



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

Ref: IRDAI/CAD/CIR/MISC/063/03/2016

Date: 31-03-2016

To

CEOs of All Insurers.

Re: Non-Compliance of Award of Insurance OMBUDSMAN.

IRDAI has been receiving communications from certain Ombudsman bringing to its notice the inordinate delay on the part of the Insurance Companies to implement the orders/awards of the Insurance Ombudsman. Similar complaints have also been received from the aggrieved Policy Holders on the above issue.

Considering the seriousness of the issue, IRDAI in consultation with Legal Department updated the earlier circular Ref: CAD/Insu.Omb/10-11 dated 23.11.2010 and issued a circular Ref: IRDAI/Cir/Misc/194/11/2015 dated 03-11-2015 advising the Insurers as follows:

1. 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
2. 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.
3. The Complainant should be informed in the matter accordingly.

In view of the above and in order to monitor the above aspect, You are advised to submit the following data for review and to place before the competent authority:

1. The List of Ombudsman awards that are pending for compliance for the last 3 years ie., 2013-14, 2014-15 and 2015-16 (Yly.) by 7th of April, 2016 in the attached format.
2. Monthly statement on the status of Ombudsman cases and compliance of its awards by the Insurers, as per the format enclosed, from April 2016 onwards to reach us before 10th of the subsequent month.
3. Monthly statement on the status of court cases as per the format attached to be submitted every month from April, 2016 onwards to reach us before 10th of the subsequent month.

This has the approval of the Competent Authority.

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

747

ANALYSIS OF OMBUDSMAN AWARDS

NAME OF THE INSURER

YEAR	Opening Balance as the beginning of the year		Received during the year		No. of cases for which Appeal preferred		Awards/Cases pending for compliance by Insurers		Duration wise data of pending Awards			
	A		B		C		D (A +B -C)		E		F	
									More than 60 days		Less than 60 days	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
2013-14												
2014-15												
2015-16												

** Reasons for non compliance with regard to each of the awards mentioned at E & F to be provided separately

Name of the GRO
Remarks of the GRO

MLY-9

ANALYSIS OF OMBUDSMAN AWARDS

NAME OF THE INSURER

Month	Opening Balance as the beginning of the Month *		Received during the Month		No. of cases for which Appeal preferred		No. of Awards complied with by the Insurers		Awards/Cases pending for compliance by Insurers			Duration wise data of pending Awards#				
	A		B		C		D		F = A+B-(C+D)			G		H		
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	More than 60 days		Less than 60 days	
2013-14																
2014-15																
2015-16																
2016-17																
Total																

*Total No. of Cases pending as at the end of previous month pertaining to the respective years.
 ** Columns D,F,G &H are to be year year wise.
 # Reasons for non compliance with regard to each of the awards mentioned at G & H to be provided separately

Name of the GRO
 Remarks of the GRO

Statement of Grievance Disposals in Consumer Courts
(To be submitted every Month to Consumer Affairs Department - IRDAI)

Insurers Name								
Registration Number				Date of Registration:				
S.No	Particulars	No. Of cases. Opening Balance as on _____	Addition s during the period	Cases Resolved / Settled			Cases pending as on _____	Total Cases registered upto date during the financial year
				In favour of Policyholder	In favour of insurer	Case dismissed / Rejected		
1	District Forums							
2	State Commissions							
3	National Commission							
4	Civil Court							
5	High Court							
Total								

