

College of Insurance

Insurance Institute of India, Kolkata

Classroom Training Handling Customers Grievances, Cases before Ombudsman, Consumer Cases, Mediation and Arbitration (CT-HCG), (On: 4th September, 2024)

Program Concept and Objectives:

In a service industry like Insurance, the satisfaction of customers is paramount. Despite Insurers taking best efforts to meet their needs, some customers remain unsatisfied for various reasons. The Insurance industry, the Insurance Regulator as well the government have provided multiple agencies/ mechanisms for resolution/ redressal of customer complaints/ grievances based on merits. Many customers utilize these grievance redressal mechanisms available to them. However, the situation reveals that insurers need to pay more attention to their needs and aspirations, and be more sensitive to customer grievances. Insurers should be aware of the working of these mechanisms as well. In this situation, the terms and conditions mentioned in the Policy documents issued to the customers often becomes the basis for the designated authorities to take decisions. Interpretation of the clauses and wording in the Policy need to be seen, taking into account the dictionary meaning, the logical meaning understood by the market, and the circumstances surrounding the disputed terms.

Insurers often have to justify their decisions based on the facts and evidences before the grievance redressal agencies to protect the public money they handle. Insurers should take due care that they do not fall prey to fraudulent and exaggerated claims. Hence efficient handling needs to be done from the side of the insurers to move rationally while taking utmost care of the interests of the customers/ policyholders. Handling the lawyers/ investigators/ surveyors appointed by the Insurer is also very important to dispassionately ensure fairness and effectiveness of the mechanisms.

College of Insurance has designed this program to promote awareness in this area of crucial importance for the industry.

Key Takeaways from the Program:

The program intends to help professionals appreciate the following:

- To be aware of the grievance redressal mechanisms available to Consumers
- To understand the Consumer Protection Act, the Insurance Ombudsman system, Mediation procedures, Arbitration procedures, etc. and the regulations involved
- The importance of handling complaints/ grievances/ legal cases in a fair, just and equitable manner

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- The importance of disposing of the grievances raised within the prescribed time limits after proper review
- To be aware of the steps in handling in-house complaints, complaints to IRDAI, Director of Public Grievances (DPG) and other such statutory authorities
- To be aware how lack of knowledge, negligence and even ex-parte situations can lead to mishandling complaints and cases, jeopardizing the merits.

Participant Profile:

The Program is designed for Executives from Insurance Companies, Law officers, Brokers, Clients' Executives and Surveyors.

Program Coordinator:

Mr. B K Nayak, Principal

033-48078763

Email: bk.nayak@iii.org.in

Program Duration & Timing:

1 day & from 10.00 a.m. to 05.00 p.m.

Program Fees:

- **Non-residential participants:** Total amount Required –Rs. 2950/- i.e. (Rs. 2500/- plus 9% CGST + 9% SGST).

The fees cover tuition, course material and day boarding (i.e. tea/coffee during tea breaks and lunch for actual days of training).

Payment Terms and Conditions:

- 1) The payment should be received by the College of Insurance before the commencement of the program.
- 2) The confirmation of registration for the program will be subject to receipt of payment.

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3) Please see below details for Bank Transfer.

| | |
|-------------------------|---|
| Name of the Beneficiary | Insurance Institute of India |
| Account No. | 004010100143462 |
| IFS Code | UTIB0000004 |
| MICR Code | 400211002 |
| Swift Code | AXISINBB004 |
| Name of Bank | Axis Bank Ltd |
| Address | Branch - Fort Branch Address - Universal Insurance Building, Ground Floor, Sir P M Road, Fort, Mumbai - 400001. |

4) For online payment mode by following the below link

https://www.insuranceinstituteofindia.com/o/COI_WebPortal/cmc/eventDetails?eventid=2108

Program Venue, Location and Parking:

Please follow below link for Training Venue

<https://www.google.com/maps/place/Synthesis+Business+Park/@22.599688,88.47241,13z/data=!4m5!3m4!1s0x0:0xec3dd61dcbaa87f5!8m2!3d22.5996878!4d88.4724099?hl=en-US>

Address:

Insurance Institute of India
2nd Floor – 2A & 2C,
CBD/1, Synthesis Business Park,
Action Area II, Newtown,
Kolkata – 700 156.



Parking Facility: "Limited Parking Facilities are available"

Program Team:

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| Ms. Akshara Nagpal | | 022-69654266 |
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