



Insurance Institute of India, COI, Mumbai

Classroom Training Session on Role of Consumer Protection Machinery (Court) in Insurance Industry (CT)

27 to 28 November, 2025

PROGRAM COORDINATOR:

Dr. Sanjay Tupe, Faculty

Email ID: tupe@iii.org.in

Contact No: 022-69654203

PROGRAM DURATION:

2 days (CT)

PROGRAM DATE:

27 to 28 November 2025

PROGRAM TIME(IST):

10.00 AM to 05.00 PM
(6 Hrs. every day)

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To Register

Program ID : CPC

PROGRAM CONCEPT AND OBJECTIVES:

Despite various proactive measures taken by the Department of Consumer Affairs (DoCA) and Insurance Regulatory and Development Authority of India (IRDAI), the disposal of cases in Consumer Courts has been doubled during the period April to July 2022 vs August to November 2022. In addition, of total 5,78,061 cases pending before the Consumer Commission, out of which one-third cases pertaining to the Insurance sector.

The Insurance cases are divided into many categories like Travel insurance, Life insurance, Home insurance, Car insurance, Marine Insurance, Fire Insurance, Crop Insurance, and, Medical Insurance, among them most of the cases are seen in medical insurance and life insurance claims.

Major issues on which the claims are repudiated like: (i) Ambiguity in the insurance contract i.e. use of technical jargons and complex words, (ii) Eligibility of the consumer, claims rejected due to the pre-existing diseases, (iii) Intermediary did not disclose terms of the contract, (iv) Eligibility (other than pre-existing diseases), (v) Crop insurance rules tied to the scheme.

In this context, the College of Insurance has designed this two days training programs to provide a strong understanding of the detailed provisions of consumer laws and role of consumer court in settling the disputes.

KEY TAKEAWAYS FROM THE PROGRAM:

- Overview of The Indian Consumer Protection Act, 2019 and Consumer Protection Act of 1986.
- To make discussion on the wording in the insurance contract and its implications.
- To facilitate stakeholder consultation on insurance cases in consumer commissions.
- To narrate some case laws pertaining to insurance and financial services.
- To understand the role of insurance employees in settling the claims.
- To overview the role of Ombudsman as supporting to insurance claim settlement procedures.

PARTICIPANT PROFILE:

Training would be beneficial to insurers, persons in claim settlement department, underwriters, and others who are involved in officer, research and managerial roles of insurance, banks and legal department, corporate lawyers, students of law and anyone who is interested.

PROGRAM FEES:

- **Participants requiring residential facilities: Total amount Required – Rs. 12980/- i.e. (Rs. 11000/- plus 9% CGST + 9% SGST).**
(The fees cover tuition, course material, A/C single room accommodation in the Institute's campus and full boarding (bed tea/coffee, breakfast, lunch, light refreshments in the evening and dinner). All rooms are fully furnished with attached bathroom and Internet facility.
Rooms are reserved from 12.00 noon onwards the day prior to the commencement of the program. The participants can stay till 12.00 noon next day after the conclusion of the program.)
- **Non-residential participants: Total amount Required – Rs. 9440/- i.e. (Rs. 8000/- plus 9% CGST + 9% SGST).**
(The fees cover tuition, course material and day boarding (i.e. breakfast, lunch and tea/coffee during tea breaks for actual days of training).)

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| Ms. Nilambari Bagde | Any help/queries mail to college_insurance@iii.org.in | 022-69654234 |
| Ms. Yogeeta Kulkarni | | 022-69654255 |
| Mr. A. G. Madwal | | 022-69654254 |
| Mr. P. H. Ekke | | 022-69654284 |
| Ms. Akshara Nagpal | | 022-69654266 |
| Ms. Meghana Shrivastava | | 022-69654249 |
| Ms. Sneha Pednekar | | 022-69654270 |
| Ms. Mrunal Satam | | 022-69654216 |