



College of Insurance
Insurance Institute of India, Kolkata
Classroom Training Session on Handling Customer
Grievance, Ombudsman, Consumer Cases, Mediation
and Arbitration (CT-HCG)
(From: 19th December, 2024)

Program Concept and Objectives:

In a service industry like insurance, customers' satisfaction is paramount. Despite best efforts by the Insurers to meet the customers' needs and requirements, some remain unsatisfied for various reasons. Some of them register their grievances with the redressal mechanisms available. The insurance industry as well as the State have provided many mechanisms for the customers to lodge their grievances and approach the agencies for resolution/redressal of their complaints/grievances based on merits and circumstances.

When a claim/grievance is received, the Insurers take decisions based on the terms and conditions of the Policy issued to the Policy holder. Sometimes interpretation of the clauses and wording in the Policy need to be adjudicated by the 3rd party agency not only by its exact dictionary meaning but by logic, reality and the circumstances surrounding the disputed terms. The Insurers need to justify their decisions based on the facts and evidences before the Ombudsman or Courts to defend not only their fair treatment to the Customer but also to protect the public money they hold in trust. It should not fall prey to fraudulent and exaggerated claims. Hence efficient handling of grievances as well as presenting before various quasi/judicial fora needs to be done from the side of the insurers. In all this, managing the Insurer's own lawyers/investigators/surveyors is also very important.

Keeping the above background in view, the College of Insurance, Kolkata has designed a One day training program in Hybrid Mode (both In-person and Online) to thoroughly discuss how to handle efficiently Customer Grievances and Ombudsman, Consumer Forum cases.

Key Takeaways from the Program:

The participants of the program will get the knowledge and insight into the following

- Reducing the complaints/grievances/legal cases to minimum
- Efficiently dispose of the grievances raised within the given time limits after thorough review
- Handling in-house complaints, complaints at IRDA, DPG and other Govt. offices
- Insurance Ombudsman Scheme & Latest Rules, Consumer Protection Act, Changes in the Mediation procedures, Arbitration proceedings



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- Additional Due Care in Legal cases
- Being “Fair and Just” to look at a claim and complaint

Participant Profile:

Executives working Policy Servicing, CRM, Claims functions from Insurance Companies, Brokers, Clients’ Executives and Surveyors

Program Coordinator:

Mr Judhajit Sen, Faculty

Email: j.sen@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=2119

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. Nilambari Bagde | college_insurance@iii.org.in | 022-69654234 |
| Ms. Yogeeta Kulkarni | | 022-69654255 |
| Mr. Sujay Mahadik | | 022-69654251 |
| Ms. Akshara Nagpal | | 022-69654266 |
| Ms. Jayashree Salian | | 022-69654249 |
| Ms. Mrunal Satam | | 022-69654216 |