15th October, 2020

Ref: IRDAI/CAD/Cir/Misc/255/10/20

To

PSU General Insurance Companies

Sub: Designated Nodal Officers for Ombudsman Offices.

- 1. The Institution of Insurance Ombudsman plays a vital role in providing resolution in timely and cost effective manner. Insurers need to have a greater liaison with every Insurance Ombudsman office in order to ensure that the complaints are disposed of in a timely manner.
- 2. Insurance Ombudsmen have expressed that they are facing difficulties in dealing with cases of PSU General Insurance Companies in the absence of any responsible Officer who can liaison with their Offices to ensure that the self contained note is filed in time and documents/information sought by Insurance Ombudsman is submitted without any delay.
- 3. To ensure proper and timely disposal of complaints, the following procedure shall be adopted by all the PSU general insurance companies:
 - a) Appoint a "Nodal Officer", not below the rank of Deputy Manager for each of the 17 Ombudsman Centres.
 - b) The names /Phone No's including mobile No's / e-mail id's of the Nodal Officers shall be shared with the Ombudsman/ECOL
 - c) The Nodal Officer shall be responsible for placing self contained notes before Insurance Ombudsman within the specified timeline. He/she shall also ensure that all the information/documents called for by Insurance Ombudsman are submitted in a timely manner.
 - d) The Nodal officer shall ensure that the concerned officer of the Insurance Company attend the hearing on the date and time specified by Ombudsman in the notice for hearing.
 - e) The Nodal Officer shall ensure compliance with the recommendation or Award of the Ombudsman as the case may be within the specified timeline, and update the details of compliance in Complaints Management System of ECOI.
 - 4. The Public Sector General Insurance Companies shall designate Nodal Officers for all the offices of Insurance Ombudsman Office latest by 20.10.2020 and

forward the list of the same with contact details (e-mail id, Phone no.) by uploading the same in their website. As and when there is a change in the said list, the same shall be notified to ECOI immediately so as to enable them to keep the list updated at all times. The ECOI shall share the updated list with IRDAI from time to time.

The above procedure shall come into force with immediate effect.

TL Alamelu Member (Non-Life)

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CC to

- 1. All Ombudsman Offices
- 2. ECOI.