**STUDY VISIT OF THE DEPARTMENT RELATED PARLIAMENTARY STANDING COMMITTEE ON PERSONNEL PUBLIC GRIEVANCES, LAW AND JUSTICE TO PORT BLAIR**

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**12th JAN, 2024**

1. **What is the existing public grievance redressal system in your Organization? Kindly provide details (both structural/functional and process as well)**

* Customer can lodge a grievance through our website [www.newindia.co.in](http://www.newindia.co.in/) by logging into Customer Login.
* Customer can register a grievance through Bima Bharosa (IRDAI Grievance Portal), link of which is available on our website.
* Once a grievance registered on Bima Bharosa is assigned to the concerned office in CRM, the respective Nodal Officer can view grievance details to proceed further.
* Grievances received through emails, letters, telephone and walk in are registered in Customer Relationship Management (CRM) module.
* An acknowledgement message which is auto-generated goes to the complainant on his / her registered mobile number and email id.
* Dedicated Nodal Officers and Regional Managers are designated to oversee grievance redressal at Regional Offices / Corporate Business Offices / Auto Hubs.

1. **What are the rules/guidelines/instructions issued by the Organization concerning redressal of public grievances?**

* Our Grievance Redressal Mechanism is in accordance with our Board Approved Grievance Redressal Policy and Policy for Protection of Policyholders’ Interests which is available on our website.
* It is ensured that the grievances are resolved within the stipulated TAT of 15 working days and periodic Video Conference meeting are conducted with Regional Offices to discuss escalated grievances for early redressal. .

1. **Is there any nodal wing in your Organization for dealing with the Public Grievances? What is its structure and mandate? Please provide details. Are manuals/instructions being issued by the Organization for the redressal of Public Grievances?**

* At Head Office, we have a Customer Care Department headed by Chief Manager and Grievance Redressal Officer in the rank of Deputy General Manager. At Regional Office / Corporate Business Office / Auto Hub, an officer in the rank of Chief Manager is designated as Grievance Redressal Officer.
* In redressal of grievances, we follow the steps envisaged in the Grievance Redressal Policy.
* All offices are guided by Board approved Grievance Redressal Policy and Policy for Protection of Policy Holder’s Interests which lays down Grievance Redressal Mechanism and various service parameters respectively
* Age wise pendency of grievances is shared on weekly basis with all the Offices for speedy redressal by Head Office.
* Video Conference meetings are held with offices having escalated grievances for review and early redressal. .

1. **Is there a public grievances portal or facility in your Organization to receive/redress public grievances online? If yes, provide details.**

* Yes, we have an online portal i.e. Customer Relationship Management module to receive and redress public grievances.
* It is integrated with Bima Bharosa portal on a real time basis.

1. **Are the grievances also received in your organization through the CPGRAMS portal of the government of India?**

* Yes, we also receive grievances through CPGRAMS portal of the Government of India and they are further referred to the concerned offices for redressal.

1. **If reply to Q.5 above is yes, please clarify whether it is effective to operate two portals simultaneously. Have you considered integrating in-house portal with the CPGRAMS?**

* As we have dedicated officers to attend to the grievances on both portals, it is effective to operate both portals simultaneously.
* No we have not considered integrating in-house portal with the CPGRAMS.

1. **How many Public Grievances are, on average, received every month? What is the average time of disposal of Public Grievances received in your Organization? Is there any process to review the number of pending cases? Can you please provide us with the data relating to a number of grievances instituted and redressed over the past three years?**

|  |  |
| --- | --- |
| No. of grievances received during the period 01.04.2023 to 30.11.2023 | 4508 |
| Monthly Average | 563 |
| Average Time of Disposal | 11.48 days- rounded off to 12 days |

* We regularly monitor pending grievances on the portal at HO level and follow up with the concerned offices for redressal of the grievances within TAT.
* The data relating to the number of grievances received and resolved over the past 3 years is as follows:

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Financial year** | **Outstanding grievances as on 1st April** | **Complaints Received** | **Complaints Resolved** | **Pending as on 31st March** |
| 2020-21 | 20 | 5132 | 5135 | 17 |
| 2021-22 | 17 | 5398 | 5404 | 11 |
| 2022-23 | 11 | 5567 | 5576 | 2 |

1. **Are there Grievance Officers in your Organization? If yes, please provide the details regarding the same. Are the details of Grievance Officers prominently displayed on the organization's website?**

* We have Grievance Officers at Head Office and Regional Office level in our Organization, details of which are available on our website and attached herewith. (ANNEXURE I)

1. **Does your Organization provide an appeal facility if one is not satisfied with the resolution by the Grievance Officer?**

* If a complainant is not satisfied with the grievance resolution provided by Operating Office, he / she can approach Regional Office and then Head Office.
* There is also a mechanism to place a complainant’s grievance before Redressal Committees at R.O. / H.O.

1. **Has the Organization undertaken any systemic reform to address the grievances? If yes, details regarding the same may be provided.**

* We have effectively implemented grievance redressal through regular physical / virtual meetings with the complainants for speedy redressal then and there.

1. **Is there any dedicated day to hear the public grievances in your Organization?**

* We have earmarked Wednesday of every week to hear public grievances.

1. **What action does your organization take against officers who are not dealing seriously with public grievances and have been found avoiding redressal of grievances?**

* All dedicated officers adhere to the guidelines and TAT for grievance redressal as mentioned in our Grievance Redressal Policy.
* As the grievance redressal is monitored at HO level, we have not faced any such instances mentioned above.

1. **Please list your organization's publicity measures to popularize the public grievance redressal system.**

* Our public grievance redressal system is available on our website besides toll free number of our contact center (1800 209 1415) for service requests of customers.
* All publicity banners display Toll Free number for our customers.

1. **What are the various constraints the Organization faces while dealing with the Public Grievances? Please elucidate**.

* Complainants do not fill the requisite fields such as policy number and claim number while registering grievance on Bima Bharosa. In the absence of the same, we are unable to assign the grievances for resolution.
* Complaints register duplicate grievances on the same matter.

1. **Is there any measure to analyze the trend of grievances received by the Organization? If yes, have any remedial measures been undertaken related to policy/procedures to reduce the number of grievances received?**

* Root Cause Analysis of the grievances is conducted and the issues are shared with the concerned technical departments for remedial measures.
* As maximum grievances are pertaining to Health segment, on the basis of Root Cause Analysis shared with the department, the following measure has been initiated.

Health Department is conducting regular Third Party Administrator review on various service parameters. Issues found in servicing of the claims are taken up and instructions are given accordingly to the TPA to take corrective action. This is a regular ongoing process.

1. **How is your organization leveraging technology to make its grievance redressal system more robust?**

* Once a grievance gets registered in system, an auto message goes to the concerned Regional in charge.
* Recently we have started daily alerts via SMS / email for escalated grievances to the concerned Regional in charge for their intervention and grievance redressal.

1. **What is the status of formulating and effectively implementing the citizens' charter, including disclosure of time norms for providing various services to the citizens/clients and details of all levels of grievance redressal machinery in your organization?**

* Citizens’ charter is formulated and displayed on our website. The TATs are mentioned in our Board Approved Policy for Protection of Policyholders’ Interests. Our offices are also sensitized for the same.
* Grievance Redressal Machinery works at all the operational levels. At Business Office and Key Business Office level, the Office In-charge is the Grievance Redressal Officer. At Regional Office/ Corporate Business Office/ Auto Hub one officer at senior level designated as Grievance Redressal Officer attends to the Grievance. At Head Office level, one officer in the rank of Chief Manager is the head of Customer Care Dept and an officer in the rank of Deputy General Manager is designated as the Grievance Redressal Officer.

1. **Whether any review of processes, functions, etc., to foresee areas of dissatisfaction and to improve the satisfaction of internal and external stakeholders, are undertaken? Please elucidate.**

* Root Cause Analysis of the grievances is conducted and the issues are shared with the concerned technical departments for remedial measures.

1. **Also, whether any review of laws, rules, regulations, instructions, and procedures is carried out to simplify the process and make the administration more transparent, accountable, and citizen-friendly undertaken by your organization. Please provide details.**

* We have streamlined our internal processes of handling grievances to ensure prompt and fair resolution. Periodical training is imparted to Customer Care Officers to work on Customer Relationship Management Portal and other aspects of grievance handling. Weekly meetings are conducted with the claimants/customers to hear their grievances and immediate resolution provided. While resolving grievances, we ensure that a detailed communication is sent to the complainant clarifying our stand in accordance with the policy terms and conditions.