



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

Ref: IRDA/LGL/CIR/MISC/080/12/2009

17<sup>th</sup> December, 2009

**To the CEO's of all  
Life and General Insurers**

**Sub: Submission of database of cases**  
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The IRDA (Protection of Policyholders' Interests) Regulations, 2002 require all insurers to have in place proper procedures and effective mechanism to address the complaints and grievances of the policyholders efficiently and with speed.

There are however, reports of the claims of the policyholders being repudiated resulting in them being forced to challenge the same as also reports of the insurance companies refusing to honour the awards passed by the Ombudsmen.

The Authority is thus keen to review the grievance redressal mechanism of all insurers. Consequently, all insurers are advised to submit the information relating to all the cases filed against them by the policyholders in the various consumer courts (viz., District/State/NCDRC) in the country challenging such repudiation of the claims as also the details of the cases filed by the insurers challenging the awards passed by the Ombudsmen in the different courts.

The information relating to the same shall be provided from January 2009 onwards, in the enclosed format (Annexure-I) and thereafter on a quarterly basis.

*A. Giridhar*

**A. Giridhar  
Executive Director**

**ANNEXURE I**

**CASES FILED BY THE INSURED (POLICYHOLDERS):**

<b>Name of the Insurance Company</b>				
<b>List of cases filed before the various District Forums (State-wise)</b>				
SNo.	Case No. & Case Title	Name of the Court	Grounds of Repudiation	Status as on date
<b>Total pending</b>			<b>Total closed</b>	

<b>List of cases filed before the various State Commissions (State-wise)</b>				
SNo.	Case No. & Case Title	Name of the Court	Grounds of Repudiation	Status as on date
<b>Total pending</b>			<b>Total closed</b>	

<b>List of cases filed before the NCDRC, Delhi</b>			
SNo.	Case No. & Case Title	Grounds of Repudiation	Status as on date
<b>Total pending</b>			<b>Total closed</b>

**CASES FILED BY THE INSURERS AGAINST THE AWARDS OF THE OMBUDSMEN**

<b>Name of the Insurance Company</b>			
<b>List of cases filed before various courts (court-wise)</b>			
SNo.	Case No. & Case Title	Brief facts / grounds of the case	Status as on date
<b>Total pending</b>			<b>Total closed</b>