

Ref: 79/CA/INSP/NL/JAN 2011

February 26, 2013

Dr.A.K.Saxena Chairman cum Managing Director The Oriental Insurance Company Limited "Oriental House", A-25/27, Asaf Ali Road, New Delhi – 110 002

Dear Sir,

Re: Inspection of complaint pertaining to M/s. Oriental Insurance Company Limited - January 2011; Complainant: Mr. Arun Kumar Dey - Complaint No.969/OIC/Comp/09-10 - Delay in refund of premium under Health Insurance Policy and delay in resolution of the complaint - Violation of Regulation 10 and Regulation 5 of IRDA PPHI Regulations 2002

We draw your attention to your letter 22.05.2012 in regard to delay in refund of premium under Health insurance Policy and delay in the resolution of the insured's complaint. The competent authority has taken serious note of your company's violation of Regulation 10 and Regulation 5 of IRDA PPHI Regulations 2002.

While no further charges are pressed for the moment, you are specifically advised to scrupulously adhere to IRDA PPI Regulations 2002 in all matters of claim servicing.

The receipt of this letter may be acknowledged.

Yours faithfully,

(Yegnapriya Bharath)

Joint Director

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