



# **GRIEVANCE REDRESSAL POLICY**

(Version: III)

*(Approved by the Board of Directors in the 1570th meeting held on 27th March, 2019, amended in the 1606th meeting held on 28th July, 2023 and further amended in the 1625th meeting held on 21st March 2025.)*

## **GRIEVANCE REDRESSAL POLICY**

In order to meet the reasonable expectations of customers for better, faster and more effective service, the Company shall constantly endeavor to improve its service delivery standards and capabilities. The Company expects all its Officers and employees to maintain highest standards of integrity and transparency in their transactions with customers, intermediaries and other stakeholders.

A Grievance is a documented manifestation of dissatisfaction of a customer. Such dissatisfaction, if left unaddressed and unresolved, could endanger the reputation of the Company and erode its image. It is, therefore, expected that all employees shall devote attention, time and effort to resolve the Grievances of customers within the framework of the Company's guidelines and its Grievance Redressal Policy.

### **OBJECTIVES:**

The objectives of the Grievance Redressal Policy are:

- a) To develop an organizational framework to resolve Grievances of Customers and other stakeholders.
- b) To provide the Customers access to immediate, hassle free recourse to have their Grievances redressed in a time bound manner.
- c) To enlighten the Customers on their duties and responsibilities to access benefits due under the insurance Policy issued to him.
- d) To establish structured interactions with Customers to elicit information on their expectations.
- e) To identify systemic flaws in the design and administration of various general insurance products and to seek solutions thereon, and
- f) To institute a monitoring mechanism to oversee the functioning of the Grievance Redressal Policy.

### **RESPONSIBILITY FOR REDRESSAL:**

The final responsibility for Grievance Redressal rests with the Chairman-Cum-Managing Director of the Company. The Officer In-Charge of a Regional Office, Corporate Business Office, Auto Hub, Key Business Office and Business Office is responsible for resolution of Grievances relating to policies issued by them, claims and other matters pertaining to their office.

The Company expects that Grievance Redressal to be time bound and result oriented. Every Grievance is expected to be resolved within a maximum period of fourteen (14) days from the date of receipt of the Grievance by the concerned office or department.

The Board of Directors of the company shall monitor the status and progress of Grievance Redressal. The Customer Care Department at Regional Office/ Corporate Business Office/Auto Hub shall furnish quarterly report on the Grievance Redressal position pertaining to their office and offices under their control, to the Customer Care department at Head Office for submission to the Board.

## **DOCUMENTING GRIEVANCES:**

The Grievance Redressal Machinery starts with a proper documentation protocol. A Grievance is defined as any communication that expresses dissatisfaction about an action or lack of action or about the standard of service/ deficiency of service of the Company and/ or an intermediary representing the Company. Thus any grievance, as defined above - written, verbal or digital shall be registered in the Customer Relationship Management System (CRM).

Only complaints from the insured or the claimants shall be considered. The Company shall not entertain complaints written on behalf of policyholders by advocates or intermediaries or by any third parties.

Immediately on receipt of a Grievance by the concerned office/department, it shall send a written communication/ e-mail/ SMS to the complainant (the person who lodges the Grievance with the Company), stating the following:

- Acknowledging the communication and intimating a Registration Number.
- Promising necessary action within fourteen days from the date of receipt of the Grievance by them.
- The name, address, email id and Phone number of the authority to whom the Grievance has been forwarded (in case the Grievance relates to another office/department)
- The name, address, email id and Phone number of the authority to whom the Complainant could escalate the matter if his Grievance is not redressed within the specified timeframe or if he is not satisfied with the action taken.

## **STRUCTURE OF GRIEVANCE REDRESSAL MECHANISM:**

The Grievance Redressal Mechanism of the Company will work through Customer Care Department and through Grievance Redressal Committees.

### **At the Business Office/ Key Business Office:**

- The In-Charge will take decisions on grievances pertaining to the Financial Authority up to his/her cadre in respect of claims/refunds/ other matters not decided by him/ her in the first place.
- In case of grievances pertaining to claims/refunds/other matters where the settlement decision was taken by the Business Office/ Key Business Office In-Charge himself/ herself, the grievance will be forwarded to the Regional Office.

It will be the endeavor of the Business Office/ Key Business Office In-Charge to get all the Proposal related, Cover Note related, coverage related and product related grievances resolved at their end only.

### **At the Regional Office/ Corporate Business Office/ Auto Hub:**

- Customer Care Department headed by the RO In-Charge/ nominated officer in the rank of RM (Scale V) shall resolve the grievances up to the Financial Authority of Scale IV Officer for all types of claims/refunds/other matters.
- Where the complainant, not being satisfied with the decision of Business Office/ Key

Business Office In-Charge, approaches the Regional Office for reconsideration, the RO In- Charge/ Head of the Customer Care Department of the RO will resolve the issue pertaining to claims/ refunds/other matters up to the Financial Authority of Scale IV Officer.

**At the Corporate Office:**

- Grievances received shall be attended by the Customer Care Department headed by the Grievance Redressal Officer (GRO).
- The Customer Care Department shall forward grievances received to concerned departments at Head Office/Regional Office/CBOs/Auto Hubs for resolution as per grievance redressal mechanism

**REDRESSAL COMMITTEES:**

To provide a meaningful review mechanism and a forum for appeal to the complainants on the decisions taken at operating levels, this policy envisages the constitution of Redressal Committees at various levels as under:

**REGIONAL REDRESSAL COMMITTEE:**

The Regional Redressal Committee (RRC) shall comprise of:

- The RO In-Charge
- A retired Judge of the District Court/ High Court/retired Chairperson of Consumer Forum
- An Officer in the rank of Scale V, or if no such Officer is available, an Officer in the rank of Scale IV

The General Manager In-Charge of Customer Care at the Corporate office shall be the competent authority to constitute the RRC.

For the purpose of grievance redressal, Corporate Business Office (CBO) and Auto Hub will be treated as Regional Office and shall have a Redressal Committee similar to RRC.

The RRC may take into consideration the following cases:

- Claims /Refunds/other matters exceeding the financial limits of Scale IV Officers and up to the financial limits of Regional Claims Committee (RCC)
- Claims/refunds/other matters where, the complainant, not being satisfied with the decision of the Head of the Customer Care Department of the Regional Office, approaches the Regional Grievance Cell for reconsideration.

The RO/CBO/Auto Hub In-Charge, shall be the authority to decide if any Claim/Refund/Other matter merits to be placed in the RRC. Reason for not placing the matter in RRC shall be recorded by him/her.

The RRC shall be convened at least once a month, unless there are no Grievances coming under consideration.

The RRC shall consider the views of the Business Office/ Key Business Office, Claim settling authority, Technical Department, Surveyor, TPA or any other associated stake-holder(s), those of the Complainant and if required, shall pass an order on the case directing the appropriate Authority to review/ re-examine the decision taken on the claim/refund/other matter. It is clarified that since the RRC does not possess any financial authority under the Company's FSO, its role will be limited to recommendation as above only.

The RRC shall be within its powers to dismiss any grievance application, citing reasons for the same.

The decision of the Committee shall be by consensus. If there is no unanimity on the decision, the Committee members shall record their assenting and dissenting views on the Grievance and escalate the Grievance to Corporate Customer Care Department (CCD).

If the decision is unanimous, the complainant shall be informed of the decision and also of the fact that in case the complainant is not satisfied with the decision of the RRC, he can apply for reconsideration of this Grievance to Corporate Customer Care Department, or to the Office of the Insurance Ombudsman concerned, if his case is covered under the Insurance Ombudsman Rules in force. The address of the Corporate Customer Care Department and that of the Insurance Ombudsman shall also be furnished in such communication.

#### **CORPORATE REDRESSAL COMMITTEE:**

The Corporate Redressal Committee (CRC) shall comprise of:

- The General Manager In Charge of Grievance Department at the Corporate Office
- A Retired Judge of the High Court/a retired Chairperson of Consumer Forum/retired Ombudsman
- The Deputy General Manager/ General Manager of the concerned Technical Department at the Corporate Office

The CRC shall be constituted by the Chairman-cum-Managing Director of the Company.

The CRC may take into consideration the following cases:

- Claims/Refunds/other matters exceeding the financial limits of Regional Claims Committee (RCC) and up to the financial limits of Scale VII Officers.
- Where the complainant, not being satisfied with the RRC decision, approaches the Corporate Customer Care Department for reconsideration.
- Where there is no consensus among the members of the RRC on any Grievance.

In case of Claims/Refunds/other matters decided by CMD/ HCC, the CRC will put up a detailed note before the said Authority after following the above procedure with their recommendations supported by detailed reasons for the said Authority to review/ re-examine the decision taken on the claim.

The General Manager In-Charge of the Customer Care Department at the Corporate Office, shall be the authority to decide if any Claim/Refund/Other matters merits to be placed in the CRC. Reason for not placing the matter in CRC shall be recorded by him/her. The CRC shall be convened at least once a month, unless there are no Grievances coming under consideration.

The CRC shall consider the views of the Regional Office/Corporate Business Office/Auto Hub, Technical Department, Claim Settling Authority at HO, Surveyor, TPA or any other associated stake-holder, those of the Complainant and if required, shall pass an order on the case directing the appropriate authority to review/ re-examine the decision taken on the claim/refund/other matter. It is clarified that since the CRC does not possess any financial authority under the Company's FSO, its role will be limited to recommendation as above only.

The CRC shall be within its powers to dismiss any grievance application, citing reasons for the same.

The decision of the CRC shall be by consensus. If there is no unanimity on the decision, the Committee members shall record their assenting and dissenting views on the Grievance.

In all the above cases, the concerned technical department in HO will have to re-examine the cases and give a detailed report/present the case before CRC at HO.

The complainant shall be informed of the decision of the CRC and also of the fact that in case the complainant is not satisfied with the decision of the CRC, he can apply to the Office of the Insurance Ombudsman concerned, if his case is covered under the Insurance Ombudsman Rules in force.

It is expected that the Customer Care Departments at the Regional Office/ Corporate Business Office/ Auto Hub and Corporate level shall play a proactive role in not only redressing Grievances, but in minimizing their incidence. They shall address Grievance not only in terms of their content, but also in terms of their context, to discern circumstances that give rise to repeated Grievances.

The Customer Care Departments at the Corporate and Regional Office/ Corporate Business Office/ Auto Hub level shall carry out a root cause analysis of the Grievances on Quarterly basis to provide inputs to the corporate management on product redesign, policy redesign, emulation of best practices, etc.

**POWERS AND LIMITATIONS OF THE COMMITTEES:**

Any Grievance could be taken up for redressal by the RRC or CRC only if the issue relates to policy or personnel falling under its jurisdiction. An Order passed by the RRC or CRC shall be considered by the Office concerned. The Committee concerned shall not consider any Grievance which is barred by Limitation either under the terms of the policy or under law.

**REMUNERATION OF THE NON-OFFICIAL MEMBER:**

An amount of Rs. 10,000 and Rs. 20,000 per sitting can be paid to the non- official member of the RRC and CRC respectively.

**CUSTOMER FOCUS:**

Grievance Redressal Mechanism should not only seek to redress Grievances but also to avoid actions that lead to grievances.

The company shall endeavor to improve service through constant interactions with the customers to elicit their views on service delivery standards, and to seek their suggestions for improvement. Their feedback should be accorded due consideration by implementing their suggestions, wherever found feasible.

The company shall take all efforts to abide by and enforce its Citizens' Charter in all its operations. The company shall respect and enforce Policyholders' Rights as enshrined in the Regulator's document and as laid down in the Policy for Protection of Policyholders' Interest as approved by the Board of Directors.

All efforts shall be made to leverage Information Technology for providing an easy platform to the customers to lodge grievances, to track the status of grievances, to enlighten them on claims procedures, to provide access to information on whom to contact in times of need and to enhance service standards.

The company recognizes its duties to customers who may not be inclined to approach through technology enabled channels, and to suit the needs of such customers, it is expected that the company shall establish helpline services to enable them faster access for lodging a Grievance.

Senior citizens of the country require special attention and consideration and the company has a dedicated email id [seniorcitizencare.ho@newindia.co.in](mailto:seniorcitizencare.ho@newindia.co.in) and Landline No-022-22708348 to attend to their grievances.

**ESCALATION MATRIX:**

- Grievance Redressal Machinery will work at all the operational levels. At Business Office and Key Business Office level, the Office In-charge will be the Grievance Redressal Officer. At Regional Office/ Corporate Business Office/ Auto Hub one officer at Senior level designated as Grievance Redressal Officer will attend to the Grievance. At Head Office level, one officer in the rank of Chief Manager or above will work as the Grievance Redressal Officer.
- Our website contains details of offices with office code, name of office In-Charge, phone numbers and e-mail address. The first six digits of the Insurance Policy pertains to the Office Code while the first two of the six digits mentions the Regional Office Code.
- The Policyholder/ the prospect may approach the Policy issuing office first for resolving the grievance/ reply of the query. If satisfactory resolution is not received, the Policyholder/ Prospect may approach Regional Office Customer Care Department and then Head Office Customer Care Department.

Dedicated e-mail address “customer care.ho@newindia.co.in” has been created to facilitate Policyholders to lodge their complaint, if any. However, once e-mail is received in this e-mail address which is monitored by the Customer Care Department at the Head Office, the e-mail will be forwarded to the Customer Care Department at the Regional Office and then to the concerned operating office for speedy redressal.

**TRANSPARENCY:**

Employees are expected to maintain transparency in their communication with the customers. Repudiation letters shall not be cursory but shall elaborate the reasons on why a claim could not be entertained. Should the customer request to know why any settlement falls short of his claim, the company has an obligation to explain the difference, including providing a copy of the Survey Report, which incidentally, is a right under the Policyholders’ Rights.

**DPG, IRDA GRIEVANCES:**

All coordination with DPG, IRDA, Ministry and other regulatory bodies would be done only by the Corporate Customer Care Department. All offices are expected to clear these Grievances expeditiously.

**POWERS OF INTERPRETATION, MODIFICATION:**

The Chairman cum Managing Director of the company is vested with the powers to lay down guidelines for the implementation of this policy and to modify procedures stated in this policy, within its overall framework.

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