

Annexure – C

**NATIONAL INSURANCE COMPANY LIMITED
CUSTOMERS' GRIEVANCE REDRESSAL SYSTEM (CGRS) – 2020**

Introduction:

To strengthen the grievance mechanism and to reinforce the commitment of serving the customers with utmost sensitivity, accountability, transparency, fairness, speed and efficiency, the “Customer Grievance Redressal System (CGRS) 2020” envisages timelines for redressal of grievances as per Protection of Policyholders’ Interests Regulations 2017.

Preamble:

The CGRS 2020 strongly espouses and reiterates a customer centric approach in operations and puts in place an effective Grievance Redressal Mechanism as an instrument for rendering efficient customer service.

The main motto is to fulfill customers' need in time and every time, to their full satisfaction and for building a long lasting relationship.

Whereas complaints/grievances are received in various offices of the company through personal/telephonic contacts, e mails, web, post etc. the Head Office receives complaints from IRDA, Ministry and Directorate of Public Grievances (DPG) Government of India, New Delhi. The name and contact details of officers assigned the job of CRM at Head Office and Regional Office are displayed at <https://nationalinsurance.nic.co.in/> with a view to provide easy access to all concerned.

1. OBJECTIVES OF REDRESSAL SYSTEM

The main objectives of CGRS-2020 are as follows:

- To provide customer centric and holistic approach in processes and procedures
- Time bound redressal procedure for resolving grievances
- Provision of appeal in case of non-satisfaction.
- Emphasis on relationship building
- Transparency in operations and fair treatment to customers

2. Definitions

In the Customer Grievance Redressal System (CGRS)-2020, unless the context otherwise requires, the definition shall be as under:

2.01 CGRS means Customer Grievance Redressal System as adopted by the Board and as amended from time to time;

2.02 “CCRC” means the Corporate Customer Relationship Committee Constituted at HO;

2.03 “RCRC” means the Regional Customer Relationship Committee constituted at ROs;

2.04 “DCRC” means the Divisional Customer Relationship Committee constituted at DOs;

2.05“CRMD” means the Customer Relationship Management Department as The case may be at the ROs and HO.

2.06“DCC” means the Divisional Claims Committee as constituted.

2.07“RCC” means Regional Claims Committee as constituted.

2.08“DPG Complaints” means complaints lodged with the Directorate of Public Grievances

2.09 IRDA complaints means complaints lodged with IRDAI

2.10 Ministry reference: Complaints/Grievances received at HO/RO/Operating offices directly from the Ministry of Finance and other Ministries.

2.11 General Complaints: All complaints/grievances other than above received from customers directly at HO/RO/operating offices.

2.12“Grievance” or “Complaint” means any communication that express dissatisfaction about an action or lack of action or about the standard of service/ deficiency of service of the insurance company and/or any intermediary or asks for remedial action.

2.13“Inquiry” means any communication from a customer for the primary purpose of requesting information about the company and/or its services.

2.14“Request” means any communication from the customer soliciting a service such as a change or modification in the policy.

2.15“IRDA” means the Insurance Regulatory and Development Authority of India

2.16“KRA” means the Key Result Areas;

2.17“Operating Office” means Divisional Office, Branch Office, Claim Hubs and any office as the case may be and as established from time to time;

2.18“GRG” means Grievance Redressal Guidelines issued by IRDAI from time to time;

2.19 RGO- Regional Grievance Officer who acts as In Charge of CRMD at RO;

2.20 CGO- Corporate Grievance Officer;

2.21 IGMS: The integrated system of recording of grievances lodged with IRDAI and the Company.

3. FUNCTIONARIES

3.01 Customer Relationship Management Dept. (CRMD) is the Nodal Department for handling customer grievances.

3.02 Functional head of CRM Department shall be designated at each Regional Office as Regional Grievance Officer (RGO) who shall act as a convener of RCRC.

3.03 Regional claims Committee (RCC) will also now function as Regional Customer Relationship Committee (RCRC). The presence of a minimum of two member is a must for the purpose of dealing with grievance(s).

3.04 Divisional Claims Committee (DCC) will also now function as Divisional Customer Relationship Committee (DCRC). The presence of a minimum of two member is a must for the purpose of dealing with grievance(s).

3.05 Divisional in charges will act as convener of Divisional Customer Relationship Committee (DCRC).

3.06 CCRS of Head Office will be headed by the Chairman cum Managing Director and the committee will comprise of GM (CRM Department), GM(TECH), DGM/Chief Manager (Tech) and DGM/Chief Manager (CRM Department).

3.07 Key result areas (KRA) are the targets set for grievance disposal for a particular year.

4. REGISTRATION OF COMPLAINTS/GRIEVANCES

4.01 Officer in charge of all operating offices is the Designated Grievance Officer and their contact details shall be displayed at the office entrance at a prominent place.

4.02 Proper documentation and registration of each complaint shall be maintained at all offices on the system software/complaint register in the prescribed format.

4.03 All complaints should be acknowledged through mail/letter immediately but not later than 3 (three) working days of receipt of the same and the acknowledgement letter should contain the complaint registration number, the name and designation of the officer responsible for resolution of the complaint.

4.04 Every grievance shall be dealt with in a fair, objective and just manner. Reasoned and speaking order for every grievance rejected, shall be sent to the complainant along with further recourse available under CGRS.

4.05 During the whole process of grievance redressal, complainant shall be informed about status/reason in case of likely delay.

4.06 Customers/complainants can meet the concerned official/officer in charge on all working days.

5. TURN AROUND TIME

5.1 As regards grievances addressed to the company, the following time limits for redressal may be considered:

5.1.01 Operating office – within 10 working days from the date of receipt.

5.1.02 Regional office – within 10 working days from the date of receipt.

5.1.03 Head Office - within 15 working days from the date of its receipt.

5.1.04 Written acknowledgement to the complainant should be sent immediately but not later than 3 (three) working days of receipt of complaint.

5.1.05 Closure of complaint/grievance:

i. A complaint shall be considered as disposed of and closed when

a. The insurer has acceded to the request of the complainant fully

(or)

b. Where the complainant has indicated in writing, acceptance of the response of the insurer.

(or)

c. Where the complainant has not responded to the insurer within 8 weeks of the insurer's written response.

ii. Where the grievance is not resolved in favor of the policyholder or partially resolved in favor of the policyholder, the insurer shall inform the complainant of the option to take up the matter before insurance ombudsman giving details of the name and address of the Ombudsman of competent jurisdiction.

5.1.06 All other time limits for various service levels are as per the norms prescribed in Grievance Redressal Guidelines (GRG) of IRDA as prescribed / amended from time to time.

6. REDRESSAL SYSTEM

6.1 Broadly complaints in our industry can be classified as Policy Related, Underwriting Related, Claims Related, Administrative nature and others.

6.2 Complaints received at HO/RO level will be transferred to respective operating offices by RO and to respective RO by HO.

6.3 All types of grievances except to those related to repudiation of claims and quantum dispute in Claim settlement shall be looked in to by respective operating offices and would be disposed off Within 10 (TEN) working days.

6.4 Complaints of dissatisfaction over repudiation and/or quantum shall be addressed as under:

6.4.1 Claims decided at Branch level shall be referred to DCRC

6.4.2 Claims decided at DO level shall be referred to Regional Manager of concerned Technical Department of RO

6.4.3 Claims decided at level of Regional Manager shall be referred to the RCRC

6.4.4 Claims decided at the level of RCRC shall be referred to the DGM of RO or to the DGM posted in the Zonal GM's office or the DGM of respective Technical Department at HO, as the case may be.

6.4.5 Claims decided at the level of DGMs shall be referred to the Zonal GM or GM Technical of the respective Department at HO.

6.4.6 Claims decided at the level of General Manager shall be referred to Chairman cum Managing Director.

6.4.7 Claims decided at the level of Chairman cum Managing Director shall be referred to HCC.

6.4.8 Claims decided at the level of HCC will be referred to CCRC

6.5 Maximum time schedule for disposal of such cases will be 10 (ten) working days from the date of receipt at RO/DO and in 15 working days at HO.

6.5.1 Concerned operating office on receiving these types of complaints will send the complete file along with a speaking note to the next higher authority as above.

6.5.2 Such reference to the next higher authority shall be in a structured format prescribed in this regard.

6.6 Appeals: Appeals against the decisions taken by various reviewing authorities mentioned in sub paras 6 above shall vest with the next higher authority with CCRC being the final appellate authority

7.DPG/IRDA/MINISTRY

Grievance Officer of all ROs shall access CPGRAMS (portal for centralized public grievance redressal and monitoring system) on daily basis. Redressal of DPG grievances should be recorded through portal only by the concerned Regional Grievance Officer /Corporate Grievance Officer.

8. MIS / ANALYSIS AND REVIEW

8.01 System generated MIS is to be utilized to monitor performance at Regional Office/Divisional Offices on weekly basis to ensure speedy resolution of grievances.

8.02 Consolidated quarterly report of pending grievances to be placed before Board Sub-Committee by the CRMD of HO.

9. COMPLAINTS WITH VIGILANCE ANGLE

Such complaints would be referred to Vigilance Department for dealing with at their end. A separate record is to be maintained by the CRM Dept. for such references made besides ensuring acknowledgement of the same to the complainant.

10. SUBJUDICE COMPLAINTS

The complaints, which are otherwise sub-judice or which relate to the Government policy, are out of the purview of CGRS.

11. MISCELLANEOUS PROVISIONS

11.01 Initiatives like customer seminars /briefing sessions / brochures and pamphlets on products may be undertaken by HO and RO in order to have better customer education and awareness.

11.02 A dedicated Toll free telephone number is to be provided for enquiries relating to complaints/grievances.

11.03 A standard format to be uploaded on website of the Company for standardizing the recording of complaints.

11.04 FAQ's to be hosted on company's website for better customer education.

11.05 Targets for grievances redressal shall be set for the year and achievement shall be a part of KRA of the operating office and RO.

CRM Dept as every RO shall coordinate with their Motor OD, Health Dept and empanelled TPAs in order to have a common approach and for providing efficient service. If need be, meeting/workshop(s) shall be arranged for the purpose in association with concerned Technical Dept.

12 REMOVAL OF DOUBTS AND CLARIFICATIONS

The Chairman cum Managing Director of the Company shall have the powers to issue necessary clarifications for removal of doubts on any provision of the policy and may prescribe guidelines for implementation of the policy in its overall framework.
