

# Transforming Insurance **Grievance Redressal**



## CASE STUDY



### About Client

Insurance regulatory  
body



### Industry

Insurance



### Service

Applications

# Business Need

The insurance sector in India is experiencing rapid growth, drawing in new customers daily. Yet, this expansion has introduced several challenges, especially in managing the rising number of grievances related to policy servicing and claims disputes. With over 60 insurance companies and

numerous policyholders, the earlier decentralized method for addressing these issues was falling short. It became evident that a centralized system was urgently needed to streamline grievance management, boost transparency, and enhance the effectiveness of complaint resolution.

# Business Challenge

The absence of integrated communication between insurers' systems and the regulatory authority complicated tracking and accountability, resulting in prolonged resolution times for consumer grievances. This disjointed approach undermined customer trust and satisfaction, making it imperative to overhaul the grievance redressal mechanism comprehensively.

- Existing systems were not integrated, leading to delays and inconsistent handling of complaints.

- The lack of a centralized tracking system made it difficult to monitor grievances and enforce accountability.
- Inadequate accessibility for policyholders to lodge complaints easily.
- Slow response times and unclear resolution pathways.
- Varied standards of grievance handling across different insurers.

# Business Solution

Recognizing the difficulties faced by consumers, the regulatory body governing insurance saw the need for a centralized platform to handle consumer grievances. To bring this vision to life, they chose to develop a grievances redressal portal and chose NSEIT as a technology partner to develop it. NSEIT took a deep dive into the issues at hand and crafted a unified grievance redressal platform that aimed to streamline the process and make it more consumer-friendly. This initiative by NSEIT provided a robust solution tailored to the needs of the sector and allowed for:

- Centralized Grievance Management:** A single point of contact for all insurance-related complaints.
- Streamlined Complaint Registration:** A simplified process for registering complaints through various channels, including online and call centers.
- Integrated CRM Systems:** Seamless integration with insurer CRM systems for real-time complaint tracking and updates.
- Advanced Technology Deployment:** Implementation of robust technology to ensure secure and accessible complaint handling.
- Rule-Based Workflow Implementation:** Establishment of rule-based workflows to maintain and monitor resolution timelines effectively.
- Multilingual Support:** Complaint form supports English and Hindi languages. Platform is extendable to all local languages.
- Mobile Accessibility:** Responsive UI, mobile access through PWA on Android and iOS devices.

# Project **Differentiator**

The portal stood out for its comprehensive integration with insurer CRM systems, providing a real-time, transparent view of the grievance handling process. This integration allowed for

immediate updates and monitoring, setting a new standard in policyholder support and operational accountability in the insurance industry.

## Tech **Stack**



# Business Impact

The introduction of this web portal revolutionized grievance redressal in the insurance sector by significantly improving the efficiency and transparency of complaint resolutions.

Streamlined complaint handling led to quicker resolutions, enhancing policyholder satisfaction.



Enhanced accessibility and user experience for policyholders through a multi-channel approach.



Significant reduction in grievance resolution time, setting a benchmark for service excellence in the insurance sector.



Improved transparency and accountability among insurers, boosting policyholder confidence.



The centralized system provided regulator with robust oversight capabilities, facilitating better regulatory compliance and service standards.

## About NSEIT

NSEIT Limited is a digital native technology company that engineers world-class solutions to help our global customers accelerate their digital transformation journeys. Our key service pillars are Application Modernization, Business Transformation, Data Analytics, Infrastructure &

Cloud Services, and Cybersecurity, through which we create intuitive digital experiences and tangible business impact. For over two decades, our innate drive for excellence has made us the partner of choice for global organizations. At NSEIT, we fuel digital progress.

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