



Insurance Institute of India, COI, Mumbai

Virtual Training Session on

PPHI Regulations, 2024 and Grievance Resolution (CVT)

15 September, 2025

PROGRAM CONCEPT AND OBJECTIVES:

Consumer grievances and satisfactory resolution are a critical part of any business, more so in case of service industry like that of Insurance which is highly intangible. Grievances, in fact, are Moments of Truth, serve as important pointers and feedback on the quality of our products and services and what Consumers are thinking of them. Grievances per se are not the real cause of concern but whether our approach towards them is serious, sensitive and courteous and that effective processes are in place for their resolution including Root Cause Analysis and remedial actions. These will enable Insurers to attempt Service Recovery and regain the trust and confidence of the Insurance Consumers and also contribute to the Shining Brand Equity for the Insurance Company.

Insurance Regulatory Framework has made significant strides towards Principle based system and The Protection of Policyholders' Interests Regulations, 2024 and the connected Master Circulars have laid out the Principle of Treating Customer Fairly (TCF) in all the dealings and more so in grievance redressal. It has also brought in specific requirements in Grievance Redressal including technology platform and integration with IRDAI Portal, Bima Bharosa apart from timelines for various services and grievance resolution.

With the above background in view and to equip the Customer facing, frontline officials of Insurance Companies with the holistic knowledge capsule program on the subject right at their work locations, the College of Insurance has created '**Virtual Training (CVT) session**' as a cost-effective mechanism.

KEY TAKEAWAYS FROM THE PROGRAM:

The participants of the program will be gaining the knowledge of following with the program:

- Important causes of Consumer Grievances in Insurance Industry
- Legal and Regulatory Framework
- Treating Customers Fairly (TCF) Principle
- Effective consumer grievance redressal adhering to Regulatory Turnaround times
- Use of Empathetic Communication Skills and Emotional Intelligence
- Root Cause Analysis and System Correction
- Industry Best Practices Grievance Management

PARTICIPANT PROFILE:

All Officials of frontline, Customer facing functions, Officials working in Policy servicing Customer Relationship Management, Claims functions.

PROGRAM DURATION: 1 day (CVT)

PROGRAM DATE: 15 September 2025

PROGRAM TIME(IST): 10.30 AM to 01.30 PM - 3 Hrs

PROGRAM COORDINATOR: V Jayanth Kumar, Faculty
(Email: vjayanth@iii.org.in, Contact No: 022-69654285)

PROGRAM FEES: ₹ 1770/- (₹ 1500/- plus 18% GST)

CERTIFICATE OF PARTICIPATION: Online Certificate in PDF format will be issued to all the participants.

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