DFS Highlights Mechanism for Timely Redressal of Insurance Policyholders’ Grievances

Policyholders can Approach Insurer and IRDAI for Redressal of Insurance-Related Grievances

Bima Bharosa is an Integrated Portal for Monitoring Policyholder Grievances across the Insurance Industry

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As insurance adoption accelerates across India, navigating the customer Grievance Redressal Mechanism has become a vital skill for policyholders. To ensure financial security, a clear understanding of the established regulatory grievance channels and recent customer statistics is critical for every policyholder.

The Insurance Regulatory and Development Authority of India (IRDAI) mandates a strict, time-bound process for resolving policyholder issues. Customers facing unfair claim rejections, delays, mis-selling or other service-related issues are advised to follow this defined escalation path:

a.) Insurer level: The Grievance Redressal Officer (GRO) of the insurer is the nodal officer for dealing with grievances. Every office of the insurer is mandated to designate one of its officials as Grievance Redressal Officer. Policyholder Protection, Grievance Redressal and Claims Monitoring Committee (PPGR & CM Committee), constituted by every insurer is the Board-level Committee for ensuring efficient and effective redressal of grievances.

Every grievance received either through a digital interface, direct correspondence or the call centre of the insurer is registered in the Complaints Management System (CMS) of the insurer. The Complaints Management Systems of insurers and the Bima Bharosa Portal are integrated. Insurers must acknowledge the complaint immediately and provide a resolution within 14 days.

b.) IRDAI’s Bhima Bharosa portal: Complainants can register and monitor the redressal of grievances by logging into the Bima Bharosa Portal, which is an integrated portal for monitoring policyholder grievances across the insurance industry by the IRDAI. Policyholders who have complaints against insurers are required to first approach the Complaints/Grievance Redressal Cell of the insurer concerned.

If they do not receive a response from the insurer within a reasonable period of time or are dissatisfied with the response of the company, they may approach the Grievance Redressal Cell in the Policyholders’ Protection & Grievance Redressal Department of the IRDAI. Policyholders can log in to the official IRDA I Bima Bharosa Portal at https://bimabharosa.irdai.gov.in/.

Alternatively, citizens can lodge complaints via the toll-free helpline numbers 155255 or 1800-4254-732, or via email at complaints@irdai.gov.in. Complaints sent through physical letters or emails are also registered in Bima Bharosa Portal. The call centre run by the authority offers multi-lingual support and operates in 12 languages.

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