



Complaint Redressal in Insurance Sector

Insurance Regulatory Development Authority (IRDA) has mandated all insurance companies to have an effective grievance handling system which needs to be specified in their policy document. Based on the grievance handling system in Insurance sector, we advise:

1. The consumer in case of any complaint is advised to write his complaint by letter/email to the concerned insurance company. All the insurance companies are required to provide contact details of their Grievance Redressal Officer on the policy documents, web-site etc. The complaint may be submitted in written form and the acknowledgement obtained. The complaint is required to be redressed within 15 days of the receipt of the complaint.
2. In case of no response within 15 days or un-satisfactory response, the consumer is advised to escalate the complaint through IRDA grievance Redressal cell through their toll free number 155255 or through email complaints@irda.gov.in or through Integrated Grievance Management System (IGMS) of IRDA deployed at www.igms.irda.gov.in. IRDA normally forwards the complaint to the concerned insurance company. The complaint if being sent by letter or fax, may be sent to Consumer Affairs Department.

Insurance Regulatory and Development Authority
3-5-817/818, United India Towers, 9th floor Hyderguda,
Basheerbagh, Hyderabad – 500 029 , Fax no. 040-66789768

The Complaint registration process through IGMS involves the following **TWO SIMPLE steps**

- Step 1 : Register yourself by entering your details
 Step 2 : Register your complaint and view its status

3. In case the consumer still does not get any response within 30 days of the complaint or gets un-satisfactory response, the consumer may approach Insurance Ombudsman as per stipulated jurisdiction. The award of Insurance Ombudsman is to be complied by Insurance Company within 15 days. However, the Insurance Ombudsman cannot take cases where the value of claims exceeds Rs. 20 lakhs. The Ombudsman shall pass an award within three months of receipts of the complaint and the award is binding on the insurance Company. The time limitation for filing a complaint with Insurance Ombudsman is one year from the date of which either the insurer is responded or should have responded after receipt of the complaint.
4. In case the consumer still feels aggrieved from the awards of Insurance Ombudsman, the consumer can file a case with District Consumer Forum or if the value of claim exceeds Rs. 20 Lakhs, the consumer can file a case with State Consumer Redressal Commission.

STATE CONSUMER HELPLINE
KNOWLEDGE RESOURCE MANAGEMENT PORTAL
 Centre for Consumer Studies, Indian Institute of Public Administration,
 New Delhi
Phone - (011) 23705055 , 23705054 , FAX - (011) 23705054
 Email - schkrmp.iipa@gmail.com
 Website - www.consumereducation.in, www.consumeradvice.in

Following is the benchmark as specified by IRDA to be followed by Insurance Companies to deal effectively with various types of complaints/ services:

Sl. No	Service	Maximum Time
I. General- Life Insurance/ General Insurance		
1	Processing of proposal and Communication of decisions including requirements/issue of Policy/Cancellations	15 Days
2	Obtaining copy of the Proposal	30 Days
3	Post policy issue service requests concerning mistakes/ Refund of proposal deposit and also Non-Claim related service requests	10 Days
4	Acknowledging a Grievance	3 Days
5	Resolving a Grievance	15 days
II. Life Insurance		
1	Surrender Value/Annuity / Pension processing	10 Days
2	Maturity claim / Survival Benefit / Penal interest not paid	15 Days
3	Raising claim requirements after lodging the Claim	15 Days
4	Death Claim settlement without Investigation requirement	30 days
5	Death Claim settlement / Repudiation with Investigation requirement	6 months
III. General Insurance		
1	Survey report submission	30 Days
2	Insurer seeking addendum report	15 Days
3	Offer of Settlement/ Rejection of Claim after receiving first/ addendum survey report	30 Days

STATE CONSUMER HELPLINES

GUJARAT
 1800-233-0222,
 079-27489945 / 46
MADHYA PRADESH
 155343,
 0755-2559778
ORISSA
 1800-345-6724, 1800-3456760,
 0674-2351990, 0674-2350209

TAMIL NADU
 044-28592828
BIHAR
 1800 -345- 6188
RAJASTHAN
 1800 -180- 6030
MAHARASHTRA
 1800 -22- 22 62