GRIEVANCE
REDRESSAL POLICY

THE NEW
INDIA
ASSURANCE
CO. LTD.
GRIEVANCE REDRESSAL POLICY

In order to meet the increasing legitimate expectations of customers for better, faster and more effective service, the Company shall constantly endeavour to improve its service delivery standards and capabilities. The Company expects all its Officers and employees to maintain highest standards of integrity and transparency in their transactions with customers, intermediaries and other stakeholders.

A Grievance is a documented manifestation of dissatisfaction of a customer. Such dissatisfaction, if left unaddressed and unresolved, could endanger the lifeline of the Company and erode its image. It is therefore expected that all employees shall devote attention, time and effort at resolving the Grievances of the customers within the framework of the Company's guidelines and the terms of the policy.

OBJECTIVES:

The objectives of the Grievance Redressal Policy are:

a) To develop an organisational framework to resolve Grievances of Customers and other stakeholders
b) To provide the Customers access to immediate, hassle free recourse to have their Grievances redressed
c) To enlighten the Customers on their duties and responsibilities to access benefits due under the policies
d) To establish structured interactions with Customers to elicit information on their expectations
e) To identify systemic flaws in the design and administration of various general insurance products and to seek solutions thereon, and
f) To institute a monitoring mechanism to oversee the functioning of the Grievance Redressal Policy

RESPONSIBILITY FOR REDRESSAL:

The final responsibility for Grievance Redressal rests with the Chairman Cum Managing Director of the Company. The Officer In Charge of a Regional Office, Divisional Office and Branch Office are responsible for resolution of Grievances relating to their respective territory.

The Company expects that Grievance Redressal be time bound and result oriented. Every Grievance is expected to be resolved within a maximum period of fifteen working days.
The Board of Directors of the company shall monitor status and progress of Grievance Redressal and the Regional Grievance Cells shall furnish quarterly report on Grievance Redressal position for submission to the Board.

**DOCUMENTING GRIEVANCES:**

The Grievance Redressal Machinery starts with a proper documentation protocol.

A Grievance is defined as any communication that expresses dissatisfaction about an action or lack of action or about the standard of service / deficiency of service of the Company and/or an intermediary representing the Company. Thus any communication, as defined above - written, verbal or digital - shall be recorded in the Grievance system.

Immediately on receipt of a Grievance, the concerned Office shall send a written communication to the complainant (the person who lodges the Grievance with the COMPANY/), stating the following:

a) Acknowledging his communication

b) Promising necessary action within fifteen working days from the date of receipt of the Grievance

c) The name, address, email id and Phone number of the authority to whom the Grievance has been forwarded (in case the Grievance relates to another office)

d) The name, address, email id and Phone number of the authority to whom the Complainant could escalate the matter if his Grievance is not redressed within the specified timeframe or if he is not satisfied with the action taken.

**STRUCTURE OF GRIEVANCE REDRESSAL MECHANISM:**

The Grievance Redressal machinery would be three tiered with the Corporate Grievance Cell functioning at the apex level, the Regional Grievance Cell at the Regional Office, and the Divisional Grievance Cell at the Divisional Office. While the principal function of the Divisional Grievance Cell would be to redress the Grievances, it is expected the Grievance Cells at the Regional and Corporate level play a more proactive role in not only redressing Grievances, but in minimising their incidence. These two cells shall address Grievance not only in terms of their content, but also in terms of their context, to discern circumstances that give rise to repeated Grievances. The cells at the Corporate and Regional level shall carry out a root cause analysis on the Grievances to provide inputs to the corporate management on product redesign, policy redesign, emulation of best practices, etc.

**REDRESSAL COMMITTEES:**
To provide a meaningful review mechanism and a forum for appeal to the complainants on the decisions taken at operating levels, this policy envisages the constitution of Redressal Committees at various levels as under:

**DIVISIONAL REDRESSAL COMMITTEE:**

The members of the Divisional Redressal Committee (DRC) shall be the same as the members of the Divisional Claims Committee. The DRC shall take up any Grievance where the subject matter of dispute is repudiation of a claim or short payment of a claim or refund of premium. All claims and refunds falling within the financial powers of a Scale II officer and Health claims up to Rs. 100,000 shall be taken up for review by the Committee.

The decision of the Committee shall be by consensus. If there is no unanimity on the decision, the Committee members shall record their assenting and dissenting views on the Grievance and escalate the Grievance to Regional Redressal COMMITTEE.

If the decision is unanimous, the complainant should be informed of the decision and also of the fact that in case the complainant is not satisfied with the decision of the DRC, he can apply for reconsideration of this Grievance to Regional Grievance Cell or to the Office of the Insurance Ombudsman concerned if his case is covered under the Redressal of Public Grievances Rules, 1998. The address of the Regional Grievance Cell and that of the Insurance Ombudsman shall also be furnished in such communication.

**REGIONAL REDRESSAL COMMITTEE:**

The Regional Redressal Committee (RRC) shall comprise of:

- I. The Region In Charge
- II. A retired High Court Judge/ Retired District Judge
- III. An Officer in the rank of Scale V, or if no such Officer is available, an Officer in the rank of Scale IV

The General Manager In Charge of Grievance at the Corporate office shall be the competent authority to constitute the RRC.

The RRC shall take into consideration the following cases:

a) Claims or Refunds exceeding the limits of Scale II Officers and up to the limits of Scale IV Officers, including those which fall within the powers of the Divisional Claims Committee

b) Health claims exceeding Rs 100,000 and not exceeding Rs. 500,000

c) Where the complainant, not being satisfied with the DRC decision, approaches the Regional Grievance Cell for reconsideration

d) Where there is no consensus among the members of the DRC on any Grievance

The RRC shall be convened at least once a month, unless there are no Grievances coming under consideration.
The RRC shall consider the different views of the Divisional office, Surveyor, TPA and Complainant and shall pass an order on the case.

The decision of the Committee shall be by consensus. If there is no unanimity on the decision, the Committee members shall record their assenting and dissenting views on the Grievance and escalate the Grievance to Corporate Redressal COMMITTEE.

If the decision is unanimous, the complainant should be informed of the decision and also of the fact that in case the complainant is not satisfied with the decision of the RRC, he can apply for reconsideration of this Grievance to Corporate Grievance Cell, or to the Office of the Insurance Ombudsman concerned if his case is covered under the Redressal of Public Grievances Rules, 1998. The address of the Corporate Grievance Cell and that of the Insurance Ombudsman shall also be furnished in such communication.

CORPORATE REDRESSAL COMMITTEE:

The Corporate Redressal Committee (CRC) shall comprise of:

a) The General Manager In Charge of Grievance Department at the Corporate Office
b) A Retired Judge of High Court
c) The Deputy General Manager of the concerned Technical Department at the Corporate Office

The CRC shall be constituted by the Chairman cum Managing Director of the Company.

The CRC shall take into consideration the following cases:

a) Claims or Refunds exceeding the limits of Scale IV Officers and up to the limits of Scale VI Officers, including those which fall within the powers of the Regional Claims Committee
b) Health claims exceeding Rs. 500000
c) Where the complainant, not being satisfied with the RRC decision, approaches the Corporate Grievance Cell for reconsideration
d) Where there is no consensus among the members of the RRC on any Grievance

The decision of the CRC shall be by consensus. The CRC shall consider the views of the Regional Office, the Surveyor or the TPA, and those of the complainant and take a decision on the merits of the case. The CRC shall then pass an order on the case.
The complainant shall be informed of the decision of the CRC and also of the fact that in case the complainant is not satisfied with the decision of the CRC, he can apply to the Office of the Insurance Ombudsman concerned, if his case is covered under the Redressal of Public Grievances Rules, 1998.

POWERS AND LIMITATIONS OF THE COMMITTEES:

Any Grievance could be taken up for redressal by the DRC or RRC only if the issue relates to policy or personnel falling under its jurisdiction. An Order passed by the DRC, RRC or CRC shall be complied with by the Office concerned. The Committee concerned shall not consider any Grievance which is barred by Limitation either under the terms of the policy or under law. An amount of Rs. 4000 and Rs. 5000 per sitting can be paid to the nonofficial member of the RRC and CRC respectively.

CUSTOMER FOCUS:

Grievance Redressal Mechanism should not only seek to redress Grievances but also to avoid them.
The company shall endeavour to improve service through constant interactions with the customers to elicit their views on service delivery standards, and to seek their suggestions for improvement. At least one meeting per year shall be held by every Regional Office where retail customers are invited to offer opinions and suggestions on Customer service. Their feedback should be accorded due consideration by implementing their suggestions, wherever feasible.

The company shall take all efforts to abide by and enforce its Citizens’ Charter in all its operations. The company shall respect and enforce Policyholders’ Rights as enshrined in the Regulator’s document. The company shall also abide by the Code of Commitment approved by the General Insurance Council. It is also expected that the company should evolve its code of commitment on specific timelines for deliverables.

All efforts shall be made to leverage Information Technology for providing an easy platform to the customers to lodge grievances, to track the status of grievances, to enlighten them on claims procedures, to provide access to information on whom to contact and to enhance service standards.

The company recognises its duties to customers who may not be inclined to approach through technology enabled channels, and to suit the needs of such customers, it is expected that the company shall establish helpline services to enable them faster access for lodging a Grievance.
Senior citizens of the country require special attention and consideration and the company shall establish a Senior Citizen Cell at the corporate office to focus on issues related to them.

To encourage the spirit of Customer focus and orientation to Grievance Redressal, reward and commendation would be given to the Region which has the best Grievance Disposal rate, in relation to the volume of business handled.

TRANSPARENCY:

Employees are expected to maintain transparency in their communication with the customers. Repudiation letters shall not be cursory, but shall elaborate the reasons on why a claim could not be entertained. Should the customer request to know why any settlement falls short of his claim, the company has an obligation to explain the difference, including providing a copy of the Survey Report, which incidentally, is a right under the Policyholders' Rights.

DPG, IRDA GRIEVANCES:
All coordination with DPG, IRDA, Ministry and other regulatory bodies would be done only by the Corporate Grievance Cell. All offices are expected to clear these Grievances expeditiously.

POWERS OF INTERPRETATION, MODIFICATION:

The Chairman cum Managing Director of the company is vested with the powers to lay down guidelines for the implementation of this policy and to modify procedures stated in this policy, within its overall framework.

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