

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:5905  
ANSWERED ON:11.05.2012  
INSURANCE OMBUDSMAN SCHEMES  
Alagiri Shri S. ;Singh Rajkumari Ratna

**Will the Minister of FINANCE be pleased to state:**

- (a) the details of works undertaken under Insurance Ombudsman Scheme during each of the last three years and current year, State-wise;
- (b) the manner in which the system of Insurance Ombudsman scheme has been helpful in providing relief to the insured customers and mitigate their problems; and
- (c) the reaction of the Government thereon?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAYAN MEENA)

- (a) There are 12 centres where Insurance Ombudsman operate and details of their performance for the last three years are annexed.
- (b) The system of Insurance Ombudsman is a consumer friendly mechanism that receives complaints of specific nature as defined in Rule 12 of the Redressal of Public Grievances Rules, 1998. The Insurance Ombudsman not only passes awards, if required, after hearing both the parties, also plays the role of a conciliator in cases that are amenable to a conciliatory approach. There are no costs for the policyholders to bear.
- (c) The institution of Insurance Ombudsman was set up by the Government by notifying the Redressal of Public Grievances Rules, 1998 with the objective of resolving consumers' complaints in a cost effective, efficient and impartial manner. The offices of Insurance Ombudsman across the country are meeting this objective.