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Notification for engagement of personnel having experience in Life insurance industry as Specialist (Life) and personnel having experience in General (including health) insurance industry / Offices of Independent Indian Insurance TPAs as Specialists (Non-life) in the Offices of Insurance Ombudsman on Contractual Basis

1. Office of the Council for Insurance Ombudsmen (OCIO) invites applications from personnel (retired / voluntarily retired / resigned) having experience of working in Life / General (public and private including health) Insurance Companies / offices of Independent Indian Insurance TPAs for empanelment and engagement as Specialists (Life / Non-life) on contractual basis in the Offices of the Insurance Ombudsman, herein after referred to as "Specialists"

2. Offices of Engagement

Specialists (Life / Non-life) shall be considered for empanelment for the vacancies arising on or after 01.03.2026 at the following Offices of the Insurance Ombudsman depending upon requirements in each office in each segment (Life / Non-Life). An applicant can apply for engagement at only one of the following Offices of Insurance Ombudsman

Offices of Insurance Ombudsman		
Ahmedabad	Bengaluru	Bhopal
Bhubaneswar	Chandigarh	Chennai
Delhi	Guwahati	Hyderabad
Jaipur	Kochi	Kolkata
Lucknow	Mumbai	Noida
Patna	Pune	Thane

a) Vacancies – The number of vacancies may vary with each office of the Insurance Ombudsman as per need of the office. On selection, candidates will be empanelled in the order of merit and may be engaged depending on the need which may arise during next two years at the Office of Insurance Ombudsman (OIO) or till the date of publication of the advertisement for engagement of the next batch of Specialist (Life/Non-Life) whichever is earlier.

b) Posting

On final selection, the candidate shall be empanelled as Specialists (Life / Non-life) and shall be considered for engagement from the empanelled list only to the Office of the Insurance Ombudsman for which he/she has applied as and when need arises. No requests for change of place of engagement will be entertained for any reason whatsoever, at a later stage. However, the Dy./Secretary General reserves the right to post the Specialists (Life / Non-life) to any other



Office of the Insurance Ombudsman as per the needs of office. In such occasion, no expenses for taking up the engagement /travelling/ accommodation at new office will be reimbursed to the Specialist.

3. Nature of Engagement

The engagement of eligible personnel (retired / voluntarily retired /resigned) having experience in Life / General (including health) Insurance companies/ Independent Indian Insurance TPA as Specialists (Life / Non-life) shall be need based and purely on contractual basis.

4. Eligibility Conditions:

Age	Minimum age – not less than 40 years and maximum age not more than 62 years as on the last date for submission of application.
Experience	<ol style="list-style-type: none">1. Minimum 10 years' experience as an officer in insurance companies(Life or Non-life including health)/ in Office of Independent Indian Insurance TPAs in India .2. Has worked in CRM/ Policy Servicing / Claims/ Legal department/customer grievances redressal operations/underwriting/administration in branch or unit level in Life/Non-Life(including health) Insurance/Office of Independent Indian Insurance TPAs and proficient in computer(MS Office) and drafting skills.3. Retired/resigned/voluntarily retired Officers whose last assignment as a confirmed officer, in scale equivalent to scale II, III or IV in the Public Sector Insurance Companies will be considered.4. Retired/resigned/voluntarily retired Officers from Private Insurance Sector with experience of 10 years in Insurance company and retired/resigned/voluntarily retired Officers from Offices of Independent Indian Insurance TPAs with experience of 10 years will be considered. They may be fixed in the minimum scale i.e. in the scale II of Specialist. However, depending on their job profile, responsibility handled and work experience, Dy/Secretary General has the final authority to decide/modify scale of such officer from private insurance sector. * TPA means "Third Party Administrator" as defined under the Insurance Regulatory and Development Authority of India (third party administrators- health services) regulations, 2016 as amended from time to time.
Vigilance	Personnel who have been removed from services due to disciplinary / vigilance proceedings are not eligible to be considered for engagement as Specialists (Life / Non-life).
Other Information	All applicants are required to necessarily submit a document issued by the employer stating specifically the experience, date of retirement / voluntary retirement / acceptance of resignation and the scale / cadre / designation from which the applicant has retired / voluntarily retired/ resigned. Candidates who are working as Specialists/have worked as Specialists are not eligible to apply.



5. Tenure of Engagement

A) The term (tenure) of engagement shall be for a period of one year from the date of engagement or up to 65 years of completed age of the Specialist, whichever is earlier.

B) The Contractual engagement may be renewed for a period up to a year, subject to satisfactory performance as well as suitability of the engaged Specialist and need of the office, maximum on two occasions. The upper age limit for contractual engagement of Specialist (Life/Non-Life) till the time one will remain engaged, in no case shall cross 65 years of age of the concerned Specialist. Such renewal shall be decided at the sole discretion of the Dy./Secretary General at the office of the CIO.

6. Termination of Engagement

The contractual engagement can be terminated by either party i.e. the Office of the CIO on recommendation of the concerned Office of the Insurance Ombudsman or the Specialist (Life / Non-life) by giving 15 days prior notice in writing or by payment of proportionate remuneration in lieu thereof at any time during the period of contractual engagement, without assigning any reasons whatsoever.

Dy/ Secretary General reserves the right to waive the notice period.

7. Job Profile:

The Specialists (Life / Non-life) will be required to

- (i) Attend to Life / General insurance including health insurance related complaints received in the Office of Insurance Ombudsman
- (ii) Attend to grievances promptly in person/over phone/e-mail
- (iii) Arrange and conduct hearings
- (iv) Prepare draft awards and
- (v) Attend to any other assignment delegated by the Officer-in-Charge of the Office of Insurance Ombudsman.

The Specialists (Life / Non-life) shall also be required to assist the Insurance Ombudsman in deciding the complaints fairly and conclusively. The Specialists (Life / Non-life) shall follow the instructions of his / her seniors in the office. Specialist should maintain the confidentiality of the data and matters handled in the offices of Insurance Ombudsman. They would be required to consent to needful clauses in this regard.

8. Remuneration:

Remuneration payable to the personnel on engagement as Specialist (Life/Non-life) shall be as follows:



Scale of Specialist	Fixed Remuneration (Per month)	Amount of incidental
II	55000/- (Rupees Fifty-Five Thousand only)	Rs. 10,000/- per month for Ombudsman centres of Metro cities and major cities (i.e. OIOs of Ahmedabad, Bengaluru, Chennai, Delhi, Hyderabad, Kolkata, Mumbai)
III	65000/- (Rupees Sixty-Five Thousand only)	Rs.7000/- per month-For other cities (Ombudsman centres)
IV	75000/- (Rupees Seventy-Five Thousand only)	

Specialist (Life) and Specialist (Non-Life) will be offered engagement in any of the remuneration scale stated above. The above stated remuneration shall be effective from 01.03.2026

Fixed Remuneration is defined as the amount which is payable to the Specialist (Life/Non-life) during the first year of engagement applicable to his/her Scale of Specialist in which they are placed (e.g. an officer of public sector insurance company retired in scale II as confirmed officer will be offered scale II of Specialist.) This does not include the amount of incidental.

On Completion of the initial tenure of Engagement, depending upon satisfactory performance, if the contract is renewed for 2nd year, the Remuneration of the Specialist (Life/Non-life) shall increase @ 10% of the Fixed Remuneration and if renewed for 3rd year, the Remuneration of the Specialist (Life/Non-life) shall increase @ 12% of the Fixed Remuneration

No other benefits/allowances (that are payable to regular Officers posted on deputation from Life/General Insurance Public Sector Companies in the Office of the Insurance Ombudsman) shall be payable to the Specialists (Life / Non-life) during the tenure of contractual engagement.

The remuneration and incidentals payable shall be subject to deduction of appropriate taxes at source as per rules of the Central/State Government applicable to the centre where the Specialist (Life/Non-Life) is posted on engagement.

Where the Specialist joins anytime during the month other than 1st day of the month or where the Specialist exits from contractual service before completing the calendar month, remuneration including incidentals shall be payable on proportionate basis for the actual number of days of service completed by the Specialist for the month (intervening holidays/eligible leave observed by the office included).In case of resignation where notice period is not served and also in cases of termination of Specialists, payment of incidentals for that month will be deducted in full.

9. Selection Procedure

The selection procedure will consist of the test in computer (MS Office) & drafting skills, followed by interview.

- a) Portal for applying for the post of Specialist will be available on our website www.cioins.co.in
- b) Applicant has to submit the application through online mode only.
- c) After successful submission of application, applicant will be intimated through e-mail on his/her registered e-mail id.



d) Eligible candidates will be called at the respective centre for physical verification of the documents submitted by him/her online.

e) Once documents are verified and found in order, the candidates will be informed about the conduct of (a)proficiency test in computer (MS Office) & drafting skills and (b) personal interview, which will be conducted at the respective centre of the Office of the Insurance Ombudsman. Candidates who have passed exams viz. Licentiate/diploma of III, Associate and Fellowship of Insurance Institute of India/MBA(Insurance) will be given preference

f) The interview will be conducted either in person or in virtual mode.

g) The Dy./Secretary General (CIO) shall constitute a selection committee for Interview.

h) The Dy./ Secretary General, (CIO) reserves the right to restrict the number of candidates to be called for Interview.

The score for Insurance Qualification, Proficiency Test and Interview will be given as shown in table below.

Sr. No.	Evaluation Criteria	Marks
1	Weightage for Insurance Qualification (Highest qualification will be considered) Licentiate/Diploma from Insurance Institute of India (max. 3 marks) Associate of III Fellowship from III/MBA Insurance from recognised university	3 6 10
	Maximum Marks for Weightage for Insurance Qualification	Max.10
2	Proficiency test in computer (MS Office) and drafting skills	Max.10
3	Interview	Max.30
	Total	Max.50

i) Candidates shall be empanelled as per merit list prepared, based on the total marks obtained in Insurance Qualification, proficiency test and on the performance in the interview.

On conclusion of the interviews, the Office of CIO shall prepare a separate merit list of Specialists (Life) and Specialists (Non-Life) respectively, for each Office of Insurance Ombudsman for the candidates selected for empanelment based on the total marks scored [Insurance Qualification + Proficiency test in computer (MS Office) & drafting skills +Interview]. The decision of the Dy./ Secretary General (CIO) shall be final in this regard.



j) Such empanelled merit list will be valid only for a period of maximum two years from the date of approval of the Merit List by the Competent Authority or till the date of publication of advertisement for engagement of the next batch of Specialist (Life / Non-life), whichever is earlier.

k) Empanelment in merit list referred to in para "i" does not necessarily mean that the candidate will be offered engagement. Engagement of empanelled candidate as a Specialist shall occur as and when the need of their engagement arises at the respective Office of Insurance Ombudsman centre in the order of merit.

l) Such eligible candidates whose names appear in the empanelled merit list and have not been engaged as Specialist (Life / Non-life) will have no right or preference for engagement or selection at the end of the validity period of the Merit List or at the time of selection of a fresh batch of Specialist (Life / Non-life). However, such candidates can reappear for fresh empanelment process.

m) Such empanelled personnel cannot claim gainful engagement in the OIO at any point of time.

10. Leave

During the period of contractual engagement, the Specialist (Life / Non-life) shall be eligible for 1 (one) day Leave for every 15 days at work (including Saturday, Sunday, holidays and eligible leave) of contractual engagement. Leave cannot be carried forward to the next year in case of renewal of contract. Unutilized leave may be encashed before the end of the contract year. The fixed monthly remuneration applicable for that contract year without incidental will be taken for calculation. Encashment of un-availed portion of leaves shall not be paid in case of dismissal, resignation or any other form of Termination

Any absence in the office without eligible leave will be treated as loss of pay on the principle of 'no work, no pay' and no remuneration including incidentals are payable for this period of absence. Further if the Specialist (Life/nonlife) remains absent for one month or more, termination of contract will be considered on merit.

If Specialist (Life / Non-life) avails of accrued leave to his / her credit or remains absent after submitting his resignation letter or after issue of termination letter during the notice period of 15 days then the notice period shall stand extended to the extent of the leaves or absence period availed.

Saturdays, Sundays and Holidays under Negotiable Instrument Act,1881, whether intervening, prefixed or suffixed to entitled leave shall not be treated as Leave. However, if a Specialist remains absent from office, without having leave to his/her credit, then all intervening Saturdays/Sundays and holidays under Negotiable Instrument Act 1881, will also be treated as absence from office and the entire period of absence from office will be treated as loss of pay and no remuneration including incidentals will be payable for the period of absence.

All Specialist (Life / Non-life) shall mark their attendance everyday as per prevailing system of marking attendance in the office (including electronic means).

11. Working Hours:

The Specialist (Life / Non-life) will have to work for 7 $\frac{1}{2}$ hours a day with lunch break of 30 minutes on all workings days from Monday to Friday. The exact office hours of the Specialist (Life / Non-life) shall be as per the office Hours followed by the Office of the Insurance Ombudsman to which he/she stands posted.



12. Conduct and Discipline:

A Specialist (Life / Non-life) who displays inefficiency or indolence or who knowingly/unknowingly does anything detrimental to the interests of the Office of the Insurance Ombudsman or causes financial loss to the Office of the Insurance Ombudsman by his/her acts or who commits a breach of discipline or is found guilty of any other act prejudicial to good conduct or is detained in custody for a period exceeding 48 hours shall, on the recommendation of the Insurance Ombudsman or the Officer-in-Charge of the Office of the Insurance Ombudsman, be liable for imposition of the following penalties by the Engaging Authority:

- a) Termination of contractual engagement without any prior notice.
- b) Recovery of remuneration (fixed and incidentals) or such other amount due to him and/or the loss caused to the Office of the Insurance Ombudsman.

13. How to Apply

- i) Applications have to be submitted online through Specialist recruitment portal for which link is available on our website www.cioins.co.in (under tab “Engagement of Specialist”)
- ii) Physical applications will not be accepted.
- iii) Last date for receipt of application is 18.02.2026 till 17.30 Hrs IST.

14. General Information.

1. The candidate eligible for empanelment as Specialists (Life / Non-life) will be called for physical verification of documents at the respective centres through e-mail intimation.
2. Such candidates should bring original copies of the documents along with one set of self-attested copies of all documents uploaded by him/her for verification along with the physical copy of the application submitted by him/her.
3. Only on verification of such documents the candidates will be selected for the proficiency test and interview. The scale / designation / cadre of the eligible candidate at the time of retirement / voluntary retirement / resignation and date of retirement / voluntary retirement / acceptance of resignation should be explicitly mentioned in the document.
4. The contractual engagement of Specialists (Life/Non-life) will be governed by the “Instructions for contractual engagement of (i) Personnel having experience in Life Insurance Industry as Specialist (Life) and (ii) Personnel having experience in General (including health) Insurance Industry/Offices of Independent Indian Insurance TPAs as Specialist (Non-Life) in the Offices of Insurance Ombudsman, 2026” as amended from time to time.

The Dy./Secretary General is the Competent Authority for all matters and he reserves the right to modify / alter any/all of the eligibility conditions for engagement of Specialists on contractual basis.