USER MANUAL

BIMA BHAROSA (Policy Holder)

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1   Overview

IRDAI has established Integrated Grievances Management System (i.e. Bima Bharosa) through which IRDAI monitors disposal of Policyholder Grievances across the Industry. Policyholder can register a complaint online through Bima Bharosa and view the status of his/her complaint Online.

2   Document purpose

The purpose is to give a clear understanding of the working of the Bima Bharosa System to the Policyholders. It will enable the Policyholder to raise complaint and have a seamless experience with the Integrated Complaint Management System.

2.1   Scope

It gives a detailed understanding and step wise flow to policyholder how to login in Bima Bharosa. Register a new complaint or view the status of his existing complaint. The Bima Bharosa system is integrated with the SMS Gateway to authorise users with OTP.

2.2   Audience

This manual is for use by Policyholders who will be accessing Bima Bharosa Portal of IRDAI

2.3   Abbreviations

Abbreviation	Expanded Form
IGMS	Integrated Grievances Management System
TAT	Turn Around Time
IRDAI	Insurance Regulatory and Development Authority of India
CAD	Consumer Affairs Department
GRO	Grievance Redressal Officer
IMF	Insurance Marketing Firms

3   Software Requirements

The site can be best viewed at 1420 x 768 resolution in Google Chrome 87+, Microsoft Edge, Mozilla 85+, IE 11, Safari 14+.
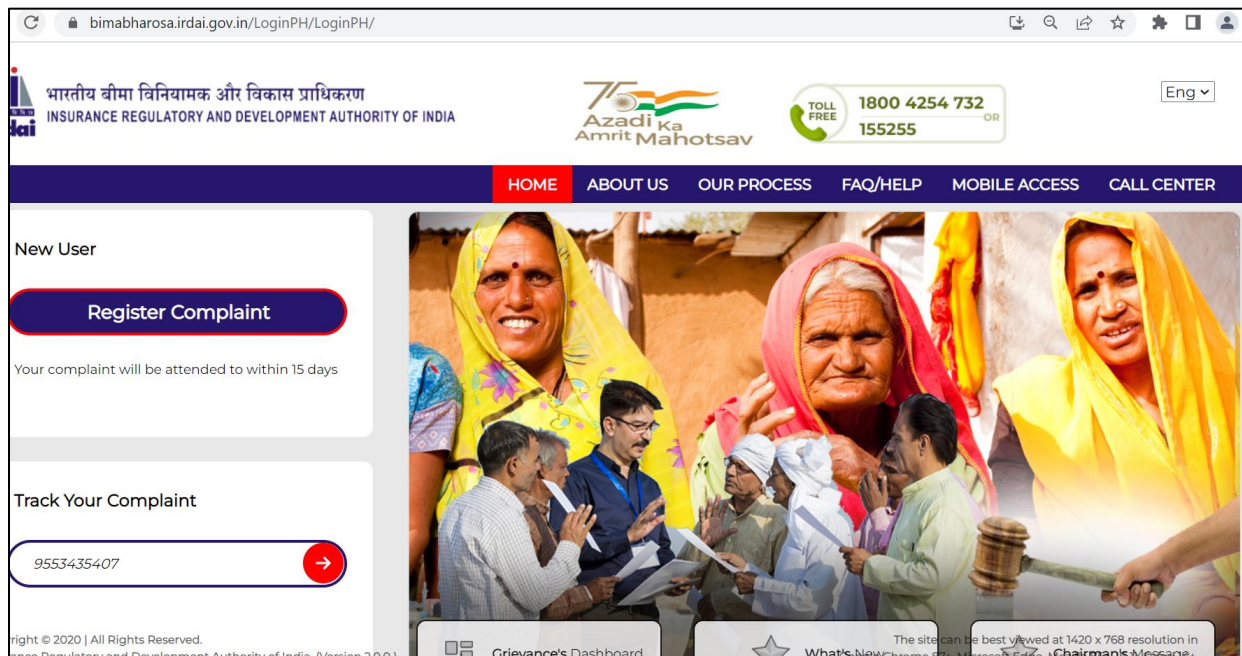
3.1   Pre-requisites for Bima Bharosa

Computer System, Latest Browsers, and Internet Connection

4   Functional Overview

Policyholders can access the Bima Bharosa System by entering the above URL   https://bimabharosa.irdai.gov.in/ in their browser.

User will land on below home page

4.1   Login Screen

- Policy Holder will be authenticated with mobile number and OTP in Bima Bharosa System

First time user can directly click on "Register Complaint" link to add new complaint in Bima Bharosa System. Existing User can view status or history of existing complaint within a year by entering his registered mobile number in "Track Your Complaints". User will need to validate his mobile number credentials by entering OTP which will be received on his registered mobile number. In case OTP is not received or user has missed to enter OTP within a minute user can retry by generating new OTP by clicking on Resend OTP Hyperlink.

4.2   Register Complaint

User to click on Register Complaint button in home page. New Complaint Registration Page will be displayed .

New Complaint Registration Page is divided into Four Sections.

   1)   Details (Complainant Details)
   2)   Insurance Company and Policy Details
   3)   Policy Details
   4)   Complaint Description

User to enter Name and Mobile number in the Details Section. Mobile number will be validated by entering OTP. After Successful validation of Mobile number Policy Holder can proceed with registration of Complaint.

4.2.1 Details Section

Field Name	Constraints	Description
Name	Mandatory	User to enter Name
Mobile Number	Mandatory	User to enter Mobile Number. Maximum Length 10 digits Numeric
Email of Complainant	Optional	Email details to be entered by user if any. System will check for an email prefix and an email domain, both in acceptable formats. The prefix appears to the left of the @ symbol. The domain appears to the right of the @ symbol. For example, in the address example@mail.com, "example" is the email prefix, and "mail.com" is the email domain

4.2.2 Insurance Company and Policy Details

Policyholder can register complaint against:

1) Insurance Company
2) Unregistered Entity
3) Insurance Intermediary

Basis their selection the fields will vary in Insurance Company and Policy Details Section

4.2.2.1 Complaint against Insurance Company

Following Details to be captured against Insurance Company

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Company
Name of Insurance Company	Mandatory	User to select the Name of Insurance Company After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.
Policy Type	Mandatory	User to select Correct policy type from dropdown option.
Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.

4.2.2.2 Complaint against Unregistered Entity

When user selects option as Unregistered Entity, user will get a warning pop up to reconfirm if the company is registered or licensed to select relevant option else to go ahead.

Following Details to be captured against Unregistered Entity

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Unregistered Entity

Unregistered Company Name	Mandatory	User to enter the Name of Unregistered Company
Address	Mandatory	User to enter the Address of Unregistered Company
Phone Number	Mandatory	User to enter the Phone Number of Unregistered Company
Description	Mandatory	User to enter description
Type of Service Obtained	Mandatory	User to enter details of Service Obtained
Contact Person Name	Mandatory	User to enter Contact Person Name
Contact Person Phone Number	Optional	User to enter Contact Person Phone Number if any
Contact Person Email	Optional	User to enter Contact Person Email if any
Contact Person Address	Optional	User to enter Contact Person Address if any

4.2.2.3 Complaint against Insurance Intermediary

Following Details to be captured against Insurance Intermediary. Policyholder needs to specify the type of insurance intermediary along with the insurance company details.

List of Intermediary Companies:
1) Broker
2) Surveyor
3) TPA
4) Agent
5) Insurance Repository
6) Web Aggregator
7) Insurance Marketing Firm
8) Corporate Agent

Below fields will be captured for Broker in Insurance Company and Policy Details Section

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Intermediary
Intermediary Type	Mandatory	User to select dropdown value as Broker
Name of Insurance Company	Mandatory	User to select the Name of Insurance Company After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.
Policy Type	Mandatory	User to select Correct policy type from dropdown option.

Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.
Broker Name	Mandatory	User to select Relevant Broker name from Dropdown
Broker License Number	Mandatory	Will be auto populated basis broker name selection

Below fields will be captured for Surveyor in Insurance Company and Policy Details Section

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Intermediary
Intermediary Type	Mandatory	User to select dropdown value as Surveyor
Name of Insurance Company	Mandatory	User to select the Name of Insurance Company After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.
Policy Type	Mandatory	User to select Correct policy type from dropdown option.
Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.
Surveyor Name	Mandatory	User to select Surveyor Broker name from Dropdown
Surveyor License Number	Mandatory	Will be auto populated basis Surveyor name selection

Below fields will be captured for TPA in Insurance Company and Policy Details Section

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Intermediary
Intermediary Type	Mandatory	User to select dropdown value as Surveyor
Name of Insurance Company	Mandatory	User to select the Name of Insurance Company After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.
Policy Type	Mandatory	User to select Correct policy type from dropdown option.
Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.
TPA Name	Mandatory	User to select Relevant TPA name from Dropdown
TPA License Number	Mandatory	Will be auto populated basis TPA name selection

Below fields will be captured for Agent in Insurance Company and Policy Details Section

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Intermediary
Intermediary Type	Mandatory	User to select dropdown value as Agent
Name of Insurance Company	Mandatory	User to select the Name of Insurance Company After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.
Policy Type	Mandatory	User to select Correct policy type from dropdown option.
Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.
Agent Name	Mandatory	User to enter Agent name
Agent License Number	Mandatory	User to enter Agent License Number

Below fields will be captured for Insurance Repository in Insurance Company and Policy Details Section

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Intermediary
Intermediary Type	Mandatory	User to select dropdown value as Insurance Repository
Name of Insurance Company	Mandatory	User to select the Name of Insurance Company After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.
Policy Type	Mandatory	User to select Correct policy type from dropdown option.
Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.
Insurance Repository Name	Mandatory	User to select Relevant Insurance Repository name from Dropdown
License Number	Mandatory	Will be auto populated basis Insurance Repository name selection

Below fields will be captured for Web Aggregator in Insurance Company and Policy Details Section

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Intermediary
Intermediary Type	Mandatory	User to select dropdown value as Web Aggregator

Name of Insurance Company	Mandatory	User to select the Name of Insurance Company
		After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.
Policy Type	Mandatory	User to select Correct policy type from dropdown option.
Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.
Web Aggregator Name	Mandatory	User to select Relevant Web Aggregator name from Dropdown
License Number	Mandatory	Will be auto populated basis Web Aggregator name selection

Below fields will be captured for Insurance Marketing Firm in Insurance Company and Policy Details Section

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Intermediary
Intermediary Type	Mandatory	User to select dropdown value as Insurance Marketing Firm
Name of Insurance Company	Mandatory	User to select the Name of Insurance Company
		After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.
Policy Type	Mandatory	User to select Correct policy type from dropdown option.
Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.
Insurance Marketing Firm Name	Mandatory	User to select Relevant Insurance Marketing Firm name from Dropdown
License Number	Mandatory	Will be auto populated basis Insurance Marketing Firm name selection

Below fields will be captured for Corporate Agent in Insurance Company and Policy Details Section

Field Name	Constraints	Description
Complaint Against	Mandatory	User to select dropdown value as Insurance Intermediary
Intermediary Type	Mandatory	User to select dropdown value as Corporate Agent
Name of Insurance Company	Mandatory	User to select the Name of Insurance Company
		After Insurance Company is selected User can view the GRO officer details associated to his complaint name, email and phone details.

Policy Type	Mandatory	User to select Correct policy type from dropdown option.
Complaint Type	Mandatory	User to select Relevant Complaint type from dropdown option.
Complaint Description Type	Mandatory	User to select Relevant Complaint Description type from dropdown option.
Corporate Agent Name	Mandatory	User to select Relevant Corporate Agent name from Dropdown
License Number	Mandatory	Will be auto populated basis Corporate Agent name selection

4.2.3   Policy Details

Field Name	Constraints	Description
Identifier Type	Mandatory	User to select radio button option 1) Policy Number 2) Proposal Number 3) Certificate Number 4) Claim Number
Policy / Proposal Number / Certificate of Insurance Number (In case of Group Insurance) /Claim Number (Mandatory for claim related complaints)	Mandatory	User to enter either Policy / Proposal Number / Certificate of Insurance Number (In case of Group Insurance) /Claim Number (Mandatory for claim related complaints) depending on choice.

4.2.4   Complaint Description

Field Name	Constraints	Description
Complaint Details	Mandatory	User to enter description. Maximum 4000 characters allowed
Upload Attachment	Optional	User can upload only PDF, JPG,JPEG and PNG files Max file size 10 MB
Check uploaded Attachments here	Optional	Uploaded attachments can be viewed by clicking on hyperlink

Click Back Button to redirect user to Home Page. Click Register to save the complaint details entered and submit the record in Bima Bharosa System. System will validate all mandatory details entered by user. In case of error appropriate error message will be displayed as shown below.

User to enter correct details and again click on Register Button. It will give a pop up to user asking confirmation before saving the record.

If user clicks on "Yes" system will save the record and prompt the user with complaint number and TAT Date by when the complaint will be attended by. If user clicks on "No" record will not be saved and user will be redirected back to new complaint registration page.

4.3   Track your Complaint

User can track complaints registered in Bima Bharosa by entering their registered mobile number below "Track Your Complaint" section in home Page.

Registered mobile number has to be validated by user by entering OTP. On Successful authentication of password View Complaint Page will open. In case of user did not receive OTP, user can click on "Resend OTP" link to get OTP.

On clicking Menu policy holder can either Register New Complaint Against Entity or View/Edit complaints.

User will be able to see list of all complaints registered with his/her mobile number. By default 10 entries will be shown in first page with the newest one shown first.

Field Name	Description
View/Edit	User can click on the icon to edit or view details of a specific complaint
TAT	System will display the TAT days for final resolution
Complaint Number	System will display the unique number generated by Bima Bharosa system to identify complaint
Policy / Proposal / Certificate /Claim Number	System will display the unique identifier entered by user while registering the complaint
Entity Name	System will display the entity name entered by user while registering the complaint
Complaint Name	System will display the Name entered by user while registering the complaint
Complaint Description	System will display the Description entered by user while registering the complaint
Status	System will display the latest status of Complaint. Valid Values for Status: 1) New 2) Acknowledged 3) Pending 4) Attended to 5) Closed 6) Escalated 7) Reopen

When user clicks on view/edit icon entire complaint details along with the complaint history can be viewed by the Policy Holder

The Update Complaints page can be further divided into four sections

1) Complaint Details
2) Policy Details
3) Complaint Description
4) Complaint History

4.3.1   Complaint Details

It captures the complaint Number along with Entity Reference Number. Entity Reference Number is identifier used by Entity to identify complaint in their grievance system.

Field Name	Description
Status	System will display the latest status of Complaint. Valid Values for Status: 1) New 2) Acknowledged 3) Pending 4) Attended to 5) Closed 6) Escalated 7) Reopen
Complaint Against	System will display the value entered by user while registering the complaint
Insurance Type	Valid Values will be displayed: 1) Life Insurance 2) Non-Life Insurance
Insurance Company Name	System will display the value entered by user while registering the complaint. User can view the GRO officer details name, email and mobile number.
Branch Code	System will display the Branch Code assigned by insurer.
Policy Type	System will display the Policy Type entered by user while registering the complaint.
Complaint Type	System will display the Complaint Type entered by user while registering the complaint.

Field Name	Description
Complaint Description Type	System will display the Complaint Description Type entered by user while registering the complaint.
Complaint Number	System will display the Complaint Number generated by Bima Bharosa system to identify the complaint
Entity Reference Number	System will display the Entity Reference Number generated by the insurer system to identify the complaint
TAT (in Days)	It shows no of days for resolution
Complaint to be Attended By	It shows the date by when resolution is expected for the complaint

4.3.2   Policy Details

Field Name	Description
Identifier Type	User selected option will be displayed which was entered by user while registering the complaint. 1) Policy Number 2) Proposal Number 3) Certificate Number 4) Claim Number
Policy / Proposal Number / Certificate of Insurance Number (In case of Group Insurance) /Claim Number (Mandatory for claim related complaints)	User entered value will be displayed which was entered by user while registering the complaint.

4.3.3   Complaint Description

Field Name	Description
Complaint Details	User entered text will be displayed which was entered by user while registering the complaint.

Date of registration of Complaint	Date will be displayed when complaint was initially registered in system
Resolution Remarks	Remarks entered by insurer for resolution will be viewed here
Check uploaded Attachments here	Uploaded attachments can be viewed by clicking on hyperlink

4.3.4 Complaint History

It will show the entire journey of Complaint from New till Closure of Complaint.

Following are the 4 different flows in which Complaints move from Creation to Closure status:

1. Best Case Scenario: New -> Acknowledged -> Pending -> Attended To -> Closed

2. If TAT crossed: New -> Acknowledged -> Pending -> Escalated -> Reopened -> Attended to -> Closed

3. If Resolution is not acceptable by POLICY HOLDER: New -> Acknowledged -> Pending -> Attended to -> Escalated -> Reopened -> Attended to -> Closed

4. IRDAI accepts closure request from Insurer / Entity: New -> Acknowledged -> Pending -> Attended To -> Escalated -> (Insurer Request Closure) -> Closed (Closed by IRDAI)

Field Name	Description
Activity Status	System will display the latest status of Complaint Valid Values for Status: 1) New 2) Acknowledged 3) Pending

	4) Attended to 5) Closed 6) Escalated 7) Reopen
Activity Action	Action will be displayed as Registration of Complaint or Status Updation
Remarks	Remarks entered by insurer or Complainant based on the status will be viewed here
Activity By	Name of the insurer or Complainant based on the status will be viewed here
Activity On	Date when latest status was updated
Activity By Insurer	Date when status was updated by insurer

4.4 Escalate/Update Complaint

After the Complaint has been marked as "AttendedTo" by the insurer the Policy holder will receive SMS notifications informing him about the change in status. Policy Holder has the option to update Resolution Feedback Remarks by clicking on Update Button or If Policy holder is not satisfied by resolution provided by insurer, user can escalate the complaint by entering escalation Remark and Clicking on Escalate Button.

Activity Status	Activity Action	Remarks	Activity By	Activity On	Activity By Insurer
Attended to	Status updated	Partially infavour and informed to the complainant	Krishnakumar	25-Nov-2022	25-Nov-2022
Pending	Status updated	Attended	Krishnakumar	25-Nov-2022	25-Nov-2022
Acknowledged	Status updated	Attended	Krishnakumar	25-Nov-2022	25-Nov-2022
New	Status updated	Test	Krishnakumar	25-Nov-2022	25-Nov-2022
New	Registration of complaint	Test	Wilma	25-Nov-2022	25-Nov-2022

Showing 1 to 5 of 5 entries

Update   **Escalate**   Clear   Back

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Field Name	Constraints	Description
Escalation Remark	Mandatory in case of Escalation	User to enter details
Feedback for Bima Bharosa Portal Ease of Use	Optional	User to select values from Dropdown 1) Poor 2) Average 3) Good 4) Excellent
Resolution Satisfaction Level	Optional	User to select values from Dropdown 1) Poor 2) Average 3) Good 4) Excellent
Resolution Feedback Remarks	Mandatory in case of Updation	User to enter details