



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

IRDA/Life/ Cir/GRV/084/04/2015

23rd April, 2015

To
All Insurers,

Re: Handling of Complaints/ Grievances from Policyholders

Certain instances have come to the notice of the Authority that the complaints/grievances from the policyholders are not handled in the prescribed manner giving rise to aggravated customer dissatisfaction and escalation of the complaints to the higher Authorities. It is also noticed therein that the insurers are found wanting in paying attention, sensitivity and alacrity needed to be shown while attending to the complaints from the policyholders and from other statutory agencies.

Reference is invited to Guidelines For Grievance Redressal By Insurance Companies issued by the Authority vide circular ref: 3/CA/GRV/YPB/10-11 dated 27th July, 2010. Your attention is drawn to Clause 4 of the Guidelines wherein the Grievance redressal system / procedure and the minimum Turnaround Time to be followed by the insurer are laid down. Reference is also invited to Regulation 4 and Regulation 10 of IRDA(Protection of Policyholder's Interest) Regulations, 2002 with respect to Proposal for insurance and Policyholder's Servicing respectively.

All the Insurers are, therefore, once again advised to ensure that the timelines stipulated in the Regulations and the Guidelines as referred above are strictly adhered to while handling the complaints/grievances received from policyholders/ Ministries/Regulators and other statutory agencies. It is also emphasized about the need to review the systems in place to sensitize not only frontline staff but also customer service staff/officials at all levels of the organisation on handling policyholder grievances with seriousness, promptness and empathy to enhance the trust and confidence in the insurance sector.

This has the approval of the Competent Authority.


Joint Director
Life Department