Press Release

Insurance Regulatory and Development Authority of India

December 19, 2025 – Hyderabad

IRDAI and DFS Organises Workshop on CPGRAMS to Strengthen Grievance Redressal in the Insurance Sector

The Insurance Regulatory and Development Authority of India (IRDAI), jointly with the Department of Financial Services (DFS), Government of India, organised a one-day Workshop on 19th December, 2025 on the Centralised Public Grievance Redress and Monitoring System (CPGRAMS) in Hyderabad, with a focus on strengthening grievance redressal mechanisms in the insurance sector.

The workshop brought together senior officials from DFS, Grievance Redressal Officers (GROs) of insurers, and Sub-Appellate/Appellate Authorities, along with IRDAI officials with the objective of strengthening grievance handling practices, improving quality and timeliness of redressal, and deepening institutional accountability across the insurance ecosystem.



Delivering the inaugural address, the Chairman, IRDAI, underlined the centrality of grievance redressal to public trust in insurance. He observed that *"when a citizen takes the trouble to write a grievance, they are not filling a form—they are sending a signal that they need the system to listen. How we respond to that signal shapes trust not only in insurance, but in institutions themselves".* He also emphasised that timely and effective resolution of grievances is a critical pillar of policyholder protection and an essential element of regulatory oversight.

Senior officials of IRDAI discussed the Grievance Redressal Mechanisms. A detailed presentation by the DFS team provided an overview of the Citizens' Grievance Landscape across the insurance sector.

The workshop featured interactive sessions, including an open house with participants, presentations from industry representatives, and a detailed walkthrough of CPGRAMS by DFS officials. Discussions with the CPGRAMS team focused on identifying systemic improvements, enhancing data integration between CPGRAMS and Bima Bharosa, and improving the quality and timeliness of responses to public grievances.

Concluding the workshop, the Chairman, IRDAI stated that "*Choose the customer when in doubt. Treat grievances as early warnings. And let every resolution strengthen trust—not just close a case*". Senior officials from DFS and IRDAI reiterated the shared commitment of IRDAI, the Government and the industry to strengthen grievance redressal systems, reduce pendency, and improve policyholder experience. IRDAI underscored its continued commitment to work closely with all stakeholders to ensure that grievance redressal mechanisms remain responsive, efficient and aligned with the broader objective of protecting the interests of policyholders.