Consumer Affairs Department

The IRDA established the Consumer Affairs Department to take care of the following portfolios:-

Redressal of Grievances (Life and Non-Life)

The Grievance Cell looks into the complaints from policyholders against life and non­ life insurance companies. Prospects and policyholders are advised to first file their complaints with the respective insurance companies. The Grievance Cell facilitates redressal by taking up the complaints with the company. Where required, investigations and enquiries are carried out by IRDA.

IRDA has provided an alternative channel for prospects and policyholders to lodge complaints with the Grievance Cell by launching the IRDA Grievance Cell (IGCC). The IGCC receives and registers complaints through a Toll Free Number i.e. 155255. Complainants can also track the status of their complaints through IGCC.

IRDA has recently launched the Integrated Grievance Management system (IGMS). IGMS is a comprehensive solution which not only has ability to provide a centralised and online access o the policyholder but complete access and control to IRDA for monitoring market conduct issues of which policyholder grievances are the main indicators. IGMS is having the ability to classify different complaint types based on pre-defined rules. The system is able to assign, store and track unique complaint Ids and also enable intimation to various stakeholders, as required, within the workflow. The system enables the Target Turnaround Times (TATs) and serves to measure the actual TATs on all complaints. The system has set up alerts for pending tasks nearing the laid down Turnaround Times. Thus, the system will automatically trigger activities at the appropriate time through rule based workflow.

Publicity Awareness Initiatives:

The Department releases advertisements through audio, video and print media to disseminate information regarding the need of insurance, about generic products and grievance redressal channels. The advertisements are released in English, Hindi and various regional languages.

Policyholder Protection Issues/Initiatives:

The department also examines any other issue of relevance to Policyholder Protection and co-ordinates with the respective Regulatory Departments for necessary action.

The Department sponsors Consumer Bodies to conduct seminars to educate prospects or policyholders in matters relating to Life Insurance or General Insurance as and when appropriate proposals are received from them while it also provides fillip to organisations who approach it to prop their research work.

Matters relating to Insurance Ombudsman:

1. Complainants who approach the Authority on Claims related disputes, are advised to approach the Insurance Ombudsman.
2. Representations received against the Order of Insurance Ombudsman/Delay in Ombudsman's Award are taken up with the GBIC.
3. Complaints against Insurance Companies in the matter of non compliance of Ombudsman's awards, are taken up with the insurers. Such complaints originate from both policyholders and the Insurance Ombudsmen.
4. Collation of data on complaints processed/ disposed of by Insurance Ombudsmen. The data received from the GBIC is used for publication in the Annual Report and also for other requirements.
5. Suggestions/inputs given by the Ministry/Ombudsmen in their Annual Reports are useful enough to be taken up with the concerned stakeholders.
6. Analysis of Ombudsmen's Awa r ds.

RTI Matters relating to Policyholder Protection Issues:

RTI applications received are disposed of by responding to RTI applicants within the time stipu late d by RTI Act, 2005.

Orders passed, if any, on the Appeal by the RTI applicant to the First Appellate Authority, IRDA as also the second appeal to Second appeal to the Central Information Commissioner and Orders, if any, passed by him, are attended to with utmost promptness