



SECP  
INSURANCE DIVISION  
Islamabad

No. ID/PRDD/Circulars/2015

January 26, 2016

Circular No. 5 /2016

Subject: **Awareness among Policyholders about Availability of the Complaints Resolution Forums i.e. Federal Insurance Ombudsman and Small Disputes Resolution Committees for Resolution of their Grievances**

In line with its fundamental objectives to protect the interest and secure fair treatment to the policyholders, the Securities and Exchange Commission of Pakistan ("the Commission") actively takes up the complaints of the policyholders with the insurers for their prompt resolution.

2. To address the complaints of mal-administration on part of the insurers, the Office of Federal Insurance Ombudsman ("FIO") was established pursuant to Section 125 of the Insurance Ordinance, 2000 ("the Ordinance"). The Commission has also constituted three Small Disputes Resolution Committees ("SDRC") at Islamabad, Lahore and Karachi under Section 117 of the Ordinance with a view to expeditiously resolve the grievances pertaining to the claims within the prescribed pecuniary limits defined in SDRC (Constitution and Procedure) Rules, 2015. However, there is an immense need to enhance awareness among the policyholders about availability of these forums for prompt and effective resolution of their grievances as the Commission has noticed a growing number of policyholders' complaints against insurers.

3. In order to enhance awareness among the public at large about availability of the aforesaid forums, the Commission under Section 40B of the Securities and Exchange Commission of Pakistan Act, 1997, hereby directs all the insurers to:-

- i. Fix the notice board(s) containing the attached 'awareness message' in both Urdu as well as English languages at prominent places at head office and branch offices where general public or the policyholders pay frequent visits including bank branches authorized to offer bank assurance products to the general public;
- ii. Upload the attached 'awareness message' on their respective websites under the heading of "Complaints Resolution Forums" (in red font) in both Urdu as well as English languages; and
- iii. Print the attached 'awareness message' on all the forms i.e. policy illustrations, proposal forms, policy documents and claim forms on conspicuous position (in red font) in both Urdu as well as English languages.

4. All insurers are required to furnish their full compliance to the Commission with the directions given in aforesaid Para 3 within one month of the date of this Circular.

  
(Fida Hussain Samoo)  
Commissioner (Insurance)

**Distribution:**

- i. Chief Executive of all Insurers
- ii. Chairman, Insurance Association of Pakistan

SECURITIES AND EXCHANGE  
COMMISSION OF PAKISTAN  
Insurance Division, NIC Building,  
63 Jinnah Avenue, Islamabad, Pakistan

PABX: +92-51-9207091-4, Fax: +92-51-9100496, Web: www.secp.gov.pk

In case you have any compliant or grievance against Premier Insurance Ltd., or with any of our broker, agent, surveyor or bank representative in respect of your insurance policy or claim, you may contact us at any of the following:

<b>S.No.</b>	<b>Name</b>	<b>Postal Address</b>	<b>Landline Number</b>	<b>Email Address</b>	<b>Fax Number</b>	<b>Cell Number</b>
1	Mr. Afzal-ur-Rehman- (Head of Operations)	5 <sup>th</sup> Floor, StateLife Building #2A, Wallace Road, Karachi	021-32414078	afzal.rahman@pil.com.pk	021-32416572	0300-2038265
2	Mr. Hasan Mustafa - (Head of Claims)	5 <sup>th</sup> Floor, StateLife Building #2A, Wallace Road, Karachi	021-32416331	hasan.mustafa@pil.com.pk	021-32416572	0333-2177709
3	Ms. Niina Afridi - (Head of Compliance)	5 <sup>th</sup> Floor, StateLife Building #2A, Wallace Road, Karachi	021-32414076	Niina.khan@pil.com.pk	021-32416572	0300-2071049
4	Mrs. Humera Jawaid - (Head of Underwriting)	5 <sup>th</sup> Floor, StateLife Building #2A, Wallace Road, Karachi	021-32416331	Humera.jawaid@pil.com.pk	021-32416572	0302-8285432

## Complaints in respect of insurance policy

“If you have any complaint or grievance against the insurance company, broker, agent, surveyor or bank representative in respect of your insurance policy, you may file your complaint with the following offices

**1. FEDERAL INSURANCE OMBUDSMAN**

2<sup>nd</sup> floor, Pakistan Red Crescent Society

Annexe Building, Plot # 197/5

Dr. Dawood Pota Road,

Karachi.

Phone : 021-99207761-62

Website : [www.fio.gov.pk](http://www.fio.gov.pk)

**2. OFFICIAL COORDINATOR, SMALL DISPUTES RESOLUTION COMMITTEE – KARACHI**

The Deputy Director, Specialized Companies Division, 5<sup>th</sup> Floor, State life

Building No. 2, Wallace Road, Off I.I. Chundrigar Road,

Karachi.

Phone : 021-99002021

UAN : 021-111-117-327

Email : [complaints@secp.gov.pk](mailto:complaints@secp.gov.pk)

**3. OFFICIAL COORDINATOR, SMALL DISPUTES RESOLUTION COMMITTEE – LAHORE**

The Deputy Registrar of Companies Registration Office

Associate House, 3<sup>rd</sup> and 4<sup>th</sup> Floor, 7-Egerton Road

Lahore.

Phone : 042-99014050

UAN : 042-111-117-327

Email : [complaints@secp.gov.pk](mailto:complaints@secp.gov.pk)

**4. OFFICIAL COORDINATOR, SMALL DISPUTES RESOLUTION COMMITTEE – ISLAMABAD**

The Management Executive, Insurance Division, 3<sup>rd</sup> Floor,

NIC Building, 63- Jinnah Avenue, Blue Area,

Islamabad.

Phone : 051-9195391

UAN : 051-111-117-327

Email : [complaints@secp.gov.pk](mailto:complaints@secp.gov.pk)

**5. SECURITIES AND EXCHANGE COMMISSION OF PAKISTAN**

NIC Building, 63- Jinnah Avenue, Blue Area,

Islamabad.

Toll Free No. 0800-88008

## بیمہ پالیسی کے متعلق شکایات

اگر آپ کو اپنی بیمہ پالیسی کے متعلق انشورنس کمپنی، بروکر، ایجنٹ، سرویئر یا بینک نمائندے کے خلاف کوئی شکایت ہو تو آپ درج ذیل دفاتر میں رابطہ کر سکتے ہیں۔

سیکورٹیز اینڈ ایکسچینج

کمیشن آف پاکستان

این آئی سی بلڈنگ، اسلام آباد

ٹول فری نمبر:

0800-88008

وفاقی انشورنس مجسٹریٹ

سینٹر فلور، پاکستان ریڈ کریسنٹ سوسائٹی، انجیلی بلڈنگ،

پلاٹ نمبر 197/5، ڈاکٹر داؤد پوتا روڈ، کراچی

فون: 021-99207761-62

www.fio.gov.pk

ٹول فری نمبر: 021-9195361-150  
051-111-117-327

دفتری رابطہ کار (لاہور)

سال ڈسپوٹس ریزولوشن کمیٹی

سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

ایسوسی ایٹ ہاؤس، 3rd فلور، 07-ایمرژن روڈ، لاہور۔

فون نمبر: 042-99204962-66 ایکسٹینشن 28

ای میل: complaints@secp.gov.pk

دفتری رابطہ کار (اسلام آباد)

سال ڈسپوٹس ریزولوشن کمیٹی

سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

تھرڈ فلور، این آئی سی ایل بلڈنگ، اسلام آباد

فون: 051-9207091-4 ایکسٹینشن 439

ای میل: complaints@secp.gov.pk

دفتری رابطہ کار (کراچی)

سال ڈسپوٹس ریزولوشن کمیٹی

سیکورٹیز اینڈ ایکسچینج کمیشن آف پاکستان

5th فلور، اسٹیٹ لائف بلڈنگ 02، ولانس روڈ،

آف آئی آئی چندریگرہ روڈ، کراچی۔ فون: 021-32414204

ای میل: complaints@secp.gov.pk

ٹول فری نمبر: 042-99014050  
042-111-117-327

ٹول فری نمبر: 021-99002021  
021-111-117-327