



भारतीय बीमा विनियामक और विकास प्राधिकरण  
INSURANCE REGULATORY AND  
DEVELOPMENT AUTHORITY OF INDIA

Ref:IRDA/CAD/CIR/MISC./194/11/2015

Date:3.11.2015

To

All Insurers,

**Re: Non compliance of award of Insurance Ombudsman or Order of MACT or Consumer Fora.**

IRDAI has been receiving complaints from policyholders against the insurers regarding non-compliance of Orders/Awards passed by Judicial/Quasi-judicial bodies such as (a)Orders of Consumer Forums (b) Orders of the Motor Accident Claims Tribunals(MACT) and (c) Awards of the Insurance Ombudsmen.

2. Considering the fact that the complainant is already aggrieved, further delay in compliance of the Order/Award by the Insurer causes undue hardship to the complainant.

3. Therefore, IRDAI in exercise of its powers under Section 14(2)(b) of IRDA Act, 1999 hereby advises all the Insurers that

- I. Orders of Judicial/Quasi-judicial bodies should be complied by the Insurer within the time frame stipulated in the order or award and in cases where time frame is not specified in the order/award the order/award should be complied within 60 days of the receipt of the order/award by the Insurer and
- II. In cases where the Insurer prefers an appeal against the order of the judicial/quasi judicial body, such appeal against the order should be preferred within the stipulated time limit as per the rules applicable.
- III. Complainant should be informed in the matter accordingly.

This has the approval of the Competent Authority.

T.S.Naik,  
Joint Director,  
Consumer Affairs Department.