



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

Title:Address

Reference No.:--

Date:01/12/2019

Contact information:

To enable effective monitoring of Policyholder protection Regulations and Grievance Guidelines and Turn around times thereby mandated, as well as to create a central repository of industry-wide insurance grievances' data, IRDAI has implemented the [Integrated Grievance Management System \(IGMS\)](#). IGMS provides a gateway for policyholders to register complaints with insurance companies first and if need be escalate them to the IRDAI Grievance Cells. IGMS is a comprehensive solution which not only has the ability to provide a centralized and online access to the policyholder but complete access and control to IRDAI for monitoring market conduct issues of which policyholder grievances are the main indicators. It uses Web interface to ensure that it is accessible at all places and is on real time. It has also a mechanism to capture complaints received in physical as well as email form or voice calls received by IRDAI Grievance Call centre (IGCC).

IRDAI Grievance Call Centre (IGCC) can be accessed through

- o a toll free number **1800 4254 732** for voice calls
- o Or toll free number **155255** for voice calls
- o complaints@irdai.gov.in

The IGCC also provides details of the redressal systems of insurance companies whenever policyholders require them. Further, the IGCC also educates policyholders about the Insurance Ombudsman who provides a channel for fair disposal of complaints falling within the jurisdiction laid down.

How IGMS works: Policy holder needs to login in to igms.irda.gov.in and create a profile for registering a complaint. Policy holders can register one or more complaints. Once the policy holder registers in to IGMS then details of complaint are passed on to respective insurance companies. Policy holder can see the details of the branch offices of the insurance company while registering the complaint. Policy holder receives the confirmation email after registering the complaint along with IRDAI token no which will be used by IRDAI and Insurance Company for tracking of the complaint through IGMS. A complaint registered through IGMS flows to the insurer's system as well as the IRDAI repository. If the complainant is not satisfied with the resolution provided by Insurer, he/she can escalate the complaint for a review by IRDAI for a potential violation of Regulations. All the transactions between the Insurer, Insured and Remarks by IRDAI are visible to the complainant.

Address for communication for complaints by paper/fax:

Insurance Regulatory and Development Authority of India

Consumer Affairs Department – Grievance Redressal Cell.

Sy.No.115/1, Financial District, Nanakramguda,
Gachibowli, Hyderabad – 500 032.