

Insurance Regulatory and Development Authority of India

Press Release | 29th October, 2026

IRDAI launches “Grievance Resolution Month” in November 2026 to accelerate resolution of pending policyholder grievances

The Insurance Regulatory and Development Authority of India (IRDAI) is organising a “Grievance Resolution Month” during November 2026 across the insurance industry. Its aim is to speed up the meaningful resolution of pending policyholder grievances and disputes, particularly long-pending ones.

Large pendency requires focused action

The industry has made significant progress in expanding coverage, but the number of unresolved grievances remains a concern. As on 31st March 2026, approximately 2.21 lakh cases were pending before Consumer Commissions and Judicial Courts, and around 72.49% of them had been pending for over a year. Around 11 lakh cases were reportedly pending before the Motor Accidents Claims Tribunal (MACT).

These trends highlight the need for insurers to examine the increasing number of grievances reaching courts, forums and the Insurance Ombudsman, as well as the outcomes of such proceedings. Prolonged pendency causes financial and emotional hardship to policyholders and erodes their trust in insurance.

Focused review by insurers

During the Grievance Resolution Month, insurers have been advised to review their pending grievances and disputes and identify cases that can be meaningfully resolved early. They are encouraged to prioritise long-pending cases; review pending litigation on its merits and settle amicably where legally and factually sustainable; ensure prompt compliance with Insurance Ombudsman Awards; expedite grievances pending at any other forum or platform; strengthen litigation management to avoid unnecessary delays; and identify recurring causes of grievances and take corrective and preventive measures.

The objective of the initiative is not merely to increase the number of disposed cases, but to ensure meaningful, fair and sustainable grievance resolution.

Role of Councils and outreach

The Life Insurance Council, General Insurance Council and Council for Insurance Ombudsmen have been asked to support the initiative by sensitising member insurers. Insurers and the Councils are also encouraged to publicise the initiative widely, at branch level and through digital media, so policyholders can make use of the opportunity for resolution of their grievances.

IRDAI, with the Councils and State-wise Lead Insurers, will organise outreach programmes across the country, with special emphasis on Tier-II and Tier-III cities, where access to grievance redressal is limited.

Rebuilding policyholder trust

Timely grievance redressal is fundamental to policyholder protection and trust. IRDAI calls on the entire industry to use this month to deliver prompt, fair and empathetic redressal.