

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1131
ANSWERED ON:24.11.2000
INSURANCE OMBUDSMEN
VINAY KUMAR SORAKE

Will the Minister of FINANCE be pleased to state:

- (a) whether recently created office of the Ombudsmen is rendering help to aggrieved consumers in regard to their disputes with insurance companies;
- (b) if so, the places where the offices of these Ombudsmen are located;
- (c) the financial and other powers entrusted to Ombudsmen; and
- (d) the steps taken by the Government to apprise common consumers through media who face problems with their insurance companies regarding the benefits of the services of the Ombudsmen?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL):

(a) Yes Sir.

(b) The Centres for the offices of Ombudsmen are located at twelve places namely Delhi, Lucknow, Chennai, Chandigarh, Calcutta, Bhopal, Mumbai, Ahmedabad, Cochin, Gauhati, Bhubneshwar & Hyderabad.

(c) Notification of Government of India GSR No. 670 dated 11.11.1998 published in part(II) Section 3-Sub section (i) contains the details of the powers of the Ombudsman. These powers, inter alia, include the following:

(i) The Ombudsman may receive and consider any partial or total repudiation of claims by an insurer, any dispute in regard to premium paid or payable in terms of the policy, delay in settlement of claims and non-issue of any insurance document to customers after receipt of premium.

(ii) The Ombudsman have the powers to award any compensation amount not exceeding rupees twenty lakhs including ex-gratia and other expenses.

(d) The offices of the Insurance Ombudsman at all the centres have issued prominent Press Notices immediately upon their commencing operations. Government has also been informing the complainants from time to time, about the availability of the services of Ombudsman for redressal of grievances.