

Handling Customer Grievances, Cases before Ombudsman, Consumer Cases, Mediation and Arbitration (CT) - 25 September, 2025

PROGRAM CONCEPT AND OBJECTIVES:

In a service industry like insurance, customers' satisfaction is very sensitive and paramount. Despite taking best efforts to meet the customers' needs and happiness, some remain unsatisfied for various reasons. Though not all but many of them resort to grievance redressal mechanisms available to them. The insurance industry as well the state have provided many mechanisms for the customers to resort to, and approach the agencies for resolution/redressal of their complaints/grievances based on merits and circumstances.

Insurers take decisions based on the terms and conditions of the Policy issued to the Policy holder. Sometimes interpretation of the clauses and wording in the Policy need to be adjudicated by the 3rd party agency not only by its exact dictionary meaning but by logic, reality and the circumstances surrounding the disputed terms. The Insurers need to justify their decisions based on the facts and evidences before the grievance redressal agencies to protect the public money they handle. It should not fall prey to the fraudulent and exaggerated claims. Hence efficient handling needs to be done from the side of the insurers to move rationally and justifiably taking utmost care of the customers' interest within the ambit of the terms of the Policy. Handling the Insurer's own lawyers/investigators/surveyors is also very important to dispassionately ensure fairness and effectiveness of the purpose.

KEY TAKEAWAYS FROM THE PROGRAM:

- The complaints/grievances/legal cases should be reduced to minimum in everyone's interest.
- How to dispose of the grievances raised within the given time limits after thorough review.
- How to take the steps to handle in-house complaints, complaints at IRDA, DPG and other such statutory authorities.
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- How negligence, lack of knowledge mishandling can lead to jeopardising the merits, and be even ex-parte.
- Being "Fair and Just" to look at a claim and a complaint.

PARTICIPANT PROFILE:

This Program is designed for Executives from Insurance Companies, Law officers, Brokers, Clients' Executives and Surveyors.

PROGRAM DURATION: 1 day

PROGRAM DATE:

25 September 2025

PROGRAM TIME (IST):

10 AM to 5 PM - (6 Hrs.)

PROGRAM FEES:

- **Non-residential participants:** Total amount Required – Rs. 2950/- i.e. (Rs. 2500/- 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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