



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

Ref: 89/CA/INSP/NL/MARCH 2011

July 23, 2012

Shri. G.Srinivasan
Chairman cum Managing Director
United India Insurance Company Limited
24, Whites Road,
Chennai - 600 014

Dear Sir,

Re: General Inspection of complaint pertaining to M/s United India Insurance Company Limited, Bharuch D.O. - December, 2010; Complainant: Mr.Mahendra H Bhatt - Complaint No.12/UII/COMP/10-11 - Policy No.180600/48/09/36/00001336 - Repudiation of Health Insurance Claim

We draw your attention to your letter of 11.04.2012 explaining the reasons for violation of Regulations 9(1) and 5 of PPI Regulations in regard to the above claim/complaint. The competent authority has noted your company's submission, during the personal hearing on 10th July, 2012, on the various systemic improvements effected by your Company on claims servicing and grievance disposal.

While no further charges are pressed for the moment, you are specifically cautioned on the need to scrupulously adhere to IRDA PPI Regulations 2002 as well as the IRDA's Grievance Redressal Guidelines ref.3/CA/GRV/YPB/10-11, dated 27.07.2010 on claims servicing and resolution of complaints.

The receipt of this letter may be acknowledged.

Yours faithfully,


(Yegnapriya Bharath)
Joint Director