



बीमा विनियामक और विकास प्राधिकरण  
**INSURANCE REGULATORY AND  
DEVELOPMENT AUTHORITY**

Ref.29/CA/Insp/Non-Life/July 2010

January 10 2011

**Shri J.S.Gujral**  
**Chief Executive Officer**  
**Shriram General Insurance Company Ltd**  
**Corporate Office**  
**E-8, EPIP, RIICO,**  
**Sitapura**  
**Jaipur 302 002**

**Re: Inspection of records of Complaint received from Mr.Dhanraj Uchil, Shriram  
General Insurance Co Ltd, Jaipur – Complaint ref.2/SRI/COMP/09-10 – Policy  
No.215063/31/09/000717 – Claim NO.1000/31/09/C/001532**

The Authority has examined your reply dated 13.9.2010 in response to its letter dated 31.8.2010 seeking your explanations in regard to violation of IRDA (Protection Of Policyholders' Interests) Regulations, 2002 while disposing of the above claim. The following violation by your Company is confirmed.

- Regulation 9(5) of IRDA (Protection of Policyholders' Interests) Regulations, 2002 for delay in disposal of the above complainant's claim.

You are required to note that internal claims procedures and processes of your Company should not come in the way of efficient disposal of insurance claims. You are advised to direct the concerned to ensure that the turnaround time for claims disposal conform to the IRDA (PPHI) Regulations 2002. The Authority shall take a more serious view on such complaints reported against your Company in the future.

The receipt of this letter may be acknowledged.

Yours faithfully,

*A.Giridhar*  
**(A.Giridhar)**  
**Executive Director**