT H3  
HEALTH INSURANCE

L&T GENERAL INSURANCE CO.LTD.	0	1	1	0	0	0	0	0	0	1	1	1	0	0	1	0	0	0	0	0	0	0	0
Liberty Gen. Ins.Co.Ltd	4	31	35	7	6	3	3	14	33	28	5	0	33	0	2	0	2	0	2	0	0	0	2
LIC of India	8	91	99	2	20	22	4	51	99	90	8	1	99	0	0	0	0	0	0	0	0	0	0
Magma HDI General Insurance Co. Ltd.	1	26	27	0	4	3	2	15	24	22	2	0	24	1	2	0	0	0	0	0	0	0	3
ManipalCigna Health Insurance Company Limited	104	507	611	67	128	74	34	239	542	419	103	20	542	17	52	0	0	0	0	0	0	0	69
Max Life insurance Co. Ltd.	1	7	8	0	0	0	2	6	8	7	0	1	8	0	0	0	0	0	0	0	0	0	0
National Insurance Co. Ltd.	342	2497	2839	135	798	384	88	1181	2566	2162	366	38	2566	55	218	0	0	0	0	0	0	0	273
NAVI GENERAL INSURANCE LTD	0	49	49	2	9	5	4	22	42	39	3	0	42	5	2	0	0	0	0	0	0	0	7
NIVA BUPA HEALTH INSURANCE CO.LTD	131	1463	1594	270	234	86	221	670	1481	1313	155	13	1481	56	57	0	0	0	0	0	0	0	113
PNB Metlife India Ins. Co. P. Ltd.	0	19	19	1	1	3	0	14	19	18	1	0	19	0	0	0	0	0	0	0	0	0	0
Pramerica Life Ins.Co.Ltd.	4	4	8	0	6	0	0	2	8	8	0	0	8	0	0	0	0	0	0	0	0	0	0
Raheja OBE Germeral Insurance Co. Ltd.	0	7	7	1	0	3	0	2	6	6	0	0	6	1	0	0	0	0	0	0	0	0	1
Reliance General Insurance Co. Ltd.	51	354	405	35	87	50	25	153	350	297	46	7	350	18	37	0	0	0	0	0	0	0	55
Reliance Nippon Life Insurance Co. Ltd.	1	6	7	1	0	0	0	6	7	6	1	0	7	0	0	0	0	0	0	0	0	0	0
Royal Sundaram General Insurance Company Limited	15	70	85	0	17	18	7	36	78	63	15	0	78	3	4	0	0	0	0	0	0	0	7
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SBI General Insurance Co. Ltd	27	320	347	17	46	62	23	162	310	265	38	6	310	10	27	0	0	0	0	0	0	0	37
SBI Life Insurance Co. Ltd.	0	19	19	2	0	1	2	14	19	19	0	0	19	0	0	0	0	0	0	0	0	0	0
Shriram General Insurance Co. Ltd.	0	3	3	0	0	0	1	2	3	3	0	0	3	0	0	0	0	0	0	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	0	0	0	0	0	0
Star Health and Allied Ins. Co. Ltd.	626	8130	8756	1140	1551	939	652	3760	8042	6985	1008	49	8042	282	432	0	0	0	0	0	0	0	714
Star Union Dai-ichi-Life Ins. Co.	0	1	1	1	0	0	0	0	1	1	0	0	1	0	0	0	0	0	0	0	0	0	0
Tata AIA Life Insurance Co. Ltd.	1	20	21	0	3	1	1	12	17	17	0	0	17	0	4	0	0	0	0	0	0	0	4
Tata AIG General Insurance Co.Ltd.	28	447	475	12	60	90	24	238	424	388	31	5	424	20	31	0	0	0	0	0	0	0	51
The New India Assurance Co. Ltd.	394	1583	1977	77	588	250	100	660	1675	1155	469	51	1675	84	217	1	0	0	0	0	0	0	302
The Oriental Insurance Co. Ltd.	433	1843	2276	70	689	270	150	830	2009	1480	476	53	2009	69	198	0	0	0	0	0	0	0	267
United India Insurance Co. Ltd.	244	958	1202	46	383	169	83	441	1122	760	325	37	1122	20	60	0	0	0	0	0	0	0	80
Universal Sampo Gen. Insu. Co. Ltd.	117	744	861	35	177	51	17	481	761	633	114	14	761	23	77	0	0	0	0	0	0	0	100
<b>Total</b>	<b>3280</b>	<b>25873</b>	<b>29153</b>	<b>2759</b>	<b>5972</b>	<b>3270</b>	<b>1963</b>	<b>12348</b>	<b>26312</b>	<b>21977</b>	<b>3923</b>	<b>412</b>	<b>26312</b>	<b>935</b>	<b>1905</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2841</b>



सोसा लोकापाल परिषद  
Council for Insurance Ombudsmen

### Health Insurance Industry (H3) Complaints Analysis Company wise as at 31.03.2023



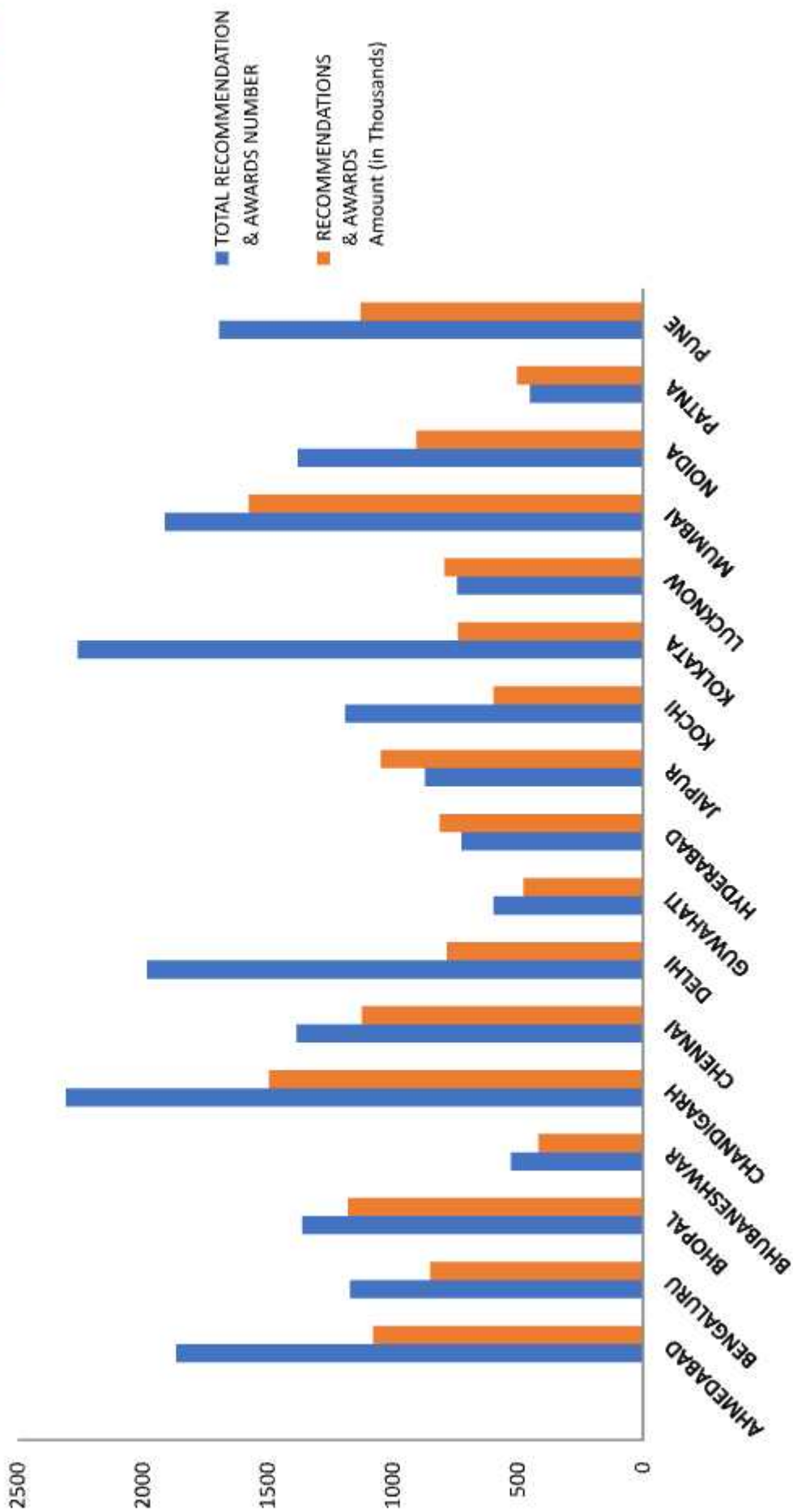
**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**RECOMMENDATIONS AND AWARDS**

**For The Period 01.04.2022 to 31.03.2023 (Amount Wise)**

(RS. IN THOUSANDS)  
L4G4H4

Name of the Centre	LIFE		GENERAL		HEALTH		TOTAL	
	RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS		RECOMMENDATION & AWARDS	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
AHMEDABAD	256	14,861	64	6,654	1547	86,467	1867	107,982
BENGALURU	340	15,558	89	11,995	743	57,629	1172	85,183
BHOPAL	478	12,652	57	5,338	829	100,110	1364	118,100
BHUBANESHWAR	172	4,319	114	19,712	243	17,682	529	41,713
CHANDIGARH	991	43,453	250	31,934	1068	74,298	2309	149,684
CHENNAI	378	29,147	133	24,118	874	59,194	1385	112,459
DELHI	1228	29,666	177	14,231	579	34,538	1984	78,434
GUWAHATI	269	17,317	138	20,869	190	9,623	597	47,809
HYDERABAD	313	33,912	32	2,163	382	45,319	727	81,394
JAIPUR	253	36,514	111	23,019	509	45,326	873	104,858
KOCHI	269	15,652	105	5,532	818	38,677	1192	59,861
KOLKATA	1165	36,060	106	3,079	991	34,859	2262	73,998
LUCKNOW	453	57,715	67	5,966	224	15,768	744	79,449
MUMBAI	471	34,826	77	10,639	1365	112,271	1913	157,736
NOIDA	596	28,833	177	25,230	608	36,447	1381	90,510
PATNA	238	16,672	114	24,966	100	8,835	452	50,472
PUNE	670	24,688	94	21,718	931	66,623	1695	113,029
<b>Total</b>	<b>8540</b>	<b>451,842</b>	<b>1905</b>	<b>257,161</b>	<b>12001</b>	<b>843,666</b>	<b>22446</b>	<b>1,552,670</b>

**Life, General and Health Insurance Industry (L4G4H4)  
Recommendations & Awards (Centrewise) as at 31.03.2023**



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**RECOMMENDATIONS AND AWARDS (COMPANYWISE)**  
**For The Period From 01.04.2022 To 31.03.2023**

STATEMENT L 5  
 LIFE INSURANCE  
 (FIGURES IN LACS)

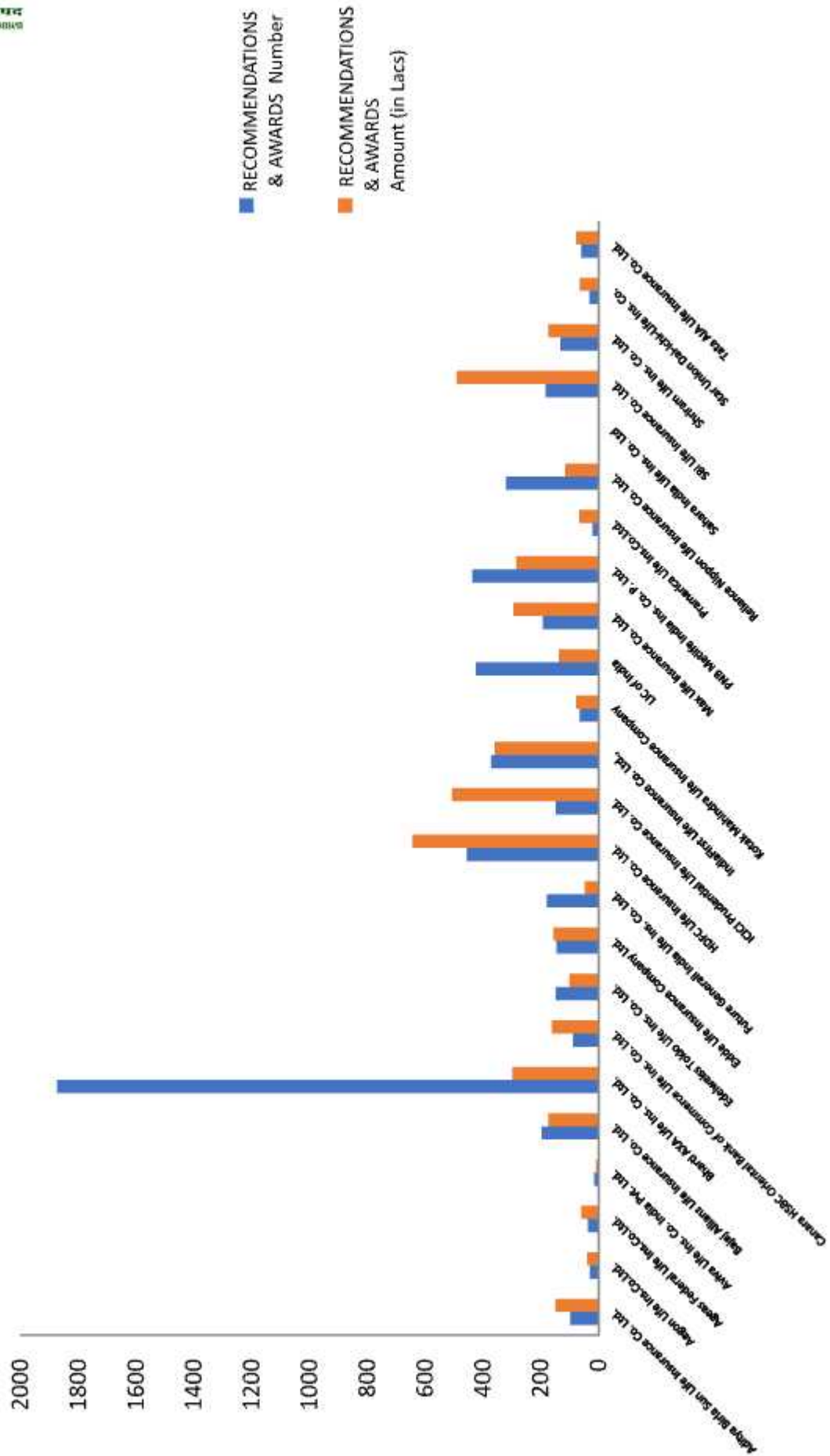


Name of Insurer	RECOMMENDATIONS - A		AWARDS - B		TOTAL (A+B)	
	Number	Amount	Number	Amount	Number	Amount
Aditya Birla Sun Life Insurance Co. Ltd.	30	14.50	69	135.58	99	150.08
Aegon Life Ins.Co.Ltd.	20	6.79	11	34.29	31	41.08
Ageas Federal Life Ins.Co.Ltd.	24	31.33	14	29.81	38	61.14
Aviva Life Ins. Co. India Pvt. Ltd.	8	2.79	8	6.97	16	9.76
Bajaj Allianz Life Insurance Co. Ltd.	119	78.89	80	96.92	199	175.81
Bharti AXA Life Ins. Co. Ltd.	993	65.87	881	234.04	1874	299.91
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	48	71.81	42	90.38	90	162.19
Edelweiss Tokio Life Ins. Co. Ltd.	76	53.25	73	48.9	149	102.15
Exide Life Insurance Company Ltd.	60	61.13	86	96.92	146	158.05
Future Generali India Life Ins. Co. Ltd.	76	11.02	104	37.65	180	48.67
HDFC Life Insurance Co. Ltd.	242	192.29	214	452.47	456	644.76
ICICI Prudential Life Insurance Co. Ltd.	76	215.47	73	292.15	149	507.62
IndiaFirst Life Insurance Co. Ltd.	192	186.55	181	194.54	373	361.09
Kotak Mahindra Life Insurance Company	34	35.85	33	42.23	67	78.08
LIC of India	91	35.71	335	103.05	426	138.76
Max Life Insurance Co. Ltd.	121	156.99	72	137.88	193	294.87
PNB MetLife India Ins. Co. P. Ltd.	224	110.23	214	176.27	438	286.50
Pramerica Life Ins.Co.Ltd.	10	7.37	11	60.13	21	67.50
Reliance Nippon Life Insurance Co. Ltd.	154	14.54	168	102.74	322	117.28
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0.00
SBI Life Insurance Co. Ltd.	43	103.95	141	389.07	184	492.12
Shriram Life Ins. Co. Ltd.	65	92.4	68	82.67	133	175.07
Star Union Dai-ichi-Life Ins. Co.	13	12.55	20	54.24	33	66.79
Tata AIA Life Insurance Co. Ltd.	20	20.02	41	59.11	61	79.13
<b>Total</b>	<b>2739</b>	<b>1560.42</b>	<b>2939</b>	<b>2958.01</b>	<b>5678</b>	<b>4518.43</b>



बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

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





# OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN RECOMMENDATIONS AND AWARDS (Company Wise)

**For The Period From 01.04.2022 To 31.03.2023**

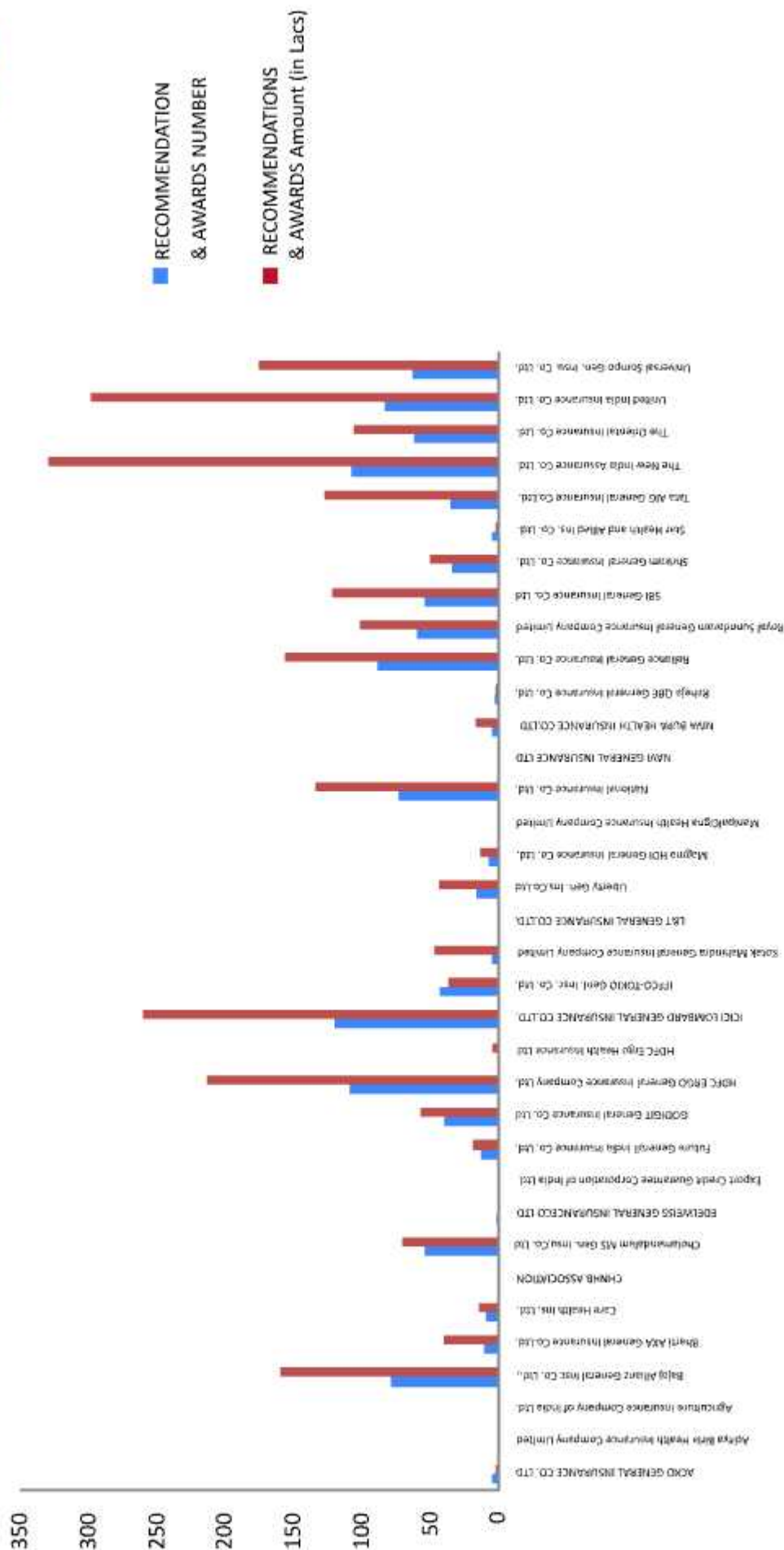
STATEMENT G 5  
GENERAL INSURANCE  
AMOUNT IN LACS



बीमा लोकाचार पत्रिका  
Council for Insurance Ombudsmen

Name of the Insurer	RECOMMENDATIONS - A		AWARDS - B		TOTAL (A+B)	
	Number	Amount	Number	Amount	Number	Amount
	ACKO GENERAL INSURANCE CO. LTD	2	1.11	4	0.21	6
Aditya Birla Health Insurance Company Limited	0	0.00	0	0	0	0.00
Agriculture Insurance Company of India Ltd.	0	0.00	0	0	0	0.00
Bajaj Allianz General Insc Co. Ltd.,	17	13.18	62	145.06	79	158.24
Bharti AXA General Insurance Co.Ltd.	1	0.00	10	38.61	11	38.61
Care Health Ins. Ltd.	4	1.73	6	11.48	10	13.21
CHNHB ASSOCIATION	0	0.00	0	0	0	0.00
Cholamandalam MS Gen. Insu.Co. Ltd	7	3.21	48	66	55	69.21
EDELWEISS GENERAL INSURANCECO LTD	1	0.00	1	0.02	2	0.02
Export Credit Guarantee Corporation of India Ltd.	0	0.00	0	0	0	0.00
Future Generali India Insurance Co. Ltd.	4	0.05	9	17.78	13	17.83
GODIGIT General Insurance Co. Ltd	15	7.41	25	48.74	40	56.15
HDFC ERGO General Insurance Company Ltd.	36	50.29	73	161.72	109	212.01
HDFC Ergo Health Insurance Ltd	0	0.00	1	3.11	1	3.11
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	33	73.31	87	185.94	120	259.25
IFFCO-TOKIO Genl. Insc. Co. Ltd.	11	16.38	32	19.87	43	36.25
Kotak Mahindra General Insurance Company Limited	3	15.42	3	30.64	6	46.06
L&T GENERAL INSURANCE CO.LTD.	0	0.00	0	0	0	0.00
Liberty Gen. Ins.Co.Ltd	8	6.08	9	36.17	17	42.25
Magma HDI General Insurance Co. Ltd.	2	1.60	6	10.72	8	12.32
ManipalCigna Health Insurance Company Limited	1	0.38	0	0	1	0.38
National Insurance Co. Ltd.	12	7.89	61	125.37	73	133.26
NAVI GENERAL INSURANCE LTD	0	0.00	0	0	0	0.00
NIVA BUPA HEALTH INSURANCE CO.LTD.	2	15.00	3	0.64	5	15.64
Raheja QBE General Insurance Co. Ltd.	1	0.07	2	0.62	3	0.69
Reliance General Insurance Co. Ltd.	25	39.83	64	115.14	89	154.97
Royal Sundaram General Insurance Company Limited	6	8.95	54	91.16	60	100.11
SBI General Insurance Co. Ltd	13	37.80	41	82.84	54	120.64
Shriram General Insurance Co. Ltd.	11	8.14	23	40.66	34	48.80
Star Health and Allied Ins. Co. Ltd.	1	0.12	4	1	5	1.12
Tata AIG General Insurance Co.Ltd.	2	1.17	34	124.89	36	126.06
The New India Assurance Co. Ltd.	23	9.69	85	318.58	108	328.27
The Oriental Insurance Co. Ltd.	6	0.00	56	104.73	62	104.73
United India Insurance Co. Ltd.	7	3.32	76	293.65	83	296.97
Universal Sampo Gen. Insu. Co. Ltd.	17	82.05	46	92.11	63	174.16
<b>Total</b>	<b>271</b>	<b>404.20</b>	<b>925</b>	<b>2167.41</b>	<b>1196</b>	<b>2571.64</b>

## General Insurance Industry (G5) Recommendations & Awards (Companywise) as at 31.03.2023



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**RECOMMENDATIONS AND AWARDS (COMPANYWISE)**

**For The Period From 01.04.2022 To 31.03.2023**

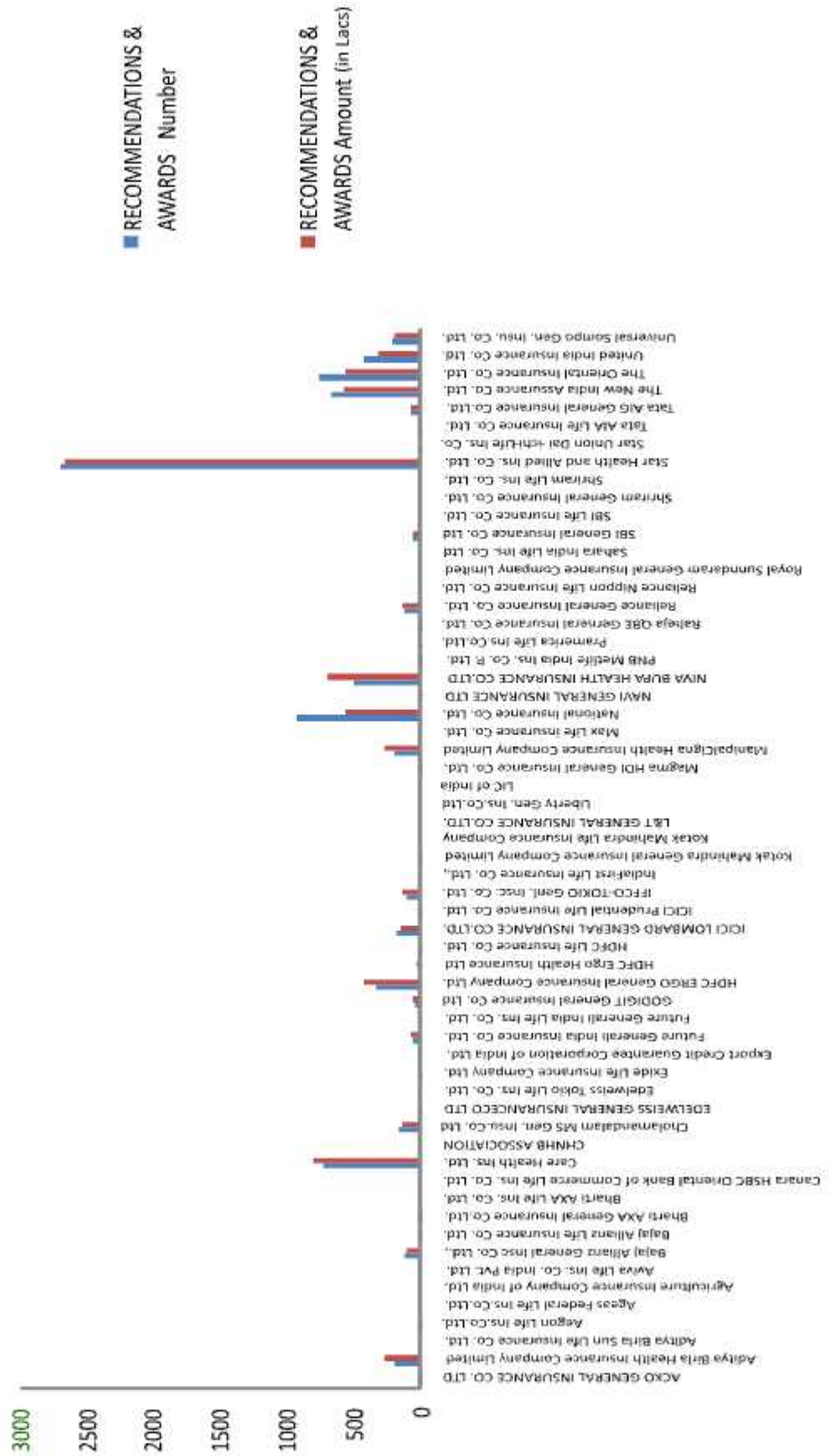
**STATEMENT H5 HEALTH INSURANCE**  
**(FIGURES IN LACS)**

Name of Insurer	RECOMMENDATIONS - A		AWARDS - B		TOTAL (A+B)	
	Number	Amount	Number	Amount	Number	Amount
ACKO GENERAL INSURANCE CO. LTD	3	3	0	0	3	3
Aditya Birla Health Insurance Company Limited	63	60.39	131	221.58	194	281.97
Aditya Birla Sun Life Insurance Co. Ltd.	0	0	0	0	0	0
Aegon Life Ins.Co.Ltd.	0	0	1	1.5	1	1.5
Ageas Federal Life Ins.Co.Ltd.	0	0	0	0	0	0
Agriculture Insurance Company of India Ltd.	0	0	0	0	0	0
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	0	0	0	0
Bajaj Allianz General Insur. Co. Ltd.,	47	30.75	77	73.47	124	103.22
Bajaj Allianz Life Insurance Co. Ltd.	1	0.52	0	0	1	0.52
Bharti AXA General Insurance Co.Ltd.	1	0.05	3	0.43	4	0.48
Bharti AXA Life Ins. Co. Ltd.	0	0	0	0	0	0
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	0	0	0	0	0
Care Health Ins. Ltd.	437	377.88	299	425.05	736	802.93
CHNHB ASSOCIATION	0	0	0	0	0	0
Cholamandalam MS Gen. Insur.Co. Ltd	24	16.08	141	117.8	165	133.88
EDELWEISS GENERAL INSURANCECO LTD	0	0	4	9.75	4	9.75
Edelweiss Tokio Life Ins. Co. Ltd.	0	0	0	0	0	0
Etia Life Insurance Company Ltd.	0	0	1	10	1	10
Export Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	14	21.32	49	56.8	63	78.12
Future Generali India Life Ins. Co. Ltd.	0	0	0	0	0	0
GOODGIT General Insurance Co. Ltd	12	5.58	33	31.82	45	57.4
HDFC ERGO General Insurance Company Ltd.	144	150.22	186	276.74	330	426.96
HDFC Ergo Health Insurance Ltd	9	5.64	12	22.12	21	27.76
HDFC Life Insurance Co. Ltd.	0	0	4	0	4	0
ICICI LOMBARD GENERAL INSURANCE CO.LTD.	67	24.69	124	134.32	191	159.01
ICICI Prudential Life Insurance Co. Ltd.	2	7.5	0	0	2	7.5
IFFCO-TOKIO Genl. Insur. Co. Ltd.	15	11.87	96	127.74	109	139.61
IndiaFirst Life Insurance Co. Ltd.,	0	0	0	0	0	0
Kotak Mahindra General Insurance Company Limited	1	0.34	4	2.24	5	2.58
Kotak Mahindra Life Insurance Company	0	0	0	0	0	0
L&T GENERAL INSURANCE CO.LTD.	0	0	0	0	0	0
Liberty Gen. Ins.Co.Ltd	7	2.75	6	5.85	13	8.6
LJC of India	2	2.88	20	5.81	22	8.69
Magma HDI General Insurance Co. Ltd.	0	0	4	2.28	4	2.28
ManiGadCigna Health Insurance Company Limited	67	91.04	128	179.94	195	270.98
Max Life Insurance Co. Ltd.	0	0	0	0	0	0
National Insurance Co. Ltd.	135	74.42	798	487.33	933	561.75
NAVI GENERAL INSURANCE LTD	2	0	9	3.08	11	3.08
NVA BUPA HEALTH INSURANCE CO.LTD	270	319.13	234	379.54	504	698.67
PNB MetLife India Ins. Co. P. Ltd.	1	0	1	5	2	5
Pramerica Life Ins.Co.Ltd.	0	0	6	15	6	15
Raheja QBE General Insurance Co. Ltd.	1	0.45	0	0	1	0.45
Reliance General Insurance Co. Ltd.	35	24.25	87	108.25	122	132.5
Reliance Nippon Life Insurance Co. Ltd.	1	0	0	0	1	0
Royal Sundaram General Insurance Company Limited	0	0	17	8.63	17	8.63
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0
SBI General Insurance Co. Ltd	17	23.64	46	32.8	63	56.44
SBI Life Insurance Co. Ltd.	2	2.5	0	0	2	2.5
Shriram General Insurance Co. Ltd.	0	0	0	0	0	0
Shriram Life Ins. Co. Ltd.	0	0	0	0	0	0
Star Health and Allied Ins. Co. Ltd.	1140	1123.37	1551	1549.18	2691	2672.55
Star Union Dai-ichi Life Ins. Co.	1	0	0	0	1	0
Tata AIA Life Insurance Co. Ltd.	0	0	3	19.46	3	19.46
Tata AIG General Insurance Co.Ltd.	12	6.44	60	66.49	72	72.93
The New India Assurance Co. Ltd.	77	42.56	588	530.68	665	573.24
The Oriental Insurance Co. Ltd.	70	26.3	689	543.62	759	569.92
United India Insurance Co. Ltd.	46	34.92	383	278.9	429	313.82
Universal Sompo Gen. Insur. Co. Ltd.	35	19.83	177	174.15	212	193.98
<b>Total</b>	<b>2759</b>	<b>2510.31</b>	<b>5972</b>	<b>5926.35</b>	<b>8731</b>	<b>8436.66</b>



बीमा लोकपाल परिषद  
Council for Insurance Ombudsmen

## Health Insurance Industry (H5) Recommendations & Awards (companywise) as at 31.03.2023



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED**  
**For The Period From 01.04.2022 To 31.03.2023**

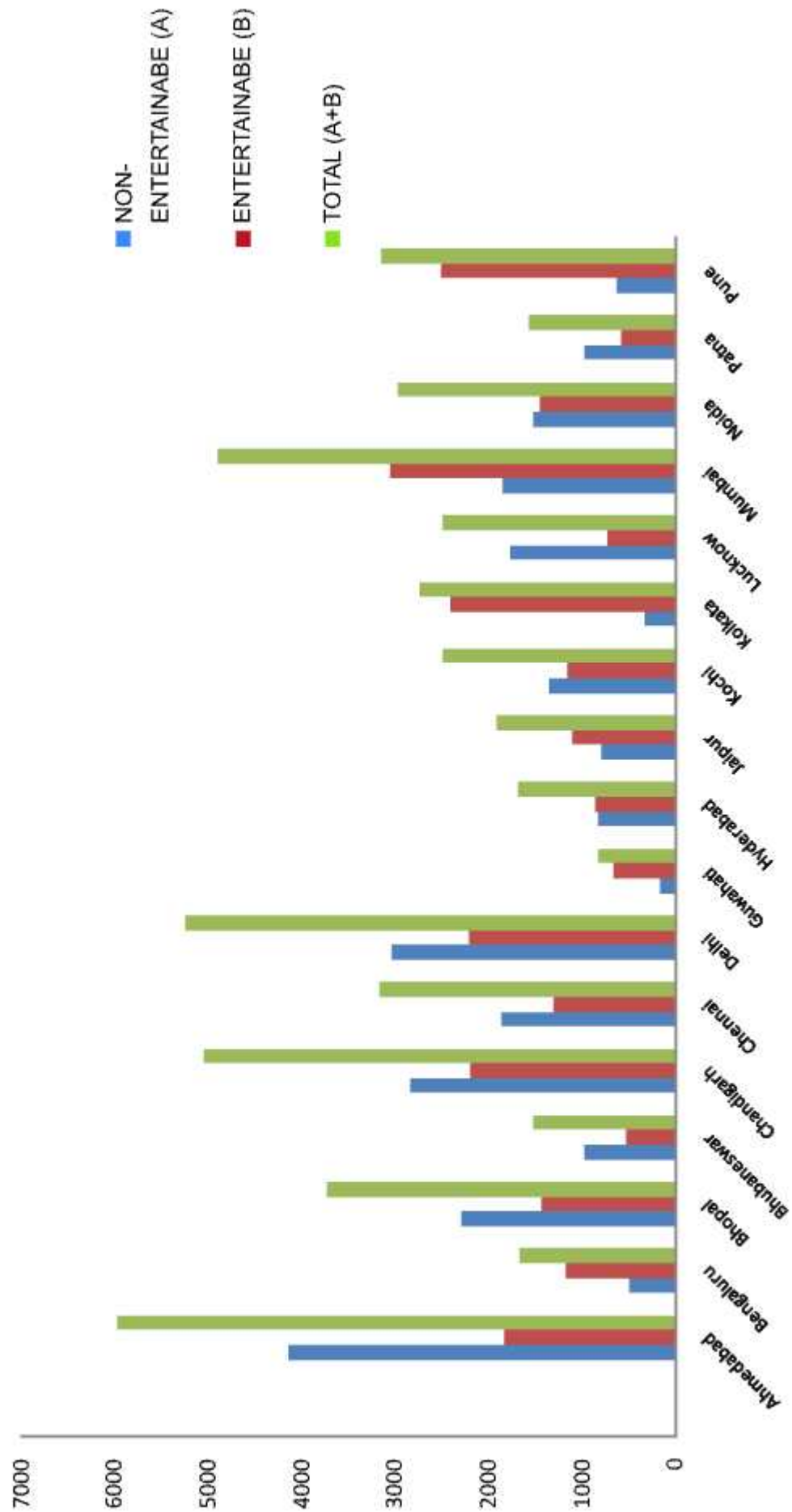
STATEMENT L7G7H7  
LIFE, GENERAL & HEALTH

Name of the Center	NON ENTERTAINABLE - A						ENTERTAINABLE - B						Total (A+B)				
	Beyond Rule [13(1)(a) to (f)]	[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)		13(1)(g)	13(1)(h)	13(1)(i)	Total B
Ahmedabad	121	22	3931	5	62	4141	0	1637	0	0	0	0	0	0	0	1837	5978
Bangalore	41	35	398	8	20	503	72	807	20	113	0	149	2	3	0	1106	1669
Bhopal	2244	37	11	2	1	2295	44	1002	4	363	1	21	1	5	0	1441	3736
Bhubaneswar	34	11	862	5	68	976	25	370	13	57	0	18	3	3	44	833	1511
Chandigarh	202	225	2398	4	18	2847	12	1394	14	744	0	28	3	6	1	2202	5049
Chennai	447	71	1309	0	37	1864	19	1016	8	167	5	84	1	3	0	1303	3167
Delhi	403	376	2176	6	79	3040	24	801	8	1288	0	89	0	3	4	2217	5257
Guwahati	29	10	104	1	21	165	129	314	18	162	6	20	3	5	4	561	826
Hyderabad	189	90	531	8	9	827	35	582	16	150	3	48	3	8	12	858	1685
Jaipur	283	25	361	2	127	798	67	793	10	164	3	73	2	0	1	1113	1911
Kopli	85	14	1213	1	32	1346	8	999	82	0	6	10	10	5	25	1148	2694
Kolkata	205	55	26	2	35	323	188	1138	968	11	1	78	5	22	3	2415	2738
Lucknow	255	246	1190	4	55	1759	72	347	6	273	5	25	2	0	0	750	2489
Mumbai	128	914	768	1	21	1853	148	2246	39	522	19	73	1	3	2	3053	4806
Noida	126	171	1174	4	41	1516	92	891	29	409	3	27	7	6	3	1461	2977
Patna	581	7	372	3	33	976	125	237	58	126	1	13	2	3	20	586	1562
Pune	258	91	224	0	81	634	15	1300	13	1132	4	50	0	0	0	2514	3146
<b>Total</b>	<b>5612</b>	<b>2400</b>	<b>17079</b>	<b>56</b>	<b>718</b>	<b>25865</b>	<b>1076</b>	<b>16075</b>	<b>1306</b>	<b>5681</b>	<b>57</b>	<b>800</b>	<b>45</b>	<b>76</b>	<b>122</b>	<b>25238</b>	<b>51103</b>

Beyond Scope of Rules [13(1)(a) to (f)]	
Not within Jurisdiction [14(1)]	
Customer Not represented to Ins. Co. [14(3)(a)]	
Sub-judice in courts/forums [14(5)]	
Not represented to OIO within a year [14(3)(b)]	
Rule 13(1)(a) - delay in settlement of claims	
Rule 13(1)(b) - any partial or total repudiation of claims by an insurer	
Rule 13(1)(c) - any dispute in regard to premium paid or payable in terms of the policy.	
Rule 13(1)(d) - Misrepresentation of policy terms and conditions at any time in the policy document or policy contract.	
Rule 13(1)(e) - any dispute on the legal construction of the policies in so far as such dispute relates 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	

Rule 13(1)(a) to (f) Pertains to Insurance Ombudsman Rules, 2017 amended till date  
Rule 14(1)(a) to 14 (5)

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



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED (Incl. Brokers)**  
**For The Period From 01.04.2022 To 31.03.2023**

**STATEMENT L 8**  
**LIFE INSURANCE**

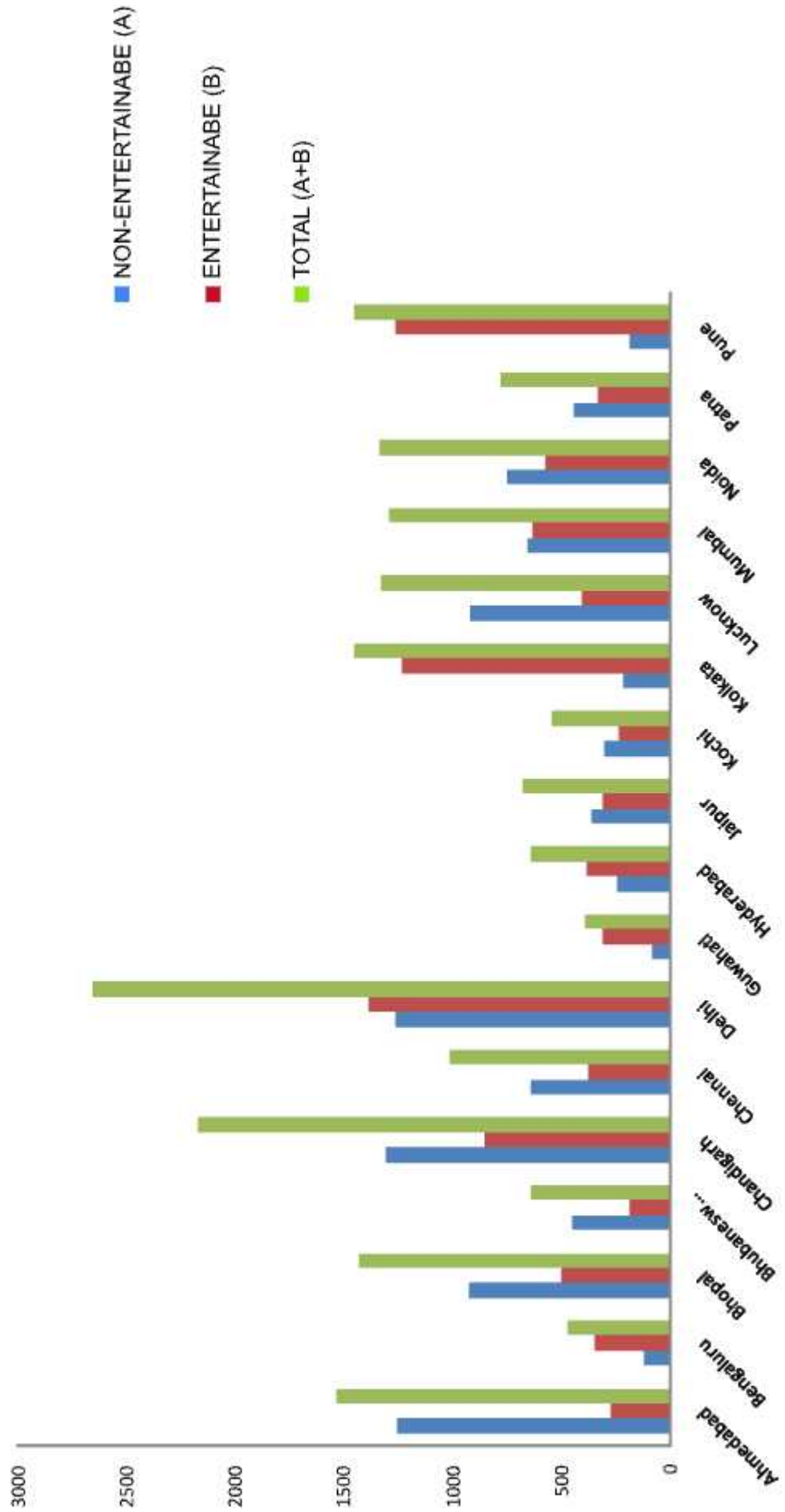
Name of the Center	Beyond Rule [13(1)(a) to (f)]	NON ENTERTAINABLE - A					ENTERTAINABLE - B										Total (A+B)
		[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)	Total B	
Ahmedabad	65	6	1159	0	25	1255	0	280	0	0	0	0	0	0	0	280	1535
Bengaluru	18	8	85	2	12	125	15	106	9	110	0	111	2	1	0	354	479
Bhopal	900	24	4	1	0	929	19	103	3	359	0	16	0	3	0	503	1432
Bhubaneswar	7	6	379	4	60	456	5	65	5	56	0	14	0	2	44	191	647
Chandigarh	121	90	1092	1	9	1313	9	76	4	740	0	23	0	6	1	858	2171
Chennai	294	3	316	0	29	642	15	106	0	168	4	82	0	3	0	378	1020
Delhi	108	108	1022	1	25	1264	9	45	4	1281	0	48	0	2	1389	2653	
Guwahati	9	3	63	0	10	85	55	64	11	155	6	15	2	3	1	312	397
Hyderabad	79	48	116	6	3	252	24	147	6	151	3	39	3	8	10	391	643
Jaipur	119	3	137	1	109	389	14	69	5	161	1	60	1	0	1	312	681
Kochi	23	3	267	1	16	310	2	147	69	0	3	5	3	0	10	239	549
Kolkata	135	34	17	2	33	221	117	141	893	9	0	57	1	13	2	1233	1454
Lucknow	158	136	578	1	51	924	36	82	5	271	4	12	0	0	0	410	1334
Mumbai	18	287	350	0	1	658	2	64	12	512	11	34	0	0	2	637	1293
Noida	58	69	601	3	25	756	20	124	16	398	0	14	2	4	3	581	1337
Patna	130	1	294	0	19	444	94	47	56	127	0	8	0	0	5	337	781
Pune	118	36	21	0	16	191	8	92	6	112	4	45	0	0	0	1267	1458
<b>Total</b>	<b>2360</b>	<b>885</b>	<b>6501</b>	<b>23</b>	<b>443</b>	<b>10192</b>	<b>443</b>	<b>1758</b>	<b>1104</b>	<b>5610</b>	<b>36</b>	<b>583</b>	<b>14</b>	<b>43</b>	<b>81</b>	<b>9672</b>	<b>19864</b>

Beyond Scope of Rules [13(1)(a) to (f)]
Not within Jurisdiction [14(1)]
Customer Not represented to Ins. Co. [14(3)(a)]
Sub-judice in courts/forums [14(5)]
Not represented to OIO within a year [14(3)(b)]
Rule 13(1)(a) - delay in settlement of claims
Rule 13(1)(b) - any partial or total repudiation of claims by an insurer
Rule 13(1)(c) - any dispute in regard to premium paid or payable in terms of the policy.
Rule 13(1)(d) - Misrepresentation of policy terms and conditions at any time in the policy document or policy
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

Rule 13(1)(a) to (f) Pertain to Insurance Ombudsman Rules, 2017 amended till date.  
 Rule 14(1)(a) to 14 (5)

## Life Insurance Industry: (L8)

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





**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED (Incl. Brokers)**  
**For The Period From 01.04.2022 To 31.03.2023**

STATEMENT G 8  
GENERAL INSURANCE

Name of the Center	Beyond Rule [13(1)(a) to (f)]	NON ENTERTAINABLE - A					ENTERTAINABLE - B							Total (A+B)			
		[14(1)]	[14(3)(a)]	[14(5)] [14(3)(b)]	Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)		13(1)(i)	Total B	
Ahmedabad	28	1	257	0	6	282	0	63	0	0	0	0	0	0	0	63	355
Bengaluru	10	4	49	0	2	65	8	75	4	0	0	0	0	0	0	92	157
Bhopal	233	3	0	1	0	237	5	54	0	0	0	0	0	0	0	59	296
Bhubaneswar	23	0	181	0	2	206	18	90	1	0	0	0	0	0	0	111	317
Chandigarh	44	21	265	0	4	354	3	239	3	2	0	0	0	0	0	249	603
Chennai	44	11	180	0	5	240	0	103	1	0	0	0	0	0	0	105	345
Delhi	93	67	301	2	21	494	9	167	0	4	0	0	0	0	0	185	669
Guntur	15	2	19	1	1	38	56	88	2	1	0	0	0	0	0	149	187
Hyderabad	32	7	21	1	3	64	2	43	2	0	0	0	0	0	0	51	115
Jaipur	66	7	89	0	4	168	11	115	1	0	0	0	0	0	0	130	298
Kochi	38	2	141	0	12	193	0	118	2	0	0	0	0	0	0	125	318
Kolkata	21	5	2	0	2	30	20	86	5	0	0	0	0	0	0	116	146
Lucknow	47	43	207	2	2	301	21	51	0	0	0	0	0	0	0	74	375
Mumbai	25	110	39	0	4	178	12	110	2	3	1	10	1	0	0	139	317
Noida	41	31	169	1	6	248	33	135	3	4	1	4	2	0	0	162	430
Pune	211	5	19	3	12	260	19	93	1	0	0	0	0	0	0	131	381
Pune	55	5	28	0	6	94	5	89	2	0	0	0	0	0	0	97	191
<b>Total</b>	<b>1028</b>	<b>324</b>	<b>1987</b>	<b>11</b>	<b>92</b>	<b>3442</b>	<b>221</b>	<b>1719</b>	<b>29</b>	<b>14</b>	<b>3</b>	<b>34</b>	<b>11</b>	<b>8</b>	<b>19</b>	<b>2058</b>	<b>5500</b>

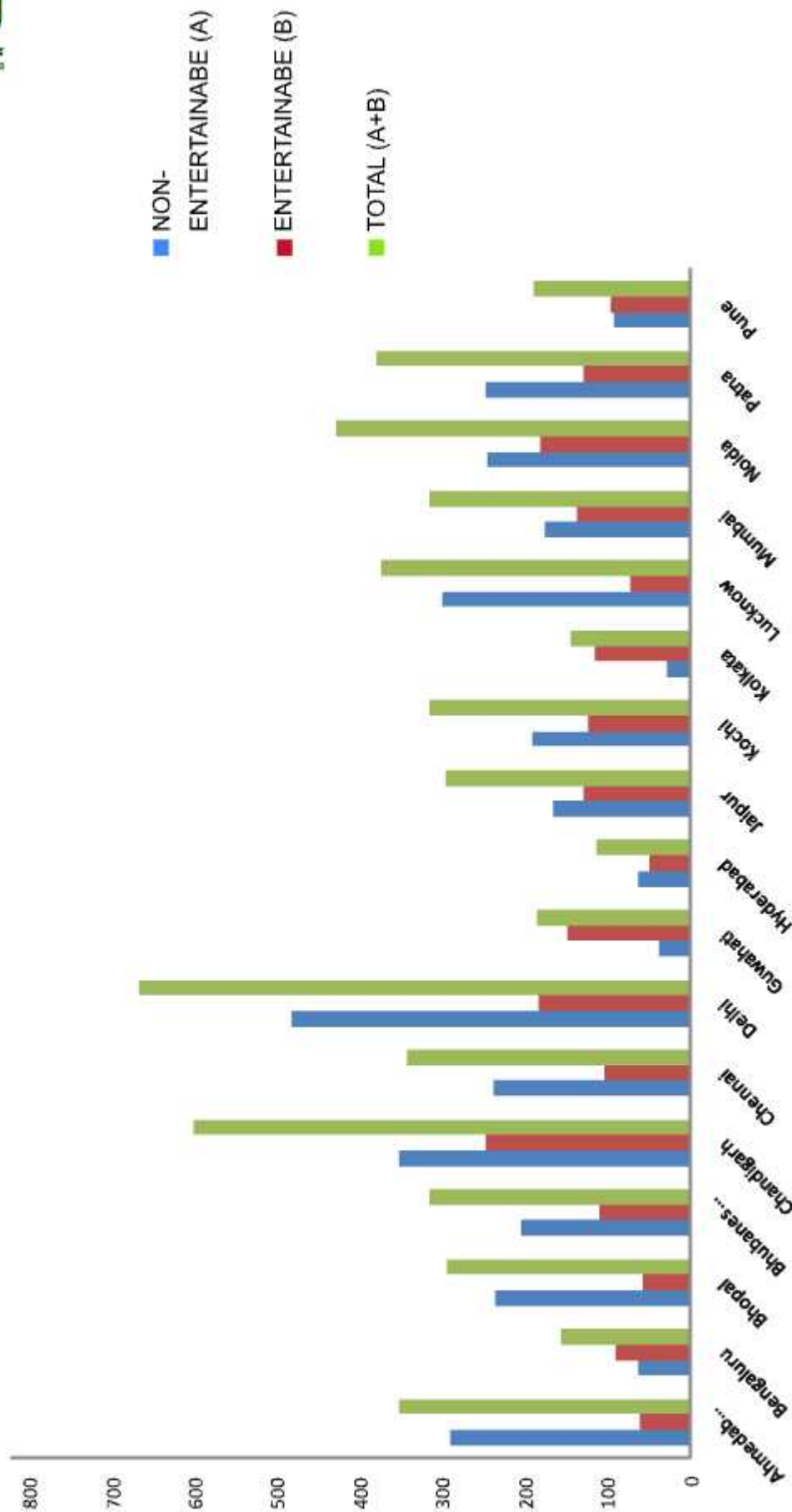
Beyond Scope of Rules [13(1)(a) to (f)]
Not within Jurisdiction [14(1)]
Customer Not represented to Ins. Co. [14(3)]
Sub-judice in courts/forums [14(5)]
Not represented to OIO within a year [14(3)(b)]
Rule 13(1)(a) - delay in settlement of claims
Rule 13(1)(b) - any partial or total repudiation of claims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

Rule 13(1)(a) to (f)  
Rule 14(1)(a) to 14 (5)  
Pertain to Insurance Ombudsman Rules, 2017 amended till date



## General Insurance Industry: (G8)

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



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED (Incl. Brokers)**

**For The Period From 01.04.2022 To 31.03.2023**

STATEMENT H 8  
 HEALTH INSURANCE

Name of the Center	Beyond Rule [13(1)(a) to (i)]	NON ENTERTAINABLE - A							ENTERTAINABLE - B							Total (A+B)	
		[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total A	13(1)(a)	13(1)(b)	13(1)(c)	13(1)(d)	13(1)(e)	13(1)(f)	13(1)(g)	13(1)(h)	13(1)(i)		Total B
Ahmedabad	29	15	2532	5	31	2612	0	1494	0	0	0	0	0	0	0	1494	4106
Bengaluru	16	25	277	8	7	333	49	626	7	3	35	0	0	0	0	720	1053
Bhopal	1116	10	7	0	1	1134	20	845	1	4	5	1	2	0	0	879	2013
Bhubaneswar	4	6	307	1	4	322	2	215	7	1	5	2	0	0	0	232	554
Chennai	38	114	1029	3	5	1189	1	1079	7	2	4	2	0	0	0	1095	2284
Chennai	113	57	826	0	4	1000	4	807	7	1	2	0	0	0	0	822	1822
Delhi	206	212	870	3	37	1326	6	589	4	3	39	0	2	0	0	643	1971
Guwahati	5	5	24	0	10	44	19	162	5	6	4	1	0	3	0	200	244
Hyderabad	80	37	395	1	4	517	8	394	8	0	6	0	1	2	0	420	937
Jaipur	100	15	139	1	14	269	42	609	4	3	10	1	0	0	0	671	940
Kochi	26	9	810	0	4	849	6	735	11	0	5	6	4	15	0	785	1634
Kolkata	58	16	7	0	1	82	51	912	72	2	19	1	9	1	0	1088	1150
Lucknow	50	87	422	1	2	542	15	214	1	2	13	2	0	0	0	249	790
Mumbai	86	536	407	1	16	1046	134	2076	27	8	29	0	3	0	0	2284	3330
Noida	27	71	417	0	10	525	39	632	10	8	3	3	2	0	0	699	1224
Panna	223	1	61	0	2	287	13	97	1	0	4	1	2	1	0	119	406
Pune	87	50	176	0	39	352	2	1120	5	24	4	0	0	0	0	1155	1507
<b>Total</b>	<b>2264</b>	<b>1246</b>	<b>8706</b>	<b>24</b>	<b>191</b>	<b>12431</b>	<b>412</b>	<b>12606</b>	<b>177</b>	<b>67</b>	<b>18</b>	<b>20</b>	<b>25</b>	<b>22</b>	<b>13534</b>	<b>25965</b>	

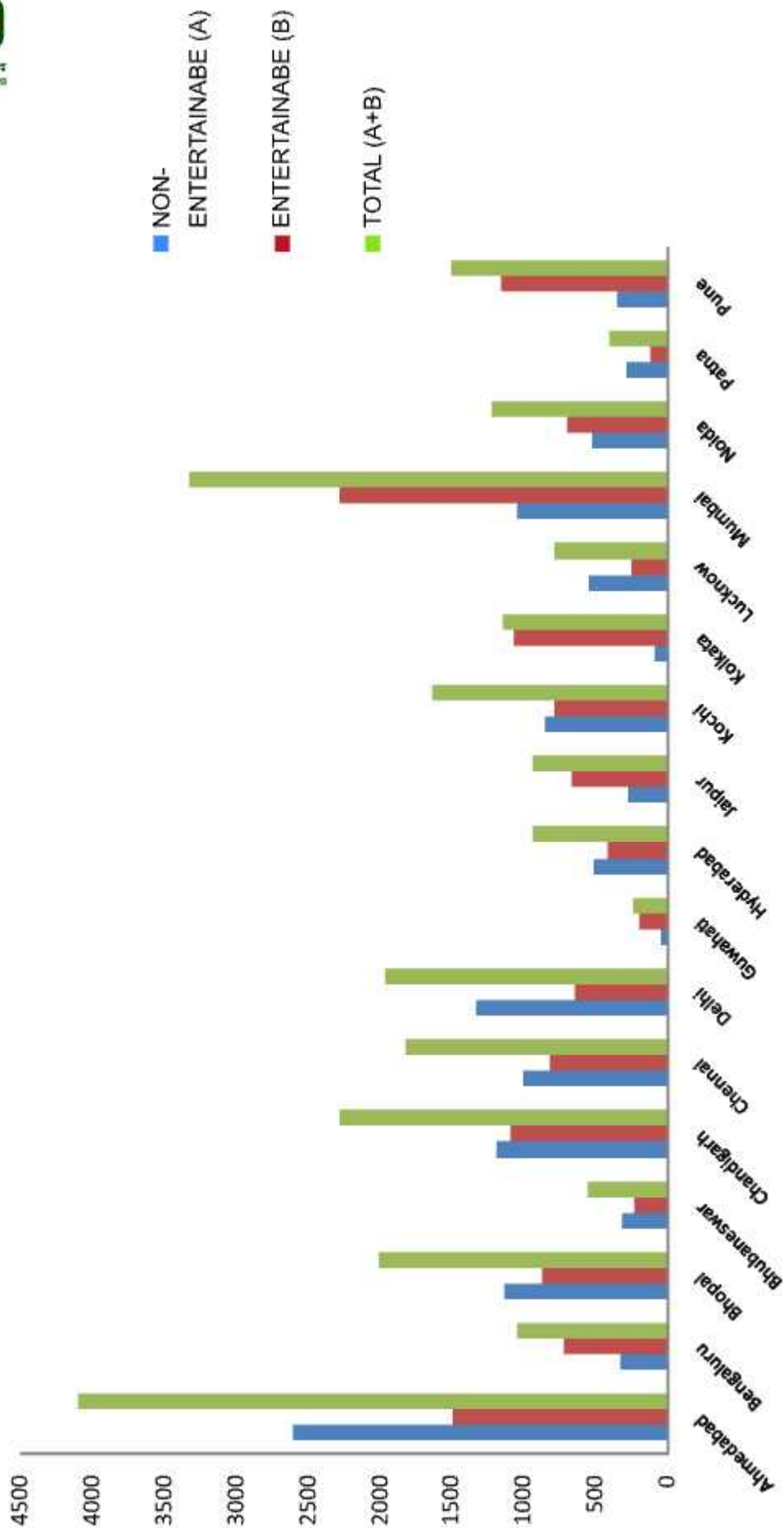
Beyond Scope of Rules [13(1)(a) to (i)]
Not within Jurisdiction [14(1)]
Customer Not represented to Ins. Co. [14(3)(a)]
Sub-judice in courts/forums [14(5)]
Not represented to OIO within a year [14(3)(b)]
Rule 13(1)(a) - delay in settlement of claims
Rule 13(1)(b) - any partial or total repudiation of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

Rule 13(1)(a) to (i) Pertain to Insurance Ombudsman Rules, 2017 amended till date  
 Rule 14(1)(a) to 14 (5)



## Health Insurance Industry : (H8)

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



**STATEMENT L 9  
LIFE INSURANCE**

**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**

**NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED (Company wise)  
For The Period From 01.04.2022 To 31.03.2023**

Name of the Insurer	NON ENTERTAINABLE - A					ENTERTAINABLE - B										Total (A+B)	
	Beyond Rule 13(1)(b) to (j)	[14(i)]	[14(3)]	[14(5)]	14(3a)	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
Aditya Birla Sun Life Insurance Co. Ltd.	73	23	136	2	22	256	5	31	28	84	1	31	0	0	2	183	438
Aegon Life Ins.Co.Ltd.	16	3	55	0	21	95	1	19	7	33	0	14	0	0	0	74	169
Ajanta Federal Life Ins.Co.Ltd.	18	5	42	0	1	68	1	16	14	28	0	6	0	0	1	66	132
Aviva Life Ins. Co. India Pvt. Ltd.	8	3	31	0	8	50	3	4	13	23	0	3	0	0	0	46	96
Bajaj Allianz Life Insurance Co. Ltd.	60	18	172	1	11	262	2	43	62	162	0	21	0	4	6	300	562
BNFL AXA Life Ins. Co. Ltd.	377	188	1423	1	74	2043	10	202	196	2085	3	76	0	2	20	2574	4617
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	42	10	123	0	2	177	0	38	8	101	0	12	0	0	2	161	338
Eidelweiss Tokio Life Ins. Co. Ltd.	52	19	156	0	7	234	1	20	21	252	0	4	0	2	3	303	637
Excide Life Insurance Company Ltd.	50	15	149	0	19	233	6	32	47	136	3	16	1	0	3	246	479
Future Generali India Life Ins. Co. Ltd.	70	16	146	0	23	255	9	13	67	208	0	3	0	0	4	295	550
HDFC Life Insurance Co. Ltd.	241	50	507	3	58	859	27	194	77	420	3	67	2	2	12	804	1663
ICI Prudential Life Insurance Co. Ltd.	108	28	234	1	9	380	16	88	29	107	2	42	0	4	4	292	672
IndiaFirst Life Insurance Co. Ltd.	112	40	285	1	11	449	1	34	41	524	2	14	2	0	2	620	1069
Kotak Mahindra Life Insurance Company	37	17	95	0	6	155	14	22	45	66	1	17	0	3	0	168	323
LIC of India	444	212	1109	8	65	1838	219	600	34	64	11	122	2	15	10	1077	2915
Max Life Insurance Co. Ltd.	112	37	216	0	11	375	14	63	77	155	2	26	1	3	1	342	718
PNB MetLife India Ins. Co. P. Ltd.	137	56	571	1	21	786	11	44	111	517	0	27	0	3	1	714	1500
Pramerica Life Ins.Co.Ltd.	15	6	38	0	7	68	0	13	7	17	0	1	0	1	1	40	106
Reliance Nippon Life Insurance Co. Ltd.	65	20	281	1	36	403	6	34	79	336	0	11	0	1	1	470	873
Sahara India Life Ins. Co. Ltd.	1	3	5	0	0	9	0	0	0	0	0	0	0	0	0	0	9
SEI Life Insurance Co. Ltd.	167	57	369	4	5	602	92	150	56	117	7	43	5	3	7	480	1082
Shriram Life Ins. Co. Ltd.	66	9	127	0	7	209	4	33	36	117	0	6	0	0	0	196	405
Star Union Dai-ichi-Life Ins. Co.	40	20	67	0	7	134	3	25	14	25	0	4	0	0	0	71	205
Tata AIA Life Insurance Co. Ltd.	40	16	125	0	8	189	7	40	32	40	1	16	1	0	1	138	327
<b>Total</b>	<b>2351</b>	<b>851</b>	<b>6462</b>	<b>23</b>	<b>439</b>	<b>10126</b>	<b>443</b>	<b>1753</b>	<b>1102</b>	<b>5601</b>	<b>36</b>	<b>592</b>	<b>14</b>	<b>43</b>	<b>81</b>	<b>9660</b>	<b>19786</b>

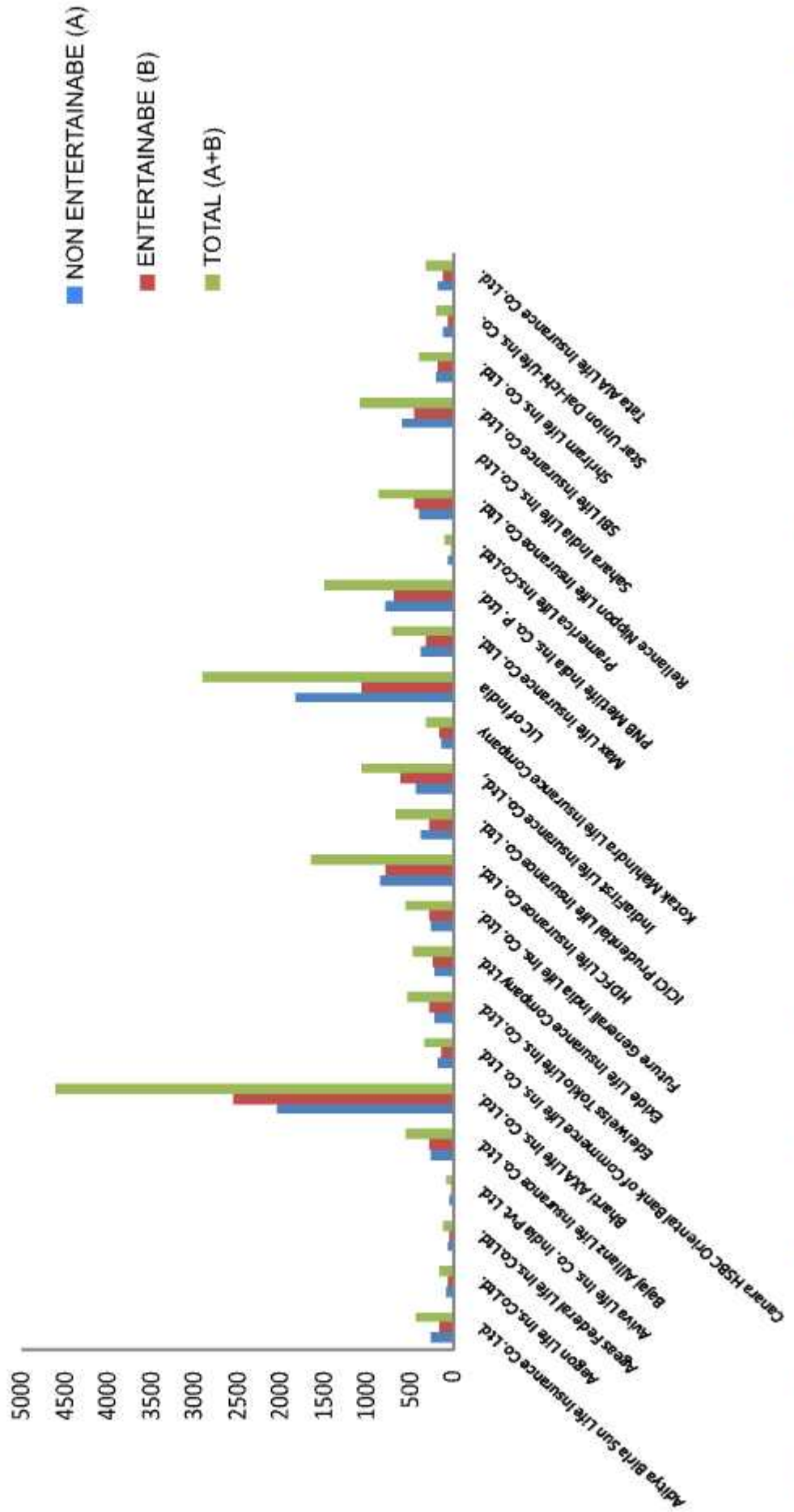
Beyond Scope of Rules 13(1)(a) to (j)
Not within Jurisdiction 14(1)
Customer Not represented to Ins. Co. [14(3)(a)]
Sub-judice in courts/forums [14(5)]
Not represented to CIO within a year [14(3)(b)]
Rule 13(1)(j) - delay in settlement of claims
Rule 13(1)(k) - any partial or total repudiation of claims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

Rule 13(1)(a) to (j) Refer to Insurance Ombudsman Rules, 2017 amended till date.  
Rule 14(1)(a) to 14 (5)

## Life Insurance Industry: L9

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

as at 31.03.2023



**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED (Company wise)**

**For The Period From 01.04.2022 To 31.03.2023**

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

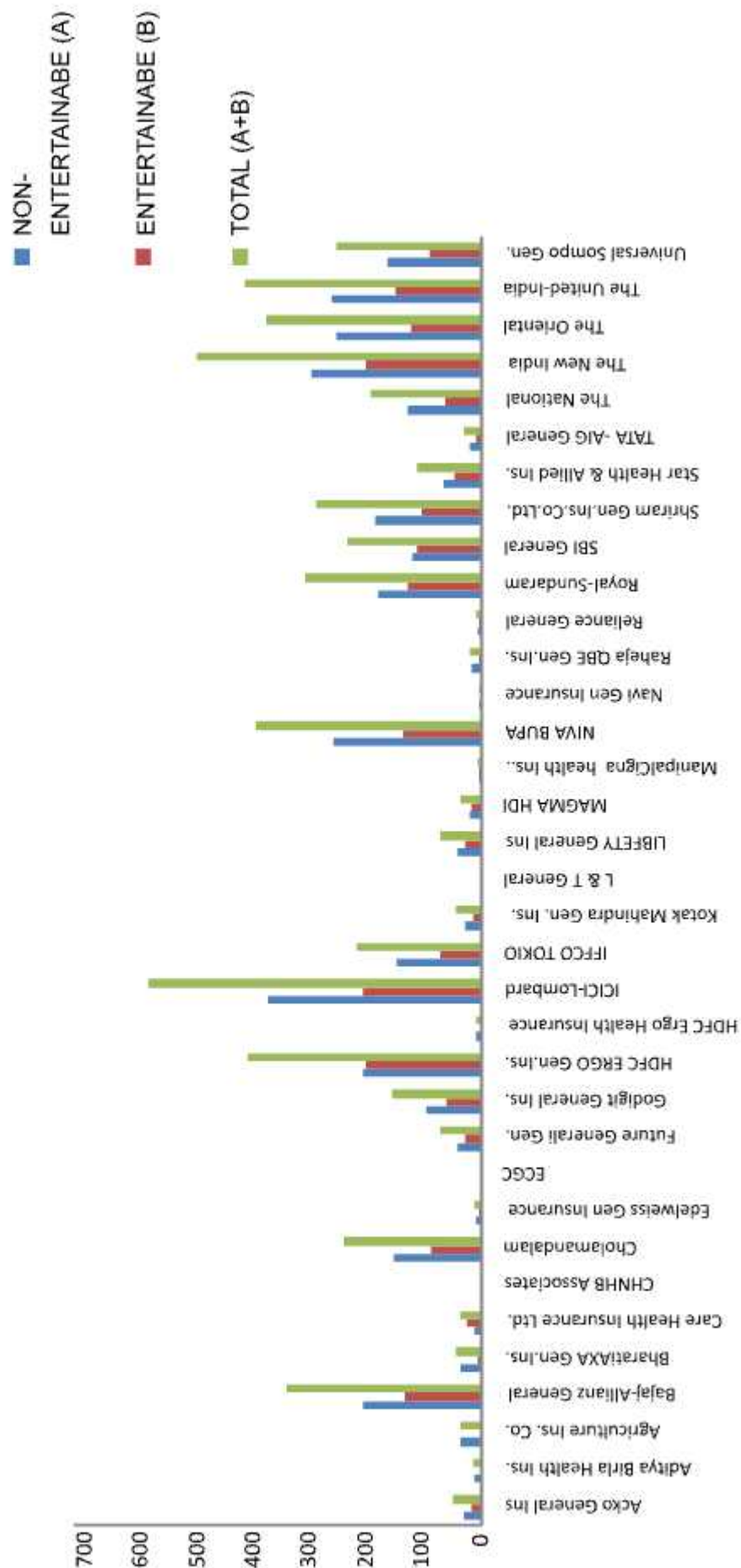
Name of the Insurer	NON ENTERTAINABLE - A				ENTERTAINABLE - B								Total (A+B)				
	Beyond Rule [131](a) to (d)	[14(1)]	[14(3)(a)]	[14(5)]	[14(3)(b)]	Total A	[131](a)	[131](b)	[131](c)	[131](d)	[131](e)	[131](f)		[131](g)	[131](h)	[131](i)	Total B
ACKO GENERAL INSURANCE CO. LTD	7	5	39	0	0	0	31	1	12	0	2	0	0	1	1	17	48
Aditya Birla Health Insurance Company Limited	4	2	7	0	0	0	13	0	1	0	0	0	0	0	0	1	14
Agriculture Insurance Company of India Ltd.	22	10	3	0	2	37	0	0	0	0	0	0	0	0	0	0	37
Bahji Aditya General Insur. Co. Ltd.	65	23	311	3	5	205	19	94	7	205	3	0	5	1	1	131	336
Bharti AXA General Insurance Co.Ltd.	11	6	17	1	2	37	2	5	0	0	0	0	0	0	0	7	44
Care Health Ins. Ltd.	4	1	7	0	0	12	1	23	0	0	0	0	0	0	0	24	36
CHINHE ASSOCIATION	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholamandalam MS Gen. Insur.Co. Ltd.	56	8	66	0	0	150	9	75	0	0	0	0	0	0	0	86	236
EDELWEISS GENERAL INSURANCECO LTD.	0	0	0	0	0	9	0	4	0	0	0	0	0	0	0	4	13
Export Credit Guarantee Corporation of India Ltd.	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Futura General India Insurance Co. Ltd	6	7	29	0	0	42	2	23	1	0	0	2	0	0	0	28	70
GOODBIT General Insurance Co. Ltd	19	16	57	2	0	94	2	54	1	0	0	2	0	0	0	59	153
HDFC ERGO General Insurance Company Ltd.	55	17	123	0	9	204	18	167	4	204	1	0	5	4	1	200	404
HDPC Ergo Health Insurance Ltd	3	2	3	0	1	9	0	1	0	0	0	0	0	0	0	1	10
ICI CLIMBARO GENERAL INSURANCE CO.LTD.	103	38	223	1	3	368	17	177	1	5	1	5	3	1	1	205	573
IFFCO-TOKIO Genl. Insur. Co. Ltd.	51	17	74	0	3	145	8	61	2	145	0	0	0	0	0	71	216
Karva Multindra General Insurance Company Limited	0	6	22	0	0	28	2	12	0	1	0	0	0	0	0	15	43
L&T GENERAL INSURANCE CO.LTD.	0	1	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Liberty Gen. Ins.Co.Ltd	14	0	27	0	0	41	1	27	0	0	0	0	0	0	0	29	70
Magma HDI General Insurance Co. Ltd.	7	4	6	1	2	20	1	16	0	0	0	0	0	0	0	17	37
Manipal Igni Health Insurance Company Limited	0	0	3	0	1	4	0	3	0	0	0	0	0	0	0	3	7
National Insurance Co. Ltd.	90	18	141	0	6	255	30	96	1	255	0	0	0	0	7	194	389
NAVI GENERAL INSURANCE LTD	1	0	2	0	0	3	0	0	0	0	0	0	0	0	0	0	3
NIVA BUFA HEALTH INSURANCE CO.LTD	6	2	10	0	0	18	0	3	0	0	0	0	0	0	0	3	21
Poligo GBE General Insurance Co. Ltd.	4	3	0	0	0	7	0	3	0	0	0	0	0	0	0	3	10
Reliance General Insurance Co. Ltd.	54	13	102	0	6	177	17	103	1	17	1	2	2	0	2	126	303
Royal Sundarlan Global Insurance Company Limited	33	7	80	0	0	120	0	105	0	0	0	0	1	0	0	111	231
SBI General Insurance Co. Ltd	63	16	99	0	5	183	7	85	3	183	0	0	0	3	1	102	285
Shriam General Insurance Co. Ltd.	23	6	36	0	0	65	8	32	2	1	0	0	0	0	0	46	111
Star Health and Allied Ins. Co. Ltd.	4	4	12	0	0	20	0	10	0	0	0	0	0	0	0	10	30
Tata AIG General Insurance Co.Ltd.	36	12	77	0	3	128	8	50	1	128	0	0	1	0	1	63	191
The New India Assurance Co. Ltd.	82	20	178	3	11	294	23	168	1	294	1	1	1	1	1	198	492
The Oriental Insurance Co. Ltd	66	12	154	1	17	250	14	102	2	250	1	0	0	0	2	121	371
United India Insurance Co. Ltd.	80	29	142	1	8	259	19	126	1	259	1	0	0	0	0	149	408
Universal Sampo Gen. Insur. Co. Ltd.	44	16	95	1	5	161	7	81	1	161	1	0	0	0	0	89	250
<b>Total</b>	<b>1014</b>	<b>321</b>	<b>1954</b>	<b>11</b>	<b>91</b>	<b>3391</b>	<b>221</b>	<b>1717</b>	<b>29</b>	<b>13</b>	<b>32</b>	<b>3</b>	<b>11</b>	<b>8</b>	<b>19</b>	<b>2053</b>	<b>5444</b>

Beyond Scope of Rules [131](a) to (i)	
Not within Jurisdiction [14(1)]	
Customer Not represented to Ins. Co. [14(3)(a)]	
Sub-judice in courts/forums [14(5)]	
Not represented to CIO within a year [14(3)(b)]	
Rule 131(i)(a) - delay in settlement of claims	
Rule 131(j) - any partial or total repudiation of claims by an insurer	
Rule 131(k) - any dispute in regard to premium paid or payable in terms of the policy.	
Rule 131(l) - Misrepresentation of policy terms and conditions at any time in the policy document or policy contract.	
Rule 131(m) - any dispute on the legal construction of the policies in so far as such disputes relate to claims	
Rule 131(n) - Policy availing related grievances against insurers and their agents and intermediaries.	
Rule 131(o) - issuance of policies which is not in conformity with the proposal form submitted by the proposer	
Rule 131(p) - non-issuance of any insurance document to customers after receipt of premium.	
Rule 131(q) - Any other matter resulting from the violation of provisions.	

Rule 131'(a) to (i) Pertain to Insurance Ombudsman Rules, 2017 amended till date  
 Rule 14'(c) to 14 (5)



**General Insurance Industry: (G9)**  
**Non-entertainable & Entertainable Complaints (company Wise)**  
**As At 31.03.2023**





**OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN**  
**NATURE WISE CLASSIFICATION OF COMPLAINTS RECEIVED (Company wise)**  
**For The Period From 01.04.2022 To 31.03.2023**

STATEMENT H 9  
HEALTH INSURANCE



Name of the Insurer	Beyond Rule [13(1)(a) to (d)]		NON ENTERTAINABLE - A					ENTERTAINABLE - B							TOTAL (A+B)	
	[14(1)(i)]	[14(3)(a) to (j)]	[14(5)]	[14(5)]	[14(5)]	[14(5)(b)]	[13(1)(c)]	[13(1)(d)]	[13(1)(e)]	[13(1)(f)]	[13(1)(g)]	[13(1)(h)]	[13(1)(i)]	Total B		
ACKO GENERAL INSURANCE CO. LTD	9	0	14	0	0	23	0	7	0	0	0	0	0	0	7	30
Aditya Birla Health Insurance Company Limited	72	25	244	0	2	343	8	259	6	1	6	2	0	0	262	625
Aditya Birla Sun Life Insurance Co. Ltd.	2	1	4	0	0	7	0	3	0	0	0	0	0	0	3	10
Aegon Life Ins.Co.Ltd.	0	0	1	0	4	5	1	0	0	0	0	0	0	0	1	6
Ageas Federal Life Ins.Co.Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Agriculture Insurance Company of India Ltd.	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Aviva Life Ins. Co. India Pvt. Ltd.	0	0	2	0	0	2	0	0	0	0	0	0	0	0	0	2
Bajaj Allianz General Insc Co. Ltd.,	35	11	117	0	2	165	3	135	8	3	10	1	0	0	158	323
Bajaj Allianz Life Insurance Co. Ltd.	4	1	7	0	0	12	0	2	0	0	0	0	0	0	2	14
Bharti AXA General Insurance Co.Ltd.	2	2	11	0	1	16	1	3	0	7	0	1	0	0	12	28
Bharti AXA Life Ins. Co. Ltd.	3	0	3	0	1	7	0	0	0	0	0	0	0	0	0	7
Canara HSBC Oriental Bank of Commerce Life Ins. Co. Ltd.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	1
Cera Health Ins. Ltd.	267	144	802	0	19	1232	37	1194	25	15	20	1	4	3	1289	2531
CHINB ASSOCIATION	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cholamandalam MS Gen. Insu.Co. Ltd	36	15	198	0	3	252	4	196	6	0	4	0	1	1	212	464
EDELWEISS GENERAL INSURANCECO LTD	0	1	4	0	0	5	0	5	0	0	0	0	0	0	5	10
Edelweiss Tokio Life Ins. Co. Ltd.	2	0	2	0	0	4	0	0	0	0	0	0	0	0	0	4
Exida Life Insurance Company Ltd.	0	0	1	0	1	2	0	1	0	0	0	0	0	0	1	3
Export Credit Guarantee Corporation of India Ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Future Generali India Insurance Co. Ltd.	6	5	54	1	1	67	2	88	2	0	0	0	0	0	92	189
Future Generali India Life Ins. Co. Ltd.	0	1	5	0	0	6	0	2	0	0	0	0	0	0	2	8
GODDIGN General Insurance Co. Ltd	14	5	63	0	3	85	5	61	0	0	1	0	0	0	67	152
HDFC ERGO General Insurance Company Ltd.	72	37	348	2	11	470	18	551	22	9	15	3	1	3	622	1092
HDFC Ergo Health Insurance Ltd	24	8	45	0	1	78	2	36	4	0	1	0	0	1	44	122
HDFC Life Insurance Co. Ltd.	4	0	3	0	0	7	1	4	0	0	1	0	0	0	6	13
IGICI LOMBARD GENERAL INSURANCE CO.LTD.	61	53	284	1	1	400	14	304	11	1	18	0	4	0	353	753
IGICI Prudential Life Insurance Co. Ltd.	5	4	14	0	0	23	2	4	1	0	3	0	0	0	10	33
IFFCO-TOKIO Genl. Insc. Co. Ltd.	28	9	84	1	4	106	5	141	0	0	0	0	0	0	146	262
IndiaFirst Life Insurance Co. Ltd.,	2	0	1	0	0	3	0	0	0	0	0	0	0	0	0	3
Kotak Mahindra General Insurance Company Limited	1	4	8	0	0	13	1	12	0	0	0	0	0	0	13	26

contd....

Name of the Insurer	NON ENTERTAINABLE - A					ENTERTAINABLE - B										Total (A+B)	
	Beyond [13(1)(a) to (f)]	[14(1)]	[14(2)(a) to (d)]	[14(2)(e)]	[14(2)(f)]	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
Kotak Mahindra Life Insurance Company	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1
L&T GENERAL INSURANCE CO.LTD.	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	1
Liberty Gen. Ins.Co.Ltd	2	1	11	0	0	14	1	16	0	0	0	0	0	0	0	17	31
LIC of India	8	4	38	1	2	51	4	35	0	0	1	0	0	0	0	40	91
Magma HDI General Insurance Co. Ltd.	8	1	6	0	0	15	0	10	1	0	0	0	0	0	0	11	26
Manji/Cigna Health Insurance Company Limited	39	21	152	1	15	239	8	235	4	6	1	13	0	1	0	268	507
Max Life Insurance Co. Ltd.	2	1	3	0	0	6	0	1	0	0	0	0	0	0	0	1	7
National Insurance Co. Ltd.	136	118	898	1	28	1191	53	1246	11	1	0	5	0	0	0	1316	2487
NAVI GENERAL INSURANCE LTD	6	0	16	0	0	22	0	27	0	0	0	0	0	0	0	27	49
NIVA BUPA HEALTH INSURANCE CO.LTD	106	78	481	0	5	670	25	716	11	6	4	24	2	2	3	793	1463
PNB MetLife India Ins. Co. P. Ltd.	3	1	10	0	0	14	0	5	0	0	0	0	0	0	0	5	19
Pramerica Life Ins.Co.Ltd.	2	0	0	0	0	2	0	2	0	0	0	0	0	0	0	2	4
Ratna GBE General Insurance Co. Ltd.	1	1	0	0	0	2	0	4	0	0	0	1	0	0	0	5	7
Reliance General Insurance Co. Ltd.	23	20	107	0	3	153	3	190	3	1	0	2	0	1	1	201	354
Reliance Nippon Life Insurance Co. Ltd.	5	0	1	0	0	6	0	0	0	0	0	0	0	0	0	6	6
Royal Sundaram General Insurance Company Limited	8	4	24	0	0	36	0	32	1	0	0	0	1	0	0	34	70
Sahara India Life Ins. Co. Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SBI General Insurance Co. Ltd	49	16	95	0	2	162	4	136	5	2	1	3	0	6	1	158	320
SBI Life Insurance Co. Ltd.	5	1	8	0	0	14	0	5	0	0	0	0	0	0	0	5	19
Shriram General Insurance Co. Ltd.	0	0	2	0	0	2	0	0	1	0	0	0	0	0	0	1	3
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.	796	427	2524	2	11	3760	48	4206	37	12	4	45	10	3	5	4370	8130
Star Union Dai-ichi-Life Ins. Co.	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	1
Tata AIA Life Insurance Co. Ltd.	5	3	4	0	0	12	0	8	0	0	0	0	0	0	0	8	20
Tata AIG General Insurance Co.Ltd.	41	34	180	3	0	238	4	192	8	1	1	2	0	0	1	209	447
The New India Assurance Co. Ltd.	69	48	524	1	18	660	56	857	1	1	3	2	0	0	2	923	1563
The Oriental Insurance Co. Ltd.	174	57	559	6	34	830	46	957	3	2	1	3	0	0	1	1013	1843
United India Insurance Co. Ltd.	82	38	307	2	12	441	48	460	3	0	2	4	0	0	0	517	958
Universal Somo Gen. Insu. Co. Ltd.	29	28	421	0	3	481	8	251	3	0	0	1	0	0	0	263	744
Total	2247	1228	8683	22	168	12248	412	12660	175	67	18	106	20	25	22	13525	25873

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/tribunals [14(5)]

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

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

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

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

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

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

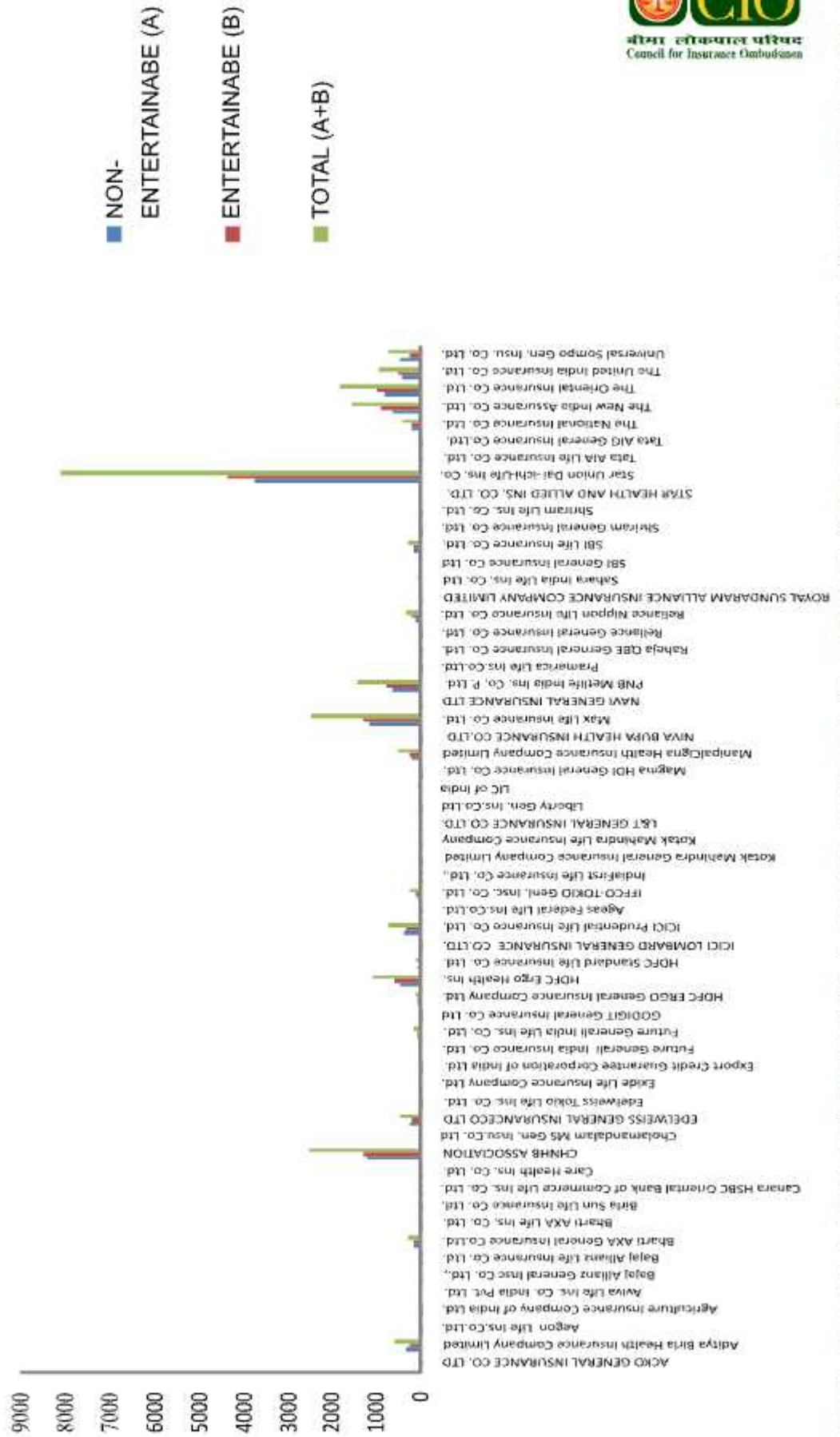
Rule 13(1)(f) - Policy servicing related grievances against insurers and their agents and intermediaries.

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

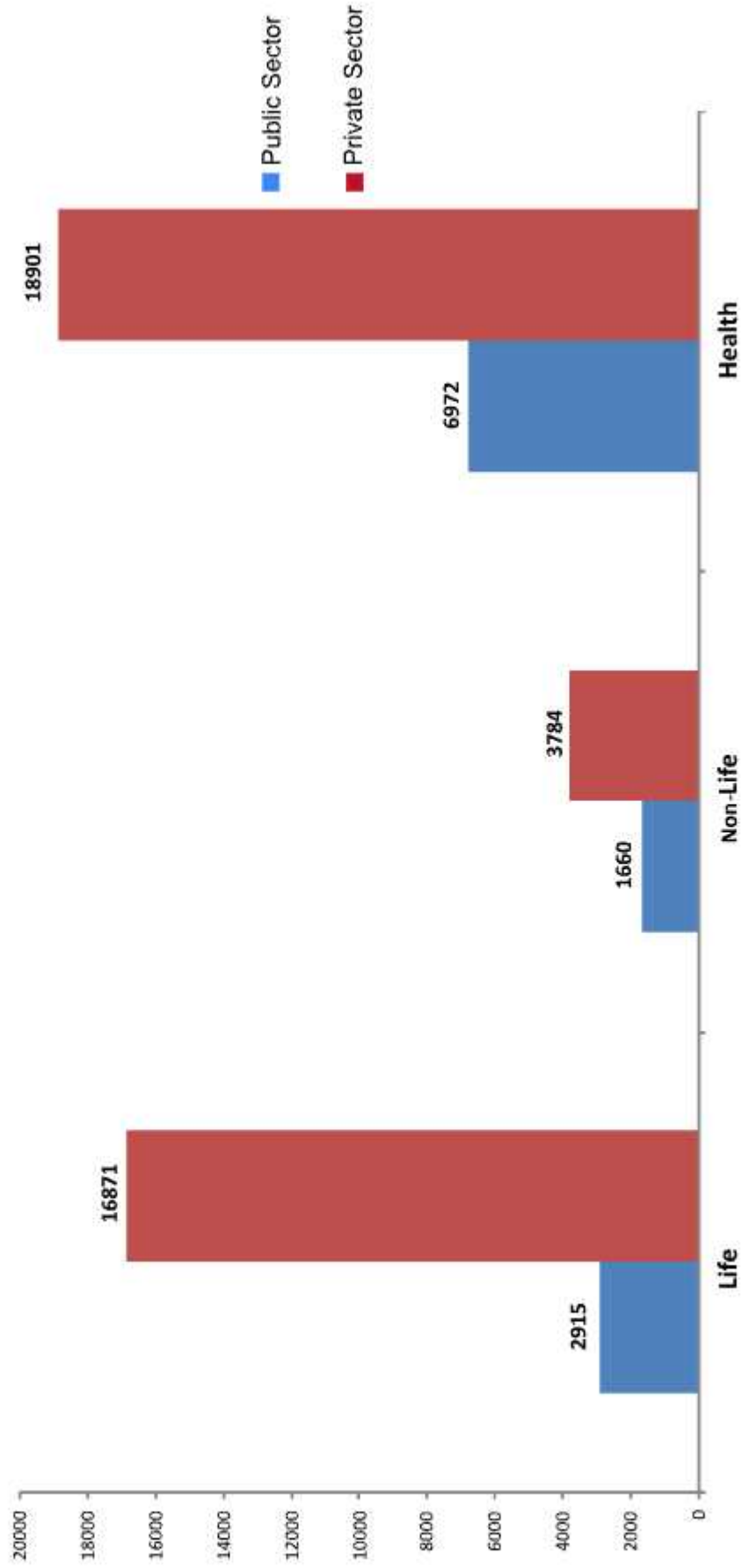
Rule 13(1)(h) - non-issuance of any insurance document to customers after receipt of premium.

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

## Health Insurance Industry: (H9) Non-Entertainable & Entertainable Complaints (Company wise) as at 31.03.2023

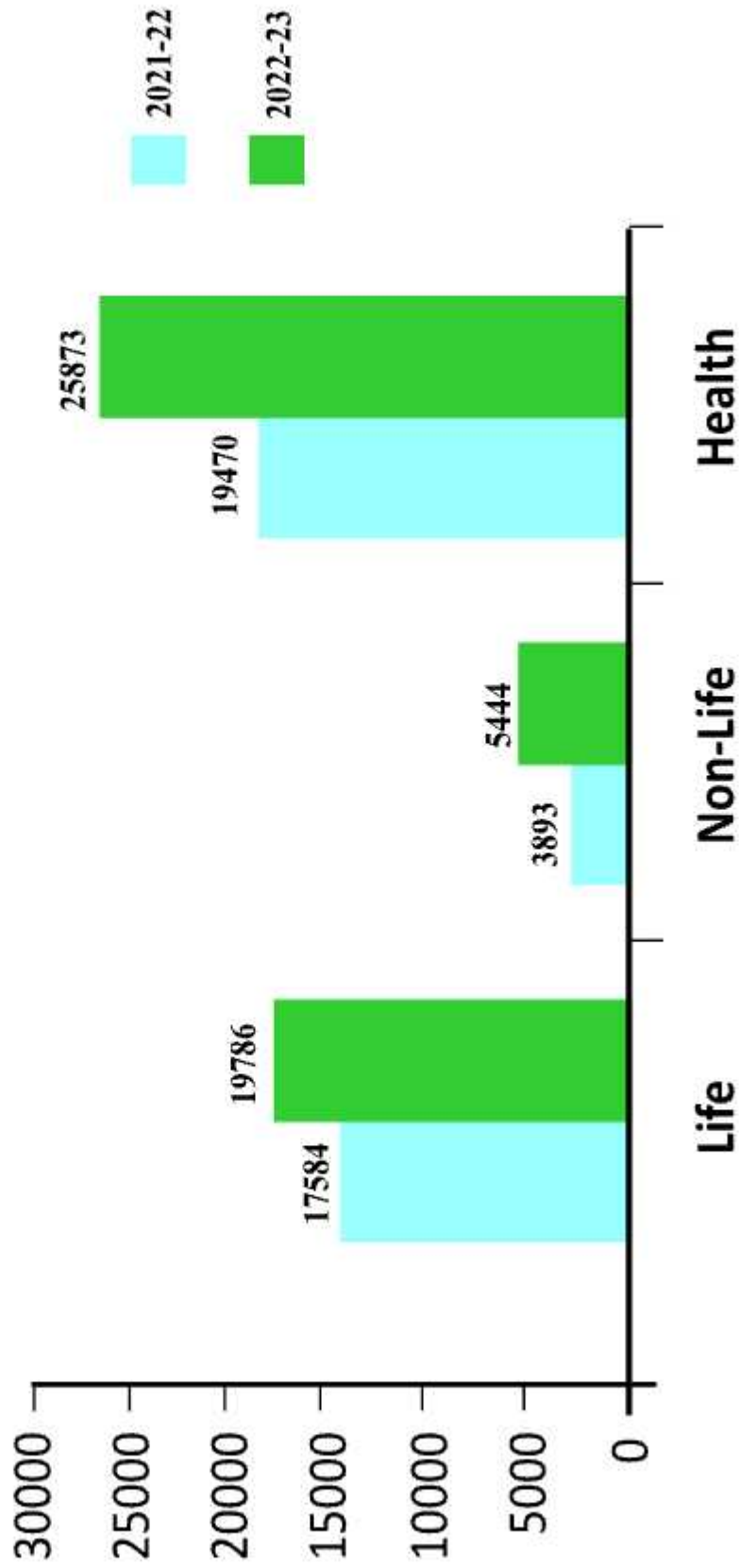


## Complaints received Stream wise and Sector wise (FY 2022-23)



### Stream wise comparison of Complaints Received (Life, Non Life, Health)

F.Y. 2021-22 and 2022-23





बीमा लोकापाल परिषद  
Council for Insurance Ombudsmen

## COMPLAINTS RECEIVED & DISPOSAL STATEMENT

for the period from 01.04.2022 to 31.03.2023

STATEMENT LIGIHI  
LIFE, GENERAL & HEALTH INSURANCE

NAME OF CENTER	Total No of Complaints			No. of Complaints Disposed by way of						Mediation to Total Disposed (Excluding NE)
	Dis at the beginning	Received for the period	Total	Recommendations	Awards by complainant	Awards by Ins. Co.	Withdrawal	Non-entertainable	Total Disposed	
Ahmedabad	175	5978	6153	508	920	439	122	4141	6130	25.54
Bengaluru	41	1669	1710	348	581	243	35	503	1710	28.83
Bhopal	153	3736	3889	270	674	420	157	2295	3816	17.75
Bhubaneswar	24	1511	1535	46	291	192	28	978	1535	8.26
Chandigarh	335	5049	5384	992	768	549	16	2847	5172	42.67
Chennai	290	3167	3457	176	597	612	208	1864	3457	11.05
Delhi	0	5257	5257	1299	138	547	233	3040	5257	58.59
Guwahati	0	826	826	158	236	203	64	165	826	23.90
Hyderabad	0	1685	1685	230	316	181	130	827	1684	26.84
Jaipur	0	1911	1911	90	543	240	240	796	1911	8.09
Kochi	387	2494	2881	307	418	467	195	1346	2733	22.13
Kolkata	289	2738	3027	506	638	1118	442	323	3027	18.71
Lucknow	130	2489	2619	148	356	240	116	1759	2619	17.21
Mumbai	1484	4906	6390	84	1513	316	651	1853	4417	3.28
Noida	253	2977	3230	394	635	352	236	1516	3133	24.37
Patna	0	1562	1562	26	288	138	134	976	1562	4.44
Pune	1282	3148	4430	187	924	584	307	634	2636	9.34
<b>Total</b>	<b>4843</b>	<b>51103</b>	<b>55946</b>	<b>5769</b>	<b>9836</b>	<b>6841</b>	<b>3314</b>	<b>25865</b>	<b>51625</b>	<b>22.40</b>

OFFICE OF THE COUNCIL FOR INSURANCE OMBUDSMEN

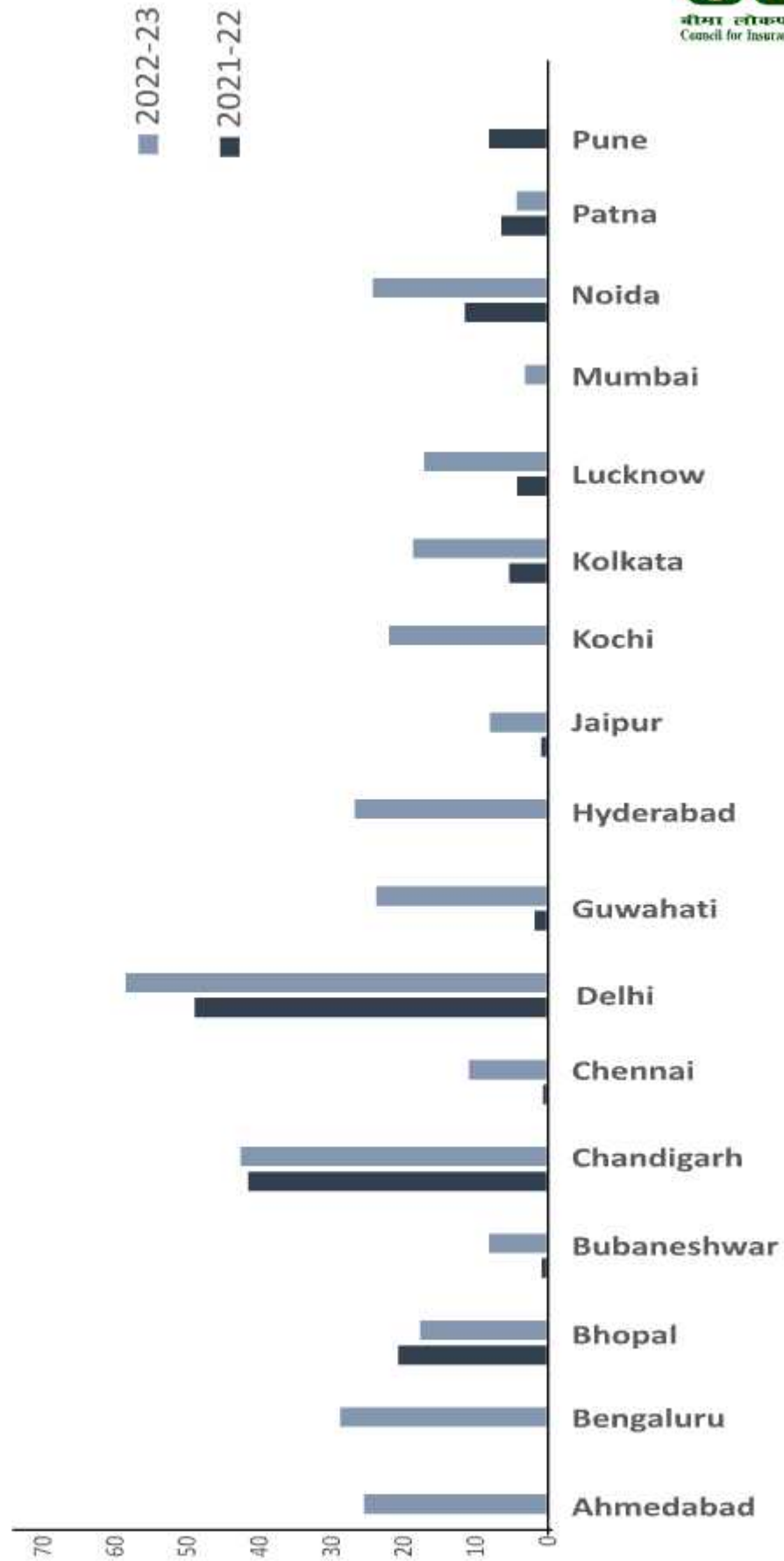
Complaints Received & Disposal statement for the period from 01.04.2021 to 31.03.2022

STATEMENT LIGIHI  
LIFE, GENERAL & HEALTH INSURANCE

Name of the centre	Total No of Complaints			Complaints disposed by way of						Mediation to Total Disposed (Excluding NE)
	Dis at the beginning of the year	Received up to March	Total	Recommendations	Awards by complainants	Awards by Ins. Co.	Withdrawal	Non-Entertainable	Total Disposed	
Ahmedabad	1316	5258	6574	39	1202	662	479	4067	6399	1.67
Bengaluru	124	1427	1551	0	401	245	146	718	1510	0.00
Bhopal	32	2080	2112	128	206	121	161	1343	1959	20.78
Bhubaneswar	37	1133	1170	4	235	142	56	709	1146	0.92
Chandigarh	348	3569	3917	658	424	484	16	2000	3582	41.59
Chennai	261	2473	2734	7	338	317	261	1521	2444	0.76
Delhi	0	3830	3830	756	43	562	181	2288	3830	49.03
Guwahati	0	582	582	5	126	100	37	314	582	1.87
Hyderabad	37	2448	2485	1	392	131	31	1930	2485	0.18
Jaipur	0	1406	1406	8	481	154	183	580	1406	0.97
Kochi	80	2059	2139	2	302	529	92	827	1752	0.22
Kolkata	405	2819	3224	105	672	868	289	1001	2935	5.43
Lucknow	0	1481	1481	20	255	141	46	889	1351	4.33
Mumbai	299	4591	4890	0	977	193	428	1808	3406	0.00
Noida	165	2140	2305	160	632	279	314	667	2052	11.55
Patna	5	983	988	15	88	67	60	758	988	6.52
Pune	1314	2668	3982	171	737	870	293	629	2700	8.26
<b>Total</b>	<b>4423</b>	<b>40947</b>	<b>45370</b>	<b>2079</b>	<b>7511</b>	<b>5865</b>	<b>3023</b>	<b>22049</b>	<b>40527</b>	<b>11.25</b>

Name of the centre	Mediation to Total Disposed (Excluding NE)	
	2021-22	2022-23
Ahmedabad	1.67	25.54
Bengaluru	0.00	28.83
Bhopal	20.78	17.75
Bhubaneswar	0.92	8.26
Chandigarh	41.59	42.67
Chennai	0.76	11.05
Delhi	49.03	58.59
Guwahati	1.87	23.90
Hyderabad	0.18	26.84
Jaipur	0.97	8.09
Kochi	0.22	22.13
Kolkata	5.43	18.71
Lucknow	4.33	17.21
Mumbai	0.00	3.28
Noida	11.55	24.37
Patna	6.52	4.44
Pune	8.26	9.34
<b>Total</b>	<b>11.25</b>	<b>22.40</b>

**Percentage of Complaints settled through Mediation (Excluding NE)**  
**Center wise & Year wise**  
**(FY 2021-22 & FY 2022-23)**



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

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#### LIFE

- A significant portion of the complaints pertaining to Life branch continues to be mis-selling to the less-educated, the financially less savvy and the elderly. (Received under under 13 (1)(d) Insurance Ombudsmen Rules 2017 amended till date.) This account for 58% of the total entertainable complaints disposed off in the year.
- Mis selling with attractive & false promises by intermediaries should be dealt with firmly.
- In Life Insurance the Free Look period of 15 days and the mechanism of Pre Purchase Verification Call should be effectively implemented in letter and spirit.
- More responsible matrix for making the proposed insured understand the terms and conditions of the Insurance Policy being offered to him/her.
- Information sharing about the policy terms & conditions with the insured is required in the following situations which will reduce the instances of misselling.
  - Banc assurances
  - Life or Accident covers purchased concurrently with Loans
  - Group Insurance Policy purchased by account holders of banks
  - Where banks act as an intermediary for Insurance wing of the Group
  - When purchase of new Policy is made from proceeds of earlier policy which has matured

#### NON-LIFE

- In General Insurance sector major claims were reported from Motor Insurance
- It is observed that the maximum number of complaints are under 13 (1)(b) - any partial & total repudiation of claims by the insurer. This account for 83.52% of the total entertainable complaints disposed off in the year.

#### HEALTH

- It was observed that in Health Insurance Sector the large number of cases pertained to Mediclaim specially of Covid-19 cases.
- The criticality of correct health declaration, need for declaration of past ailments, treatments and claims, and the consequence of rejection of claims and cancellation of the policy in the eventuality of discovery of misrepresentation, need to be more strongly and categorically communicated in all the sales literature and in the policy-bonds most prominently and preferably in different colored ink.
- Medical examination in all cases above a certain age must be incorporated as a mandatory requirement, particularly in those proposals wherein even simple life-style conditions like HTN, diabetes, or Arthritis even at age 65-70 are “not disclosed”.



- At the time of renewal of health policies or portability of Health Insurance policies, need for fresh proposal form should be dispensed with.
- The policies issued under the Bank Assurance Channels as a collateral securities in case of loans & advances, policy holder should be made adequately informed about the terms and conditions of the insurance plan which is being issued to him/her.
- It is observed that the maximum number of complaints are under 13 (1)(b) - any partial & total repudiation of claims by the insurer. This account for 93.14% of the total entertainable complaints disposed off in the year.
- A copy of the signed proposal form should be shared with the customer immediately.
- When the claim is rejected – short paid ,the grievance department of the insurer should re-examine the stand taken by their TPA and analyse the cause of complaint and if required may give independent decision/opinion.

#### **GENERAL SUGGESTIONS**

- The encouraging development is the readiness on the part of a majority of the insurers to consider conciliation settlements wherever possible in place of contests.
- An oddity that lies in SCN (Self Contained Note) is standard replies irrespective of content of complaints and references of judgments of different court of Laws.
- Many Insurers do not mention the address of Insurance Ombudsman in their Insurance policy or if printed, it is not prominent.
- Timely flow of the SCN (Self Contained Note) from respondent Insurer will greatly help in fast disposal of the complaint within the mandated period.
- The proposer should be educated not to give any inaccurate declaration in writing / through audio / video calls etc, signing blank proposal form, leaving blank space etc to avoid being victim of misselling.
- The letter issued viz. repudiation, rejection, closure issued by the insurer should be comprehensive and in simple language.
- Inward Acknowledgment to be sent to customer with basic details such as Name, Mobile No. Email, Place of customer Residence, Name of Insurer & category of the complaint, Inward number to be auto generated. Upon upload of all the required documents by the compliant, system to send alerts to Ombudsmen Office regarding completion of the documents.
- Sensitizing insurance customers through print and electric media on the significance of correct declaration by customers at the time of taking the policy is crucial.
- The role of Grievance Redressal Officer is pivotal hence all insurers should strengthen internal complaint redressal mechanism which will help in reduction of complaint.

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

##### **AHMEDABAD**

Insurance Ombudsman – **Shri Collu Vikas Rao**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	9	3	163	175
Received during the year	1531	350	4097	5978
Disposed during the year	1537	353	4240	6130
Outstanding as at 31-03-2023	3	0	20	23

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	1867	94%
Disposal through Off line hearing	122	6%
Total entertainable complaints	1989	100%

**Centre has disposed off 26% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by Singhvi & Mehta, Chartered Accountants.

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##### **BENGALURU**

Insurance Ombudsman – **Shri Vipin Anand**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	0	0	41	41
Received during the year	470	156	1043	1669
Disposed during the year	470	156	1084	1669
Outstanding as at 31-03-2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	1176	97%
Disposal through Off line hearing	31	3%
Total entertainable complaints	1207	100%

**Centre has disposed off 29% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-2023 was done by M/s Rao & Emmar, Chartered Accountants.

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## BHOPAL

Insurance Ombudsman – **Shri Ravindra Mohan Singh**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	33	11	109	153
Received during the year	1432	295	2009	3736
Disposed during the year	1447	299	2070	3816
Outstanding as at 31-03-2023	18	7	48	73

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	1364	90%
Disposal through Off line hearing	157	10%
Total entertainable complaints	1521	100%

**Centre has disposed off 18% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-2023 was done by M/s BRISKA & Associates, Chartered Accountants.

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## BHUBANESWAR

Insurance Ombudsman - **Shri Manoj Kumar Parida**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	0	8	16	24
Received during the year	643	317	551	1511
Disposed during the year	643	325	567	1535
Outstanding as at 31-03-2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	341	61%
Disposal through Off line hearing	216	39%
Total entertainable complaints	557	100%

**Centre has disposed off 8% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-2023 was done by M/s C. K. Prusty & Associates, Chartered Accountant.

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**CHANDIGARH**

Insurance Ombudsman – **Shri Atul Jerath**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	185	31	119	335
Received during the year	2167	599	2283	5049
Disposed during the year	2310	601	2261	5172
Outstanding as at 31 03 2023	42	29	141	212

<b>Disposal of Entertainable Complaints</b>		
	No of complaints	% of complaints
Disposal through online hearing	2221	96%
Disposal through Off line hearing	104	4%
Total entertainable complaints	2325	100%

**Centre has disposed off 43% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-2023 was done by N. Kumar Chhabra & Co., Chartered Accountant.

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**CHENNAI**

Insurance Ombudsman - **Shri Segar Sampathkumar**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	40	42	208	290
Received during the year	1016	336	1815	3167
Disposed during the year	1056	378	2023	3457
Outstanding as at 31 03 2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	No of complaints	% of complaints
Disposal through online hearing	1385	87%
Disposal through Off line hearing	208	13%
Total entertainable complaints	1593	100%

**Centre has disposed off 11% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by M/S Vaithisvaran and Co. LLP, Chartered Accountants.

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## DELHI

Insurance Ombudsman - **Smt. Sunita Sharma**

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

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	0	0	0	0
Received during the year	2635	661	1961	5257
Disposed during the year	2635	661	1961	5257
Outstanding as at 31-03-2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	1653	75%
Disposal through Off line hearing	564	25%
Total entertainable complaints	2217	100%

**Centre has disposed off 59% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by K G Somani & Co LLP, Chartered Accountant, New Delhi.

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## GUWAHATI

Insurance Ombudsman – **Shri Somnath Ghosh**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	0	0	0	0
Received during the year	395	187	244	826
Disposed during the year	395	187	244	826
Outstanding as at 31-03-2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	532	80%
Disposal through Off line hearing	129	20%
Total entertainable complaints	661	100%

**Centre has disposed off 24% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by R M Kothari & Co., Chartered Accountant.

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## HYDERABAD

Insurance Ombudsman –Shri N Sankaran

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2022	0	0	0	0
Received during the year	641	114	930	1685
Disposed during the year	640	114	930	1684
Outstanding as at 31-03-2023	*1	0	0	*1

\* Legal Case

<b>Disposal of Entertainable Complaints</b>		
	No of complaints	% of complaints
Disposal through online hearing	802	94%
Disposal through Off line hearing	55	6%
Total entertainable complaints	857	100%

**Centre has disposed off 27% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by Raju & Prasad, Chartered Accountants.

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## JAIPUR

Insurance Ombudsman –Shri R D Sharma

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	LIFE	NON-LIFE	HEALTH	TOTAL
Opening Balance as at 01-04-2022	0	0	0	0
Received during the year	679	295	937	1911
Disposed during the year	679	295	937	1911
Outstanding as at 31-03-2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	No of complaints	% of complaints
Disposal through online hearing	873	78%
Disposal through Off line hearing	240	22%
Total entertainable complaints	1113	100%

**Centre has disposed off 8% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by Vinod Singhal & Co. LLP Chartered Accountant.

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## ERNAKULAM (Kochi)

Insurance Ombudsman –Mr G Radhakrishnan

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	104	42	241	387
Received during the year	549	311	1634	2494
Disposed during the year	634	318	1781	2733
Outstanding as at 31 03 2023	19	35	94	148

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	1387	100%
Disposal through Off line hearing	0	0%
Total entertainable complaints	1387	100%

**Centre has disposed off 22% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by the Elias George & Co., Chartered Accountant.

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## KOLKATA

Insurance Ombudsman –Ms. Kiran Sahdev

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	142	21	126	289
Received during the year	1449	143	1146	2738
Disposed during the year	1591	164	1272	3027
Outstanding as at 31 03 2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	2262	84%
Disposal through Off line hearing	442	16%
Total entertainable complaints	2704	100%

**Centre has disposed off 19% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by M/s Chaturvedi & Co., Chartered Accountant.

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## LUCKNOW

Insurance Ombudsman - **Shri Atul Sahai**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	100	4	26	130
Received during the year	1332	371	786	2489
Disposed during the year	1432	375	812	2619
Outstanding as at 31-03-2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	186	22%
Disposal through Off line hearing	674	78%
Total entertainable complaints	860	100%

**Centre has disposed off 17% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by S. N. Kapur & Associates, Chartered Accountant.

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## MUMBAI

Insurance Ombudsman – **Shri B S Pandya**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	197	76	1211	1484
Received during the year	1284	313	3309	4906
Disposed during the year	1184	276	2957	4417
Outstanding as at 31-03-2023	297	113	1563	1973

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	1913	75%
Disposal through Off line hearing	651	25%
Total entertainable complaints	2564	100%

**Centre has disposed off 3% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by L.S.Nalwaya & Co., Chartered Accountant.

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## NOIDA

Insurance Ombudsman – Shri **Bimbadhar Pradhan**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	124	33	96	253
Received during the year	1332	427	1218	2977
Disposed during the year	1432	454	1247	3133
Outstanding as at 31-03-2023	24	6	67	97

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	146	9%
Disposal through Off line hearing	1471	91%
Total entertainable complaints	1617	100%

**Centre has disposed off 24% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by Anil Chadha & Associates, Chartered Accountant.

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## PATNA

Insurance Ombudsman – Smt. **Susmita Mukherjee**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	0	0	0	0
Received during the year	778	381	403	1562
Disposed during the year	778	381	403	1562
Outstanding as at 31-03-2023	0	0	0	0

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	293	50%
Disposal through Off line hearing	293	50%
Total entertainable complaints	586	100%

**Centre has disposed off 4% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by Anand Rungta & Company, Chartered Accountant.

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**PUNE**

Insurance Ombudsman - **Shri Sunil Jain**

The Complaint statistics of the centre for the financial year 2022-23 is as follows –

<b>Disposal of Total Complaints</b>				
	<b>LIFE</b>	<b>NON-LIFE</b>	<b>HEALTH</b>	<b>TOTAL</b>
Opening Balance as at 01-04-2022	263	95	924	1282
Received during the year	1453	188	1507	3148
Disposed during the year	914	199	1523	2636
Outstanding as at 31-03-2023	802	84	908	1794

<b>Disposal of Entertainable Complaints</b>		
	<b>No of complaints</b>	<b>% of complaints</b>
Disposal through online hearing	1695	85%
Disposal through Off line hearing	307	15%
Total entertainable complaints	2002	100%

**Centre has disposed off 9% of entertainable complaints through recommendation (Mediation)**

The audit for the Annual Accounts for the financial year 2022-23 was done by A. R. Sulakhe & Co., appointed Chartered Accountant.

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



जीवन सेवा अॅनेक्स, तीसरी मंजील, एस. व्ही. रोड, सांताक्रुज (प.), मुंबई 400 054.  
Jeevan Seva Annexe, 3rd Floor, S. V. Road, Santacruz (W), Mumbai - 400 054.

website : [www.cioins.co.in](http://www.cioins.co.in)