



**SECURITIES AND EXCHANGE
COMMISSION OF PAKISTAN**

STRENGTHENING INSURANCE GRIEVANCE REDRESSAL IN PAKISTAN

CURRENT STATUS AND STRATEGIC WAY FORWARD

SECURED PATHS: A GUIDE TO GRIEVANCE HANDLING FOR PAKISTAN

Policyholder

If a policyholder or potential policyholder is not satisfied with the insurer's service or decision, here's what one can do.



Insurance Company

Start with the concerned insurance company's internal grievance handling department. One can submit the complaint through email, branch office, mail/fax, online form on the company's website or call center. Include the policy number, contact details and supporting documents like claim forms, receipts or earlier correspondence.

If the issue remains unresolved or response is unsatisfactory, aggrieved person/party may approach suitable forum depending on the nature of complaint and scope/mandate of the forum.

Federal Insurance Ombudsman

In case of maladministration, the aggrieved person/party can approach Federal Insurance Ombudsman by submitting a written and sworn statement along with contact details, CNIC copy, policy number and supporting documents. **If not satisfied with Ombudsman's decision, an appeal can be filed within 30 days to the Presidents' office.**



SECP

Complainant can file a complaint through SECP's XS complaint management system: web portal, email, phone call and android app by providing policy number, contact details and supporting document like claim forms, receipts or any previous correspondence. SECP will review the complaint and coordinate with the insurer for resolution.

Prime Minister's Performance Delivery Unit

The aggrieved person/party can file a complaint through PMDU/Pakistan Citizen's Portal. The complaint can be submitted via Mobile app or web portal by including CNIC, contact and policy details. PMDU will forward the complaint to SECP & SECP will take it up with the insurer.



Small Dispute Resolution Committee

For smaller or claim-related grievance, complainant may approach SDRC. The SDRC offers a quicker and simpler process for minor claim issues.

Federal Ombudsman/ Wafaqi Mohtasib

If the complaint is against the state-owned insurance entities, the complainant can take it up with Federal Ombudsman by submitting a written & signed statement on solemn affirmation or oath, explaining the issue. **If not satisfied with decision, an appeal can be filed to President Office within 30 days of decision.**



Insurance Tribunal

Aggrieved person/party may also take up the complaint to the Insurance Tribunal for legal resolution. **If not satisfied with Tribunal's decision, one can appeal to the High Court within 30 days.**



President Office

High Court

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Executive Summary

A well-functioning grievance redressal system is a foundational pillar for policy holders protection, market confidence, and the sustainable development of Pakistan's insurance sector. Pakistan's insurance sector has under written 10.5 million policies in year 2025, however, insurance penetration remains below 1% of GDP and public awareness is limited, effective complaint handling mechanisms play a critical role in strengthening trust between insurers and policyholders. This report provides a comprehensive review of the grievance redressal ecosystem in Pakistan's insurance sector, examining institutional arrangements, regulatory frameworks, operational performance, and key systemic gaps across all available forums. It also proposes targeted reforms to improve accessibility, transparency, coordination, and efficiency of complaint resolution mechanisms.

The report maps the full architecture of grievance redressal mechanisms, which includes internal complaint handling functions of insurance companies, the SECP XS/Service Desk Management System, Small Dispute Resolution Committees (SDRCs), the Federal Insurance Ombudsman (FIO), Insurance Tribunals, Pakistan Citizen Portal/PMDU, and the Wafaqi Mohtasib for public sector insurers. This multi-tiered structure provides multiple points of access for policyholders; however, the absence of integration, coordination, and standardized communication across these forums results in fragmentation, duplication, and user confusion.

Complaint data reflects the scale of consumer engagement with the system. In 2025 alone, 37,029 complaints were registered. Insurance companies reported over 27,000 complaints across life and non-life insurers combined. SECP's XS and PMDU channels recorded 1,275 complaints in 2025, while SDRCs have received 1,065 complaints between 2021 and 2024. The Federal Insurance Ombudsman handled over 5,200 complaints in 2025 while the Wafaqi Mohtasib received more than 2,600 complaints in the same period. These figures indicate both active usage of grievance forums and persistent underlying service and claims-related issues within the sector.

Despite the existence of multiple redressal avenues, the report identifies several structural and operational challenges. Insurance Tribunals are limited in number and geographically concentrated in only a few cities, creating access barriers for policyholders in remote areas. Additionally, delays in appointment of tribunal members and lack of publicly available information on designated session courts functioning as tribunals further weaken accessibility and efficiency. Similarly, SDRCs, while designed as low-cost and fast-track forums, are restricted in jurisdiction, policy limits, and geographical coverage, limiting their overall reach.

A key systemic issue identified is the lack of coordination among grievance redressal forums. The absence of structured information-sharing leads to duplication of complaints, parallel proceedings, and inefficiencies across institutions. Equally important is the lack of consolidated sector-wide complaint analytics, which restricts the ability to identify recurring issues, monitor insurer performance, and undertake evidence-based regulatory interventions.

The report also highlights gaps in disclosures, compliance and transparency of timelines. Although insurers are required to resolve complaints within defined timelines under Circular No. 7 of 2023 and related regulatory frameworks, there is limited visibility on compliance and no standardized public reporting of resolution performance. Furthermore, communication of grievance mechanisms by insurers remains inconsistent, with critical information such as

Another major finding relates to low public awareness of available grievance forums, resulting in underutilization of formal mechanisms and increased reliance on informal or inefficient complaint channels. This weakens consumer confidence and contributes to a broader trust deficit in the insurance sector.

The report proposes a set of focused reforms to address these challenges. These include expanding the number and geographic reach of Insurance Tribunals and SDRCs, improving coordination through a structured data-sharing mechanism, and strengthening regulatory requirements for disclosure of complaint timelines and grievance procedures. It also recommends integrating complaint analytics into the Insurance Industry Statistics Report to enable transparency and supervisory insight. Additionally, harmonization of jurisdiction between FIO and Wafaqi Mohtasib is suggested to reduce confusion and improve efficiency.

Finally, the report emphasizes the need for a coordinated national awareness initiative by SECP, FIO, industry associations, and insurers to improve public understanding of grievance mechanisms. Strengthening communication, improving accessibility, and ensuring institutional coordination are essential to building a consumer-centric insurance ecosystem that enhances trust, accountability, and long-term sectoral growth.

Review of Redressal Forums

An accessible and robust grievance redressal framework is vital for safeguarding policyholders and fostering public trust in Pakistan's insurance sector. It strengthens consumer confidence, drives industry formalization, and supports broader financial inclusion. Under the Insurance Ordinance 2000, policyholders have recourse to seven distinct grievance mechanisms. Each forum operates with a specific mandate and scope of work:

Internal Grievance Functions: Policyholders must first approach their respective insurer's centralized grievance or complaints department for direct resolution.

SECP-XS / Service Desk Management System: The Securities and Exchange Commission of Pakistan (SECP) oversees the insurance industry and provides a centralized platform for resolving consumer complaints.

Small Dispute Resolution Committees (SDRC): These regionally-based committees, established by the SECP, provide a fast-track and cost-free process to mediate disputes involving specified financial thresholds.

Federal Insurance Ombudsman (FIO): An independent statutory body dedicated to providing cost-free and speedy justice to policyholders against maladministration by insurance companies.

Insurance Tribunals: Formal judicial forums established under the Ordinance to adjudicate complex factual and legal disputes between policyholders and insurers.

Pakistan Citizen Portal (PCP) / Prime Minister's Delivery Unit (PMDU): A centralized digital government channel for citizens to register and track service-related grievances.

Federal Ombudsman (Wafaqi Mohtasib): A broader institution that addresses complaints of maladministration against government agencies and public-sector organizations.

Detailed function financial limits, jurisdictions and procedure of each specific forum is given below:-

I. Grievance Function at the Insurance Companies

When a policyholder, a potential policyholder, or a person other than policyholder has any grievance against the insurance company, distribution channel, or insurance intermediaries, the grieving party may lodge a complaint with the internal grievance function at the insurance company.

Mode of Communication	The complaint or grievance includes written expression (including communication in the form of electronic mail or any other electronic scripts), or claims forms submitted in branches, or complaints received through surface mail, fax, email, E-forms available on official website and complaint boxes and registers. Verbal complaints lodged with the insurers' or agent's call centre either through registered or unregistered number shall also be accommodated, subject to verification of authenticity by the insurers, in case of complaint lodged through unregistered number. The company may request for any additional documents along with following documents:
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	i. Copy of complainant's insurance policy ii. CNIC copy iii. Claim reference number (if applicable) Any written communication or evidence supporting the complaint		
Acknowledgment of Complaint	Once a complaint is lodged with an insurance company, it is assigned a complaint number. Subsequently, an acknowledgement is sent via SMS, email, recorded line or surface mail to the complainant for confirmation of receipt of complaint within 2 working days of receipt of complaint. The acknowledgement states the assigned complaint number, expected timeline and the contact details for the follow-up on the complaint.		
Categories of Complaints & Timeline for resolution of complaints	Category	Examples of Complaints	Timeline for Resolution of Complaint
	Minor	Unresolved query or request etc.	Within 7 working days if the complaint is of minor nature.
	Less Critical	Complaints where no investigation is required, including queries related to claims already paid and ambiguity in allocation of units in respect of unit linked policies.	Interim Reply: After 7 working days. Final Reply: Within 15 working days
	Critical	Complaints requiring investigation, including cases of mis-selling, fraudulent practice, delay in claim payment, etc.	Interim Reply: After 15 working days Final Reply: Within 10 working days of investigation In case of complaints of mis-selling or delay in claim payment for non-life insurance business (motor insurance, personal accident, health insurance or travel) and life insurance business, insurers must complete the investigation within 20 working days.
Disposal of Complaints	Timeline to provide final reply for all the above cases must not exceed 30 days from the date of lodgment of complaint. Complaints involving payment of any kind to the policyholder will be deemed resolved, only upon payment of amount communicated in final reply, within 15 working days of such communication.		
Non-resolution of Complaint:	In case where a complaint cannot be resolved to the satisfaction of the policyholder, it is mandatory for the insurer to inform the policyholder that his/her grievances cannot be resolved. The reply will include the following: i) Reasons/justification on the basis of which the complaint is being denied and/or; ii) Alternate grievance redressal forums available to the policyholder and their contact details.		
Escalation of Complaint	Insurers are also responsible to establish an escalation procedure, whereby a complaint not resolved or disposed of within particular timeframe shall be escalated to next hierarchy.		

Escalation	If complainant is not satisfied with the insurance company's response or does not receive a reply within the given time, he/she can take the complaint to external redressal forums. There are four main forums that can be approached, depending on the nature of issue: 1. Securities and Exchange Commission of Pakistan (SECP)-XS 2. Federal Insurance Ombudsman (FIO) 3. Small Disputes Resolution Committee (SDRC) 4. Insurance Tribunal 5. Pakistan Citizen Portal/ Prime Minister Delivery Unit (PMDU) Each forum operates independently and has specific powers to address complaints and ensure justice.
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Complaints Received by Grievance Handling Functions of Insurance companies in 2025

(*Data shared by companies under circular 7 of 2023)

	Life Insurers	Non-Life Insurers
Total complaints	20428	6799

Formation of an internal grievance function is mandated under the Code of Corporate Governance for Insurers 2016 (<https://www.secp.gov.pk/document/code-of-corporate-governance-for-insurers-2016-updated-as-of-april-1-2020/?wpdmdl=43335&refresh=68ec7ebeb4ea11760329406>) further details about grievance handling has been elaborated in the circular no.07 of 2023 (<https://www.secp.gov.pk/document/circular-no-7-of-2023-requirements-for-relating-to-grievance-handling-mechanism-for-insurers/>)

II. SECP XS/ Service Desk Management System

SECP XS (previously called the Service Desk Management System–SDMS) is the central platform where a policyholder or potential policyholder, can lodge any grievance related to an insurance company or its agents. It acts as a communication bridge between complainant and the insurer. When complainant submits a complaint, SECP forwards it to the insurance company on his/her behalf, follows up for a response, and then communicates the company's reply back to the complainant.

Any issue arising under the Insurance Ordinance, 2000, such as delays, claim problems, non-responsiveness, miscommunication, or service-related concerns, can be filed as a legitimate complaint on SECP XS.

SECP XS primarily facilitates communication and ensures that companies respond. However, if matter requires adjudication, compensation orders, claim settlement decisions, or involves a dispute that falls under the jurisdiction of the Small Disputes Resolution Committees (SDRC), SECP may guide the complainant to approach SDRC instead. Routine service issues remain within SECP XS.

Scope of Complaint	Any issue or complaint arising out of activities that are covered under the Insurance Ordinance, 2000 can be considered as a legitimate complaint.	
Communication Medium	A complainant can lodge a complaint directly with SECP. The complaint can be lodged via centralized web system, by post, by email, through call, and android mobile app.	
Pre-conditions of Complaint	The complainant is required to provide name, CNIC, valid mobile number, email address and postal/residential address. The complainant must provide complete information about a complaint. For instance, details about the names of the person(s) or entity against whom the complaint is being lodged. The complainant should disclose all relevant details and provide documentary evidence upfront regarding any other forum where the same complaint has been lodged. If the complainant wishes to maintain his/her anonymity of identity, they must appoint a legal representative for necessary correspondence.	
Correspondence with the Complainant	When a legitimate complaint is received through post or email, the designated service desk agent can contact and ask the complainant to provide deficient information. The complainant is required to submit the remaining documents or provide missing information within 12 working days; otherwise, the complaint will be considered closed. The complainant will be sent 3 reminders for the submission of missing information. Once the complete information is received, the Service desk agent will transfer the complaint to insurance wing in the Supervision Department.	
Timeline for Disposal of Complaint	Under Code of Corporate Governance for Insurers, 2016, the timeline for the insurance company is 30 days for resolution of the complaint.	
Escalation of Complaint	In case the complaint has not been resolved within 45 days, it will be automatically escalated to the higher authority for resolution.	
	Time Elapsed	Escalated to
	45 days	Concerned HOD (Supervision)
	75 days	Relevant Commissioner

Escalation	If complainant is not satisfied with the outcome or result of the complaint, he/she can take up the matter with external redressal forums. Depending on the nature of the complaint, there are three main forums that can be approached: 1. Federal Insurance Ombudsman (FIO) and Wafaqi Mohtasib 2. Insurance Tribunal 3. Small Dispute Resolution Committee (SDRC)
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Complaints Received by SECP under SDMS and PMDU

(*Complaints file with SECP and PMDU)

Year	2023	2024	2025
Total complaints	2910	2174	1275

Service Desk Management Services/SECP XS are guided by Service Desk Guidelines 2019. Guidelines provide extensive directions for queries and complaints of general public for all the matters under ambit of SECP including insurance

III. Small Dispute Resolution Committees (SDRC)

SDRC is an independent forum created to help policyholders resolve disputes with insurance companies in a quick, simple, and low-cost manner. It works like a neutral mini-tribunal: it listens to both the complainant/ policyholder and the insurance company, reviews documents, and gives a written decision within a fixed time. The SDRC is constituted with at least 1 lawyer, accountant and insurance expert.

If the complainant is not satisfied with how the insurance company has handled their complaint, whether directly or through SECP XS, he/she can take the case to the small Disputes Resolution Committee.

Escalation of Complaint	To arbitrate disputes arising between an insurer and a policyholder. The committees can only handle claims related to individual life (excluding group life), domestic (home/residence insurance) and private motor insurance, but not third-party motor accident claims under the Motor Vehicles Act, 1939. However, there are certain conditions of complaint lodgment with SDRC including the • In case of individual life contract, the maximum sum covered is of Rs. 2.5 million • In case of domestic insurance policy, the maximum sum covered is of Rs. 5 million • In case of private motor insurance policy, the maximum sum covered is of Rs. 2.5 million
Composition	The small dispute resolution committee is constituted with at least 1 lawyer, accountant and insurance expert.
Cost	Approaching SDRC is free of cost for the complainant.
How SDRC Works	When complaint is filed with the respective SDRC, here is how the process generally works: 1. The Committee reviews the complaint and shares it with the insurance company. 2. Both sides are usually asked to submit their written explanation within 14 days. 3. The Committee may call the complainant and the insurance company for a hearing (online or in-person) so both sides can explain their position. 4. If needed, the Committee can also call or seek opinion of the technical experts to understand complex issues. 5. Once the Committee decides, complainant will receive the decision in writing, usually through an official letter or email. This process is designed to be simple, transparent, and quicker than going to court.
Disposal of Complaints	SDRC aims to give a final decision within 45 days.
How to Lodge a Complaint with SDRC	To file a complaint, complainant has to submit a written complaint (with necessary documents) to the relevant SDRC office i.e. Lahore, Islamabad, or Karachi and provide contact details and a brief summary of the dispute. Further, copies of policy, correspondence, claim documents, and the insurance company's final response should be provided along with the complaint.
Power of SDRC	The committee can ask for written submissions from the parties which they have to submit within the timeframe of 14 days for submission of response. Committee can also seek feedback/opinion from experts and professionals. Furthermore, for resolution of the complaint, the parties can also be called for hearing by the committee. Overall, committee has to resolve the dispute within 45 days.

Functional Committees	As of 2025, there are 3 functional Committees in Pakistan including Karachi, Lahore, Islamabad. Islamabad committee has jurisdiction over KPK, Islamabad, Gilgit Baltistan, AJK and some areas of Punjab whereas Lahore committee has jurisdiction over rest of Punjab. Karachi committee has jurisdiction over complaints pertaining to Balochistan and Sindh.
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Complaints Received by SDRC (*Data maintained by SECP)

Total Complaints Received	No. of Complaints
From 2021 to 2024	1065
2025	68
2026 (till 31st May 2026)	62

3 SDRC Lahore: Policyholders from all districts of Punjab except Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock may approach this Committee.

SDRC Islamabad: Policyholders belonging to Islamabad Capital Territory, Khyber Pakhtunkhwa, Gilgit Baltistan, Azad Jammu & Kashmir and the western side of the province of Punjab (i.e. Bhakkar, Khushab, Mianwali, Jhelum, Chakwal, Rawalpindi and Attock districts) may approach this Committee.

SDRC Karachi: Policyholders belonging to provinces of Sindh and Baluchistan may approach this Committee.

⁴ Section 117 of Insurance Ordinance mandates for formation of small dispute resolution committees (SDRC) (<https://www.secp.gov.pk/document/insurance-ordinance-2000/>).

Under the Ordinance, the Federal Government can set up Small Disputes Resolution Committees to settle disputes between insurance companies and policyholders. SECP issued amendments in Small Dispute Resolution Committee Rules (Constitution and Procedure) Rules 2015 (<https://www.secp.gov.pk/document/sro1177i2016-amendments-in-small-disputes-resolution-committees-constitution-and-procedure-rules-2015/>).

IV. Federal Insurance Ombudsman (FIO))

The Federal insurance ombudsman is an independent forum set up by the Federal Government to help policyholders to resolve their complaints about unfair treatment by insurance companies. It is free, simple to access, and meant to give complainants a quick and fair resolution without going to court. FIO deals with complaints against private sector insurers while Federal Ombudsman deals with complaints against the four public sector insurers. Policyholder can take complaint to the FIO as well.

Appointment	A natural person to be appointed by the Federal Government for four years.
Jurisdiction	Undertake any investigation into any allegation of mal-administration on the part of any insurance company.
Compliant Filing	To file a complaint with the Insurance Ombudsman, the complainant must submit a written and sworn statement with full details of the issue and their contact information. Before doing so, they must first inform the insurance company in writing. If the company does not respond or gives an unsatisfactory reply within one month, the complainant can then file a complaint with FIO within the next three months. The Ombudsman may allow a late complaint if there's a valid reason for the delay.
How to File a Complaint with FIO	To lodge a complaint, the complainant needs to: • Submit a written and signed statement explaining the issue • Include the name, CNIC, address, phone number, and email • Attach copies of all relevant documents (policy, claim papers, letters, emails) • Confirm that the issue has already reported to the insurance company
Mode of Submission	Complainant can submit the complaint: - By post - By email - By visiting the regional FIO office There is no fee for filing a complaint with the Ombudsman.
Mode of Submission	Once FIO receives the complaint, the following steps usually take place: • Assessment: The Ombudsman reviews the complaint to see whether it falls within their scope. • Seeking the Insurance Company's Response: FIO asks the insurance company to submit their side of the story along with supporting documents. • Mediation First: If the complaint appears valid, FIO first try to resolve the matter through amicable mediation. This may include: • Calling both complainant and the insurer for a discussion • Asking for clarifications or additional documents • Trying to help both sides reach a mutually acceptable solution Formal Decision if Mediation Fails: If mediation does not resolve the issue, the Ombudsman can: • Order the insurer to review or change its earlier decision • Direct the insurer to pay up the compensation • Ask the insurer to improve its processes • Require any other corrective action needed to address the unfair treatment Once the decision is made, it is communicated to complainant in writing.

Limitations of FIO	The Ombudsman can investigate complaints where complainant believes the insurance company has treated them unfairly: examples include delays, mishandling of claims, wrong decisions, poor service, or negligence. However, the Ombudsman cannot take up complaints that: • Fall under the jurisdiction of the Wafaqi Mohtasib (Federal Ombudsman), or • Are already being heard by a court, or tribunal when FIO receives the complaint • which is brought by or on behalf of an insurance company and which relates to a contract of reinsurance. • complaint by or on behalf of an employee of an insurance company concerning any matters relating to the insurance company in respect of any personal grievance relating to his service therein.
Appeal	If complainant is not satisfied with the Ombudsman's decision, he/she can also take the complaint to the President's Office.

Complaints Filed Before Federal Insurance Ombudsman

(*Data shared by FIO office)

Year	Complaint Filed	Complaints Resolved / Decided
2023	5,756	5,017
2024	6,116	5,827
2025	5,296	4,759

Section 125 of the Insurance Ordinances mandates for appointment of Insurance Ombudsman by Federal Government (<https://www.secp.gov.pk/document/insurance-ordinance-2000/>).

FIO Regional offices are in Karachi, Lahore, Islamabad, Multan, Peshawar, Hyderabad, Sukkur, and Quetta.

Section 13 and 14 of the Federal Ombudsman Institutional Reforms Act, 2013

V. Insurance Tribunal

The Insurance Tribunal serves as a specialized judicial forum dedicated to resolving insurance claim- related disputes between policyholders/beneficiaries and insurance companies. It has exclusive legal authority to hear civil and certain criminal matters arising from insurance policies under the Insurance Ordinance, 2000. The Tribunal is designed to ensure fair, independent, and efficient adjudication, providing policyholders a final dispute resolution channel within the insurance framework before any appeal to higher courts. If the complainant is still dissatisfied with the outcome of his/her complaint after exhausting the grievance process within the insurance company, including filing a complaint directly with the insurer, and submitting a complaint through the SECP portal, he/she has the right to escalate the matter to the Insurance Tribunal.

Constitution	To be constituted by the Federal Government with specified territorial limits.
Pre-condition for Submission of Complaint to Tribunal	If the complainant is not satisfied with the decision of grievance function of insurance company via direct complaint or complaint through SECP portal and through SDRC, in such case, the complainant can lodge a complaint with insurance tribunal. However, as per the section 162 of Insurance Ordinance, 2000, a file is to be submitted with SECP and approval has to be sought to file complaint with tribunal.
Composition	The Tribunal shall consist of Chairperson, who must be either a current or retired High Court judge. It also includes at least two other members who are known for their competence and integrity. These members should have relevant knowledge or experience in areas like life or non-life insurance, actuarial science, finance, economics, law, accounting, administration, or any other field that the Federal Government believes qualifies them to perform their duties effectively.
Scope	Insurance Tribunals can resolve the matter of claims filed by policyholder / beneficiary against insurance company.
How Tribunals Work	The Tribunal: • Reviews the complainant's case documents and the insurer's response • Can call both sides for hearings • Can summon witnesses or experts • Can issue orders for claim payments or corrective action It functions like a court; both civil insurance cases and criminal insurance offences fall under its authority.
Communication of Decisions	Once the Tribunal reaches a decision, both complainant and the insurer receive the written order, which must then be followed.
Tribunals in Existence	There are three Insurance Tribunals functioning in Karachi, Multan and Lahore. District and Session Courts of Provinces have been given powers of Insurance Tribunal.
Appeals from Tribunal Decisions	Generally, the Tribunal's decision is final and cannot be challenged in any other court or authority. However, if a person is dissatisfied with the Tribunal's decision, and if the disputed claim or penalty is at least Rs. 100,000, they can file an appeal with the High Court within 30 days of the decision. The appeal must be heard by a bench of at least two High Court judges in the region where
Powers	In exercise of civil jurisdictions: Powers vested in a civil court under the Code of Civil Procedure, 1908. In exercise of criminal jurisdictions: Powers as are vested in the court of Sessions under the Code of Criminal Procedure.

	Civil Powers	The Tribunal has the same authority as a civil court when handling complaints filed by policyholders against insurance companies, as long as the matter relates to or arises from an insurance policy.
	Criminal Powers	The Tribunal can also hear and decide criminal cases related to offences under the Insurance Ordinance, 2000. For this, it has the same powers as a Sessions Court.
	Procedural Guidance	If the Insurance Ordinance, 2000 doesn't specify how the Tribunal should proceed in a particular situation, it will follow either the Civil Procedure Code or the Criminal Procedure Code, depending on the nature of the case.
	Limitations on Tribunal's Jurisdiction	The Tribunal cannot hear appeals that fall under Sections 33 and 34 of the SECP Act, 1997.
	Other Functions	The Tribunal can also perform any other powers or responsibilities assigned to it under the Insurance Ordinance, 2000.
	Exclusive Authority	No other court is allowed to hear or decide on matters that fall within the Tribunal's jurisdiction. This includes decisions about where the case should be heard and how to enforce the Tribunal's orders or judgments.
Appeal	Complainant has the right to file an appeal with the High Court within 30 days (Only if the claim amount or penalty involved is at least Rs. 100,000.) A bench of at least two High Court judges will then review the case. If the High Court's decision is issued or if no appeal is filed within 30 days, the Tribunal's order becomes final and enforceable.	

Cases Registered with Insurance Appellate Tribunal for 2024 (Disclaimer: Data of other tribunals which are session courts is not available- data taken from Administrative tribunals and special courts report published by secretariat of law and justice commission of Pakistan)

	Name of Tribunals	Previous Pendency (Jan 2024)	Institution during year	Disposal during year	Pendency (Dec'24)
1	Insurance Appellate Tribunal, Lahore	204	298	366	136
2	Insurance Appellate Tribunal, Multan	84	135	170	70
3	Insurance Appellate Tribunal, Karachi	158	113	7	264
	Total	446	546	543	470

Institution, Disposal and Pendency of cases during the years 2023 and 2024

Year	Number of Tribunals	Pendency at the start of Year	Institution during year	Disposal during year	Pendency at the end of Year
2023	3	552	280	426	446
2024	3	446	546	543	470

Insurance Ordinance 2000 under section 121 mandates for constitution of tribunal. The Federal Government, after consulting with the Commission (SECP), can set up one or more Tribunals
(<https://www.secp.gov.pk/document/insurance-ordinance-2000/>).

VI. Pakistan Citizen Portal (PCP)/ Prime Minister Delivery Unit (PMDU)

Prime Minister's Performance Delivery Unit (PMDU) is pioneering a nation-wide complaints and grievance redressal mechanism with special emphasis and objective to provide citizens' an opportunity to seamlessly communicate with all government entities and have their issues resolved efficiently and in accordance with the relevant laws/rules/regulations.

Pakistan Citizen's Portal (PCP) is a Government-owned system based on Mobile Application (available on Android, iOS and other recognized play stores) and is being used as a tool to promote citizen-centric participatory governance.

A complaint may refer to an objection over poor service delivery, failure to provide information (permissible), inefficiency, unfair decisions, merit violation, poor administration, etc. Complaints are filed because of dissatisfaction with a decision, the way a service was delivered, the quality of service, or the behavior of staff. The dissatisfaction of the complainant is communicated in two capacities:

- I. In Personal Capacity: Matters or grievances pertaining to an individual that are being taken up with the concerned Government organization(s) for Redressal/resolution.
- II. As Social Responsibility: Matters or issues pertaining to masses and to be taken up with Government organization(s) for attention/redressal as a social responsibility.

A complaint may include any grievance, i.e. may be caused as a result of procedural delays, or as a result of policy or legal lacunae, etc. A complaint may also include allegations of some form of mis-conduct, misuse of authority, non-cooperation of the officer, etc.

Communication Medium	Complainant can lodge a complaint by installing the Pakistan Citizen Portal mobile App or through Web-based access and assign the complaint directly to Chairman, SECP or HOD, Insurance Department (SECP) dashboards. The complaint can also be lodged on respective province's CM portal which is linked
Pre- Conditions	To submit a complaint, complainant must: I. Provide his/her name, CNIC, mobile number, email address, and postal address. II. Give complete information about complaint, including the name of the
How SECP Communicates	If the complaint is incomplete, HOD, Insurance Department (SECP) dashboard handler will contact the complainant and ask for the missing information. The complainant must submit the required details within 48 working hours. The complaint will be closed if not responded.
Acknowledgment	Once the complaint is lodged on the portal having the necessary information: 1. Portal assigns a complaint number. 2. Complainant receive an acknowledgment through SMS/ App/ email.
How SECP Communicates with Insurance Companies	Once the complaint is accepted, SECP/ dashboard handler forwards it to the relevant insurance company through official channels (primarily email). When the company responds, SECP/ dashboard handler shares their response with complainant via portal for information/ reference / comments.
Timeline for Resolution/Disposal of Complaint:	Under Code of Corporate Governance for Insurers, 2016, insurance companies must resolve the complaint within 30 days. However, under the provided PCP manual, the complaint would be escalated if not resolved within 45 days and would further escalate to higher authorities if remained unresolved up to 65 days.
Escalation of Complaint	If complainant is not satisfied with the outcome or result of complaint, the matter can be taken up with external redressal forums. Depending on the nature of the complaint, there are three main forums you can approach: i. Federal Insurance Ombudsman (FIO) ii. Small Disputes Resolution Committee (SDRC) iii. Insurance Tribunal

VII. Federal Ombudsman/Wafaqi Mohtasib)

The Wafaqi Mohtasib (Federal Ombudsman) is an independent institution established to investigate, diagnose, redress, and rectify any injustice done to a citizen through maladministration by a federal government agency. It serves as a significant forum of redressal for insurance policyholders, as complaints relating to four public sector insurance companies, i.e. state life insurance corporation of Pakistan, Postal life insurance company, National insurance company limited and Pakistan reinsurance company limited, are filed with Wafaqi Mohtasib.

Scope	Unlike some other ombudsman institutions, the Wafaqi Mohtasib does not legally require complainant to first exhaust a remedy with the Agency before filing a complaint. Complainant can file a complaint with the FO if: The agency/company has committed an act of maladministration — such as a wrong, unjust, biased, or delayed decision.
Process for Filing a Complaint	To lodge a complaint, complainant need to: • Submit a written and signed statement on solemn affirmation or oath, explaining the issue. • Each complaint shall be preferably made on the format as set out in Form A, or in the manner thereof in accordance with the instructions attached thereto. • Where a complaint is not made on the format set out in Form A, it shall be accompanied by a solemn. Attach a supporting affidavit — unless using the official WMS Form A (available free at all WMS offices)
Mode of Submission	Complaint can be submitted by post, email, courier Service, Fax, Online via the official portal at mohtasib.gov.pk or by visiting any WMS Regional Office. There is no fee for filing a complaint with the Ombudsman.
How the Complaint Is Processed	Once the Wafaqi Mohtasib receives the complaint, the following steps take place: • Assessment: An authorized officer conducts a preliminary examination to determine whether the complaint falls within the Mohtasib's jurisdiction and is admissible. If it falls outside jurisdiction, the complainant is informed in writing with reasons. • Seeking the Agency's Response: If admitted, the Mohtasib issues a formal notice to the Agency/company, calling upon it to submit its response and supporting documents within 30 days. • Informal Resolution First: If the complaint appears valid, the Mohtasib first tries to resolve the matter through informal conciliation. The Wafaqi Mohtasib may first attempt to informally conciliate and amicably resolve, stipulate, settle or ameliorate the grievance, without requiring a written memorandum and without strict compliance with prescribed procedure • Formal Investigation: If informal resolution does not work or no response to the notice is received, a formal investigation is conducted. The Mohtasib has powers equivalent to a Civil Court, including summoning persons, compelling production of documents, and receiving evidence on affidavit. • Formal Decision: After investigation, if the Mohtasib finds maladministration, the Mohtasib can: • Order the insurer to review or change its earlier decision • Direct the insurer to pay the complainant compensation • Ask the insurer to improve its processes • Require any other corrective action needed to address the unfair treatment
Disposal/ Resolution of Complaints	Under Wafaqi Mohtasib (Investigation and Disposal of Complaints Regulations 2013), efforts shall be made to finalize the proceedings within the period of sixty days.

Limitations	The Mohtasib shall not have any jurisdiction to investigate or inquire into any matters which: • Are sub-judice before a court of competent jurisdiction or tribunal or board in Pakistan on the date of the receipt of a complaint, reference or motion by him/her; or • Relate to the external affairs of Pakistan or the relations or dealing of Pakistan with any foreign state or government; or • Relate to, or are connected with the defense of Pakistan or any part thereof, the military, naval and air forces of Pakistan, or the matters covered by the laws relating to those forces.
Appeal	If the complainant is dissatisfied with the Ombudsman's decision, he/she may file a review application before the FO or take the complaint to the President's Office if he/she wishes to seek further review within 30 days of the findings, recommendations, or order.

Number of Complaints

(*Data shared by insurance companies)

Year	Complaints Files	Complaints Resolved	Complaints Outstanding
2023	2210	1786	424
2024	2755	1482	1273
2025	2617	1187	1430

1. Limited Scope and Accessibility of Small Dispute Resolution Committees (SDRCs)

The Small Dispute Resolution Committees (SDRCs) were established to provide an expedited and cost-effective mechanism for resolving low-value insurance disputes. However, their effectiveness is constrained by both jurisdictional and geographical limitations. Currently, SDRCs entertain only specific categories of cases, including individual life policies below PKR 2.5 million, domestic insurance below PKR 5 million, and private motor insurance below PKR 2.5 million. These financial thresholds restrict access for policyholders holding other classes of insurance or policies exceeding the prescribed limits. Furthermore, there are only three SDRCs located in Lahore, Karachi, and Islamabad, because of which complainant from faraway areas have to travel to attend hearings. Although option to connect virtually is present in some cases, complainants prefer in-person hearing because of low digitally literacy and trust-deficit. This not only increases the cost of pursuing redress but may also discourage smaller claimants from seeking justice altogether.

2. Limited Disclosure on the Efficiency of Complaint Resolution

Regulatory provisions, including the Code of Corporate Governance for Insurers, 2016, require insurers to resolve complaints within a prescribed timeframe of 30 days, applicable across SECP XS as well as PMDU. Furthermore, the Small Dispute Resolution Committees Rules, 2015 require disputes to be resolved within 45 days.

However, while insurance companies report data on complaint resolution under Circular No. 7 of 2023, and relevant forums also disclose data in their reports or through their respective platforms, there is limited disclosure on the efficiency with which these complaints are actually resolved.

3. Absence of Consolidated Sector-Wide Complaint Data

Currently, complaint data is fragmented across insurers, tribunals, ombudsman offices, SDRCs, and the regulator, with no centralized consolidation or public reporting. This lack of aggregated data prevents stakeholders from obtaining a comprehensive view of the nature, frequency, and causes of disputes within the insurance sector. Without consolidated analytics, systemic risks, recurring patterns of misconduct, or product-specific issues may remain undetected. Moreover, the absence of transparent reporting limits the ability of consumers to make informed decisions based on insurer performance in grievance handling.

4. Fragmented Jurisdiction Between Federal Insurance Ombudsman and Federal Ombudsman

The jurisdiction of the Federal Insurance Ombudsman is limited to private sector life and non-life insurance companies under the Insurance Ordinance, 2000. Complaints against public sector insurers, including the State Life Insurance Corporation of Pakistan, Postal Life Insurance company limited, National insurance company limited and Pakistan reinsurance company limited fall within the purview of the Wafaqi Mohtasib. This bifurcation creates confusion for the policyholders in identifying the correct forum.

5. Limited Number and Restricted Jurisdiction of Insurance Tribunals

The institutional capacity of Insurance Tribunals in Pakistan remains limited both geographically and functionally. At present, dedicated tribunals operate only in Lahore, Multan, and Karachi, which leaves a significant portion of the population particularly those residing in smaller cities and rural areas, without practical access to specialized adjudication forums. Although certain Session Courts have been notified to act as Insurance Tribunals, there is no consolidated or publicly accessible information identifying these courts, thereby creating uncertainty for aggrieved policyholders seeking redress. Furthermore, Insurance Tribunals may at times experience a high pendency of cases due to delays in the appointment of the Chairperson or Technical Member following the retirement of incumbent members, which may temporarily affect the functioning of the tribunals.

6. No Coordination Mechanism available among Grievance Redressal Forums

Pakistan's insurance grievance redressal framework comprises multiple forums, including the Federal Insurance Ombudsman, the Wafaqi Mohtasib, Insurance Tribunals, internal grievance cells of insurance companies, Small Dispute Resolution Committees (SDRCs), and the Securities and Exchange Commission of Pakistan. While the existence of multiple avenues theoretically strengthens consumer protection, the absence of coordination and data-sharing among these forums results in duplication of complaints, parallel proceedings, and inconsistent handling of similar issues. Policyholders, particularly those with limited financial literacy, often face confusion regarding the appropriate forum to approach. In some cases, the same matter may be filed before multiple authorities, leading to wastage of institutional resources and delays in resolution. The lack of integration also prevents systemic analysis of dispute patterns across the sector.

7. Effective Implementation of Decisions Issued by the Federal Insurance Ombudsman

The Federal Insurance Ombudsman (FIO) serves as a specialized forum for the mediation and adjudication of disputes between policyholders and private insurance companies. It plays an important role in resolving grievances and enhancing consumer confidence in the insurance sector. Under the Federal Ombudsman Institutional Reforms Act, 2013, the FIO is vested with the authority to ensure implementation of its decisions.

Given the importance of effective implementation in achieving desired consumer protection outcomes, there may be value in further strengthening mechanisms for tracking the execution of decisions and monitoring compliance on a systematic basis. Enhanced effective implementation and visibility could also contribute to greater transparency and stakeholder confidence in the grievance redressal process.

8. Inadequate Communication of Complaint Handling Processes to Policyholders

Circular No. 7 of 2023 requires insurance companies to display, on their official websites and at their premises, information regarding existence of grievance-handling function within the insurance company along with details on procedure, modes of communication and expected response time. The circular further requires insurers to share the details on available escalation platforms. However, companies generally do not communicate the timelines for resolution of complaints, creating ambiguity for policyholders regarding when their complaints can be expected to be resolved. In particular, policyholders are often not provided with clear guidance on escalation timelines or the forums available in cases where responses from insurers are unsatisfactory. This lack of transparency limits policyholders' understanding of their rights and undermines the effectiveness of the grievance redressal framework.

9. Lack of Public Awareness Regarding Grievance Redressal Forums

Although multiple grievance redressal forums exist in Pakistan for the protection of policyholder interests, awareness among the general public regarding these mechanisms remains limited. Many policyholders are unaware of the internal complaint handling functions of insurance companies, the role of the Insurance Ombudsman, or the complaint handling avenues available through the regulator. Similarly, there is limited understanding regarding the procedures for approaching these forums, most of which are accessible at minimal or no cost. This lack of awareness discourages consumers from seeking formal resolution of grievances and negatively impacts confidence in the insurance sector.

Strategic Wayforward

1. Expanding the Scope and Accessibility of Small Dispute Resolution Committees (SDRCs)

The scope of SDRCs should be broadened to cover additional classes of insurance business and the financial thresholds should be reviewed periodically to reflect inflation and market growth. Furthermore, it is required to assess where more complaints are registered and there is a need for formation of more SDRCs. Adoption of online complaint submission, and document sharing would further reduce barriers.

2. Enhancing Transparency on the Efficiency of Complaint Resolution

All grievance-handling forums may consider providing public disclosures through their annual reports, websites or reporting mechanisms on the efficiency of complaint resolution. This may include indicators such as average number of days taken for resolution or turnaround time ratios. Such information may also be published on social media platforms to build public trust by demonstrating that complaints are resolved in a timely and meaningful manner.

3. Developing a Consolidated Sector-Wide Complaint Data and Analytics Framework

In the current Insurance Industry Statistics Report, a new section on complaints may be added to provide insights into complaint volumes, resolution rates, average disposal times, and thematic trends. Such analytics would support evidence-based supervision by the Securities and Exchange Commission of Pakistan, strengthen accountability of insurers, and guide policy reforms aimed at improving consumer protection.

4. Harmonizing the Jurisdiction of the Federal Insurance Ombudsman and the Federal Ombudsman

With presence of Federal Insurance Ombudsman, complaints against all insurers including public and private insurance companies may be registered at the same platform. In 2024, a committee has been formed on the directions of Prime Minister constituting Federal Minister for Law and Justice, Federal Ombudsman, Federal Insurance Ombudsman, Secretary Law and Justice division, Secretary Commerce division, additional secretary Law and Justice division and senior representative from Securities and Exchange Commission of Pakistan where it was agreed upon that public sector complaints will be seen by Federal insurance ombudsman. Moving forward, it will be advisable to create the necessary legal actions to materialize this broad-based agreement.

Strategic Wayforward

5. Expanding the Number and Jurisdiction of Insurance Tribunals

The number of Insurance Tribunals should be increased to ensure equitable geographical distribution across provinces, thereby improving access to justice. A publicly available and regularly updated list of Session Courts designated as Insurance Tribunals should be published to enhance transparency. Moreover, timely appointment of chairperson and technical member is essential to ensure continuation and effective functioning of the tribunals.

6. Establishing a Coordination Mechanism Among Grievance Redressal Forums

Sharing of information among all grievance redressal forums through a structured coordination mechanism should be encouraged. As per the consensus among the stakeholders, there can be a sharing of information or convening of a meeting at regular intervals (quarterly, semi-annually or annually). This will provide a platform to share feedback on complaints and the patterns on the types of issues surfaced. Regular exchange of complaint data, case status updates, and decisions among the Federal Insurance Ombudsman, the Wafaqi Mohtasib, Insurance Tribunals, SDRCs, insurers, and the Securities and Exchange Commission of Pakistan would minimize duplication of proceedings and reduce conflicting outcomes. SECP now can take lead for the initiation of such efforts which can eventually be handed over to other relevant authorities .

7. Strengthening the Monitoring of Implementation of Decisions Issued by the Federal Insurance Ombudsman

The Federal Insurance Ombudsman may further strengthen the implementation of its decisions by effectively exercising the powers available to it under the applicable law along with periodic disclosure of the status of implementation of decisions on their website and issuance of periodic reports, to enhance transparency and reinforce accountability within the grievance redressal framework

8. Improving Communication of Complaint Handling Processes to Policyholders

Insurance companies should ensure full compliance with Circular No. 7 of 2023 by clearly and prominently communicating grievance redressal procedures, including the timelines for complaint resolution. This will enable policyholders to understand when they can expect a resolution and help ensure that companies adhere to the communicated timelines in resolving complaints.

9. Enhancing Public Awareness of Insurance Grievance Redressal Forums

SECP, the Insurance Association of Pakistan, and insurance companies should undertake coordinated awareness initiatives to educate the public regarding available grievance redressal forums and the procedures for accessing them. Improving public awareness is essential for strengthening consumer confidence and enhancing trust in the insurance sector.

To further strengthen policyholder awareness, the SECP may issue appropriate regulatory requirements through relevant guidelines or circulars requiring insurers to enhance communication of their complaint handling processes and available grievance redressal mechanisms. Insurers may be advised to prominently disclose this information across all customer touchpoints, including their websites, digital platforms, policy-related documents, customer communications, and branch offices. Furthermore, they may be required to facilitate easy access to complaint submission channels by providing QR codes or web links to their complaint portals and the SECP Complaint Management System (XS Portal), while ensuring that updated contact details of grievance handling officers, complaint resolution timelines, and office locations are readily available. Insurers may be advised to periodically review and update this information to ensure that it remains accurate, accessible, and user-friendly for policyholders.

10. Enhancement of the Scope and Capacity of the SECP XS Portal

To improve operational efficiency, reduce manual intervention, and strengthen regulatory oversight, the SECP XS Portal may be enhanced into an Integrated Insurance Grievance Management System that serves both as a centralized, industry-wide insurance grievance database and a comprehensive grievance monitoring and redress management platform for the SECP. Under the proposed framework, policyholders would lodge complaints directly against insurers through the XS Portal, enabling insurers to investigate and respond within the prescribed timelines through the same platform. Where a complaint is not resolved within the pre-defined timeline or if the complainant remains dissatisfied with the insurer's response, the complaint could be escalated electronically to the SECP for regulatory intervention, thereby creating a seamless end-to-end digital complaint resolution process while significantly reducing manual correspondence.

11. Strengthening the Role of the Insurance Association of Pakistan (IAP) in the Grievance Redressal Ecosystem

The Insurance Association of Pakistan (IAP) can play a more active and strategic role in strengthening the insurance grievance redressal ecosystem. As the representative body of the insurance industry, IAP is well positioned to promote good complaint handling practices and facilitate greater coordination among insurers. Effective and timely resolution of policyholder complaints not only enhances consumer protection but also improves public confidence in the insurance sector. Given that low consumer trust remains one of the key factors contributing to Pakistan's low insurance penetration, improving the overall complaint handling experience should be treated as an industry-wide priority rather than solely an individual insurer's responsibility.

Action Matrix & Stakeholders

Activities / Action Items	Stakeholders
Expansion of SDRCs' scope and periodic review of financial thresholds	SECP
Assessment for establishment of additional SDRCs based on complaint volumes and geographic need	SECP
Digitalization of SDRC processes through online complaint submission and document sharing	SECP
Public disclosure of average complaint resolution timelines through annual reports, websites, and social media	SECP, FIO, Wafaqi Mohtasib, SDRC, Insurance tribunals
Legal and administrative measures for transfer of complaints relating to public sector insurers to the Federal Insurance	Ministry of Law and Justice, Federal Ombudsman/Wafaqi Mohtasib, Federal Insurance Ombudsman
Increase number of Insurance Tribunals based on geographical need	Ministry of Law and justice
Public availability of the list session courts designated as insurance tribunal	Ministry of Law and justice
Establishment of a coordination mechanism for information sharing among grievance redressal forums and aggregation of complaint data	SECP, Federal Insurance Ombudsman (FIO), Federal Ombudsman/Wafaqi Mohtasib, Insurance Tribunals
Effective exercise of legal powers by Federal Insurance Ombudsman to ensure implementation of its decision	Federal Insurance Ombudsman
Clear disclosure of grievance redressal procedures and timelines on insurers' websites and customer communication	Insurance Companies, SECP
Public awareness campaign regarding grievance redressal forums and complaint procedures	SECP, FIO, IAP, Insurance Companies
Introduction of regulatory requirements to include disclosure of complaint processing timelines and improve awareness efforts for the complainant	SECP
Enhancement of the scope and capacity of SECP XS portal through digitally integrated insurance grievance management system	SECP, Insurance Companies
Promote industry-wide best practices in complaint handling	IAP

► Annexure- A Contact Details of SECP XS

Toll free number	0800-88008
Web portal	https://xs.secp.gov.pk/
Email	complaints@secp.gov.pk
Telephone	051-111117327 & 051-9195370-5178
WhatsApp	0326-7779999
Fax	92-51-9100471

Annexure- B Internal Grievance Handling Functions of Insurance Companies

Life Insurance Companies

Askari Life Assurance Company Limited	
Contact person	Azfar Khan (Head – Grievance Redressal Unit)
WhatsApp no.	0326-8363736
Email	help@askarilife.com
Contact no.	0326-8363736 021-36269941-44 021-111-225-275
Portal link	Askari Life
App name/link	
Fax no	021-35147540
Mail Address	Office # 1104, 11th Floor, Emerald Tower, Plot # G - 19, Block - 5, KDA Improvement Scheme - 5, Do Talwar, Clifton, KARACHI
Dawood Family Takaful Limited	
Contact person	Muhammad Daniyal Khan (Senior Manager, Grievance Department)
WhatsApp no.	0300-3331398
Email	complaint@dawoodtakaful.com
Contact no.	021-111-338-786 (ext. 105)
Portal link	https://dawoodtakaful.com/ComplaintForm.aspx
App name/link	DFTL Connect
Fax no	021- 2277188
Mail Address	Dawood Family Takaful Limited 1701-A, Saima Trade Towers, I.I. Chundrigar Road,
EFU Life Assurance Company Limited	
Contact person	Akbar Husain Qazilbash (Senior Manager Complaints – SERH)
WhatsApp no.	N/A
Email	complaints@efulife.com akbarhusain@efulife.com
Contact no.	0300-0779377/ (021) 111-338-111 Ext 710
Portal link	https://www.efulife.com/
App name/link	N/A
Fax no	+92-21-34535079
Mail Address	EFU LIFE ASSURANCE LTD EFU LIFE HOUSE, Plot No 112, 8th East Street, DHA Phase 1, Karachi
Jubilee Life Insurance Company Limited	
Contact person	Muhammad Junaid Ahmed (Assistant General Manager) – Grievance
WhatsApp no.	(021) 111111554
Email	complaints@jubileelife.com juniad.ahmed@jubileelife.com
Contact no.	(021) 111111554
Portal link	www.jubileelife.com
App name/link	https://play.google.com/store/apps/details?id=jubilee.life.com&hl=en-US https://apps.apple.com/us/app/live-free-jubilee-life/id1448941662
Fax no	+92 (21) 35644312
Mail Address	Head Office: 74/1 -A, Lalazar, M.T. Khan Road, Karachi-74000, Pakistan

IGI Life Insurance Ltd	
Contact person	Khalid Parvez Sangi, Head of Grievances
WhatsApp no.	0300-0642849
Email	services.life@igi.com.pk
Contact no.	021-35369661/0300-0642849
Portal link	Complaint Resolution
App name/link	IGI Customer Solution App
Fax no	NIL
Mail Address	IGI Life Insurance Ltd, Customer Experience and Conservation Department, Mezzanine Floor Office No 101,103 Kassam Court BC-9, Block 5 Clifton · Karachi
Pak-Qatar Family Takaful Limited:	
Contact person	Kashif Rasheed - Lead, Legal & Compliance
WhatsApp no.	0311-2444061
Email	complaints@pakqatar.com.pk
Contact no.	021-38798550
Portal link	https://pqftl.com.pk/customer-services-2/#complaintformid
App name/link	N/A
Fax no	N/A
Mail Address	Suite # 102-105, 1st Floor, Business Arcade, PECHS, Block 6, Shahrah-e-Faisal, Karachi
State Life Insurance Corporation of Pakistan	
Contact person	Malik -Assistant General Manager (Head of Grievance Cell)
WhatsApp no.	-
Email	complaints@statelife.com.pk
Contact no.	021 99202878 (Due to renovation of Principal Office the provided number is disconnected shortly the service will be resumed)
Portal link	https://statelife.com.pk/en/page/complaint-desk
App name/link	-
Fax no	-
Mail Address	Grievance Cell: State Life Building#09 3rd Floor (Annexe) Dr.Ziauddin Ahmed Road Karachi
Salaam Family Takaful Limited	
Contact person	Mr. Christopher Charles
WhatsApp no.	92 326 8361541
Email	christopher@salaamtakaful.com
Contact no.	UAN: 111-875-111 (Ext 114) Cell: 92 323 3271331
Portal link	https://www.salaamlifetakaful.com
App name/link	Salaam Life & Savings App (Play Store)
Fax no	92 21 34373195
Mail Address	Salaam Family Takaful Limited Business Centre, 6th floor, Block 6, P.E.C.H.S., Shahrah-e-Faisal Karachi 75400, Pakistan.

5th Pillar Family Takaful Limited		
Contact person	Iftikhar Ahmed	
WhatsApp no.	Under Process	
Email	grievance@5thpillartakaful.com	
Contact no.	021-36492847 (Direct)/ +92-111-786-573 Ext. 847	
Portal link	https://5thpillartakaful.com/online-complaint-form/	
App name/link	5th Pillar Niyat App	
Fax no		
Mail Address	Office No. SF-01 to SF-06, 2nd Floor, Emerald Mall, Near Do-Talwar, Clifton, Block 5, Karachi, Pakistan.	
TPL Life Insurance Company Limited		
Contact person	Moosa Mirza (Assistant Manager-II)	
WhatsApp no.	0301-8247803	
Email	moosa.mirza@tpllife.com	
Contact no.	0301-8582312/ 0301-8247803/ 021-111-000-330	
Portal link	https://complaint.tpllife.com/	
App name/link	Nil	
Fax no	Nil	
Mail Address	19-B, Lane 3, SMCHS, in the lane of Roomi Masjid, Shahrach-e-Faisal, Karachi, Pakistan.	
Postal life Insurance Company Limited		
Contact person	PLICL Officials for Sindh and Baluchistan Complaints	PLICL Officials for Punjab,Federal, KPK, Azad Kashmir and Gilgit Baltistan Complaints
	Mr. Muhammad Aqib Siddiqui, UDC, PLICL, Karachi	Miss Samar Araish (AGM ADMN)
WhatsApp no.	0310-2518191	0307-4256579
Email	aqiballauddin006@gmail.com	araish.samar@plicl.com.pk
Contact no.	021-99211109	042-99210814
Fax no	021-99211100	Nil
Mail Address	General Manager Office, Postal life Insurance Company Limited, Southern Pakistan, Karachi, 4th Floor GPO Building, I.I, Chundrigar Road.	General Manager Office, Postal life Insurance Company Limited, Mall Road, GPO Lahore

Non-Life Insurance Companies

Alpha Insurance Company Limited	
Contact person	Mr. Ahsan Zafar, Head of Compliance
WhatsApp no.	+92 331 3753582
Email	ahsan.zafar@alphainsurance.com
Contact no.	+92-21-32416041-45 (Ext: 202)
Portal link	www.alphainsurance.com.pk
App name/link	Currently not applicable
Fax no	+92-21-32419968
Mail Address	Building No. 1-B, 4th Floor, State Life Square, Off I.I. Chundrigar Road, Karachi – 74000, Pakistan
Atlas Insurance Company	
Contact person	Saleem Mahmood - Head of Grievance
WhatsApp no.	n/a
Email	saleem.mahmood@ail.atlas.pk & asif.shah@ail.atlas.pk
Contact no.	+92 (042) 111 245 000
Portal link	https://ail.atlas.pk/grievance-function/
App name/link	n/a
Fax no	+92 (042) 3713 2622
Mail Address	63/A, Block-XX, Khayaban-e-Iqbal, Phase-III, DHA, Lahore.
Alfalalah Insurance Company	
Contact person	Syed Hussnain Zawar- Senior Manager Customer Care
WhatsApp no.	0345-2318318
Email	info@alfalahinsurance.com & cs@alfalahinsurance.com
Contact no.	042-111-786-234 Ext 114/ 252
Portal link	https://alfalahinsurance.com/
App name/link	Alfalalah Sehat (Only for Health Complaints)
Fax no	042-35774329-30
Mail Address	5-Saint Mary Park Gulberg-III, Lahore
Askari General Insurance Company	
Contact person	Anwar Ahmed Malik, SVP/Grievance Redressal Officer
WhatsApp no.	-
Email	Grievance@agico.com.pk
Contact no.	051-9272752
Portal link	Grievance Portal
App name/link	
Fax no	051-9272424
Mail Address	info@agico.com.pk ; anwaarmalik@agico.com.pk

Chubb Insurance Pakistan Limited	
Contact person	Syed Hasan Mahmood Company Secretary and Head of Compliance and Risk
WhatsApp no.	N/A
Email	pakistan@chubb.com
Contact no.	021-111-789-789/ 0800-54321
Portal link	https://www.chubb.com/pk-en/customers-complaints.html
App name/link	N/A
Fax no	N/A
Mail Address	Chubb Insurance Pakistan Limited 6th Floor, NIC Building Abbasi Shaheed Road Off Shahrah-e- Faisal Karachi 74400
EFU General Insurance	
Contact person	Badar Ameen – Assistant Executive Director
WhatsApp no.	0301 824 6521
Email	badar.ameen@efuinsurance.com
Contact no.	+92 21 3231 3471 (Ext 274) - Direct: +92 21 3220 4559
Portal link	https://efuinsurance.com/resource/certificates/EFU-Complaint-Form-Conventional.pdf https://efuinsurance.com/resource/EFU-Complaint-Form-WTO.pdf
App name/link	N/A
Fax no	Fax: +92 21 3231 1646
Mail Address	Badar Ameen Assistant Executive Director Marine & Aviation, Head Office. EFU General Insurance Ltd. EFU House M.A Jinnah Road, Karachi 74000, Pakistan.
East West insurance Company Limited	
Contact person	Mr. Muhammad Shareef (regional manager)
WhatsApp no.	None
Email	m.shareef@ewi.com.pk
Contact no.	+92 -213-56300400-10 Ext. 214
Portal link	https://ewi.com.pk/wp-content/uploads/2025/11/GRIEVANCE-IN-RESPECT-OF-INSURANCE-POLICY.pdf
App name/link	None
Fax no	(021) 35630413-15
Mail Address	lfo@ewi.com.pk
IGI General insurance	
Contact person	Rizwan Safdar (Head of Legal Affairs)
WhatsApp no.	0345-8442979
Email	grievance@theunitedinsurance.com
Contact no.	0800-84275
Portal link	https://www.theunitedinsurance.com/support/index.php
App name/link	My UIC App
Fax no	Not Available
Mail Address	UIG House, 01, Upper Mall, Lahore

Jubilee General Insurance Company Limited	
Contact person	Mr. Uzair Mirz EVP& Head
WhatsApp no.	WhatsApp Chat Link is available on the website: www.jubileegeneral.com.pk
Email	Complaints@jubileegeneral.com.pk / info@jubileegeneral.com.pk
Contact no.	a. 021-111654111 b. 021-32467241 c. 021-32422937
Portal link	https://www.jubileegeneral.com.pk/contact-us/
App name/link	NA
Fax no	021-34216728 , 021-32438738
Mail Address	2nd Floor, Jubilee Insurance House, I.I. Chundrigar Road, Karachi
Habib Insurance Company Limited	
Contact person	Mr. Murtaza Hussain, Chief Financial Officer
WhatsApp no.	0325-2027069
Email	info@habibinsurance.net
Contact no.	+92(21) 111-03-03-03
Portal link	https://portal.habibinsurance.net/ClientManage/OnlineComplaint.aspx
App name/link	N/A
Fax no	+92 (21) 32421600
Mail Address	1st floor, state Life Building No. 6, Habib Square, M.A Jinnah Road, Karachi,
Pak-Qatar General Takaful Limited:	
Contact person	Kashif Rasheed Lead, Legal & Compliance
WhatsApp no.	0311-2444061
Email	complaints@pakqatar.com.pk
Contact no.	021-38798550
Portal link	PQGTL: https://pqgtl.com.pk/contact-us/help-desk/complaint-form/
App name/link	N/A
Fax no	N/A
Mail Address	Suite # 402-404, 4th Floor, Business Arcade, PECHS, Block 6, Shahrah-e-Faisal, Karachi
Pakistan Reinsurance Company Limited	
Contact person	Munib Aslam Chaudhry, Head of Claims
WhatsApp no.	0092-345-4051960
Email	uneebaslam@pakre.org.pk
Contact no.	(+92-21) 99202908-14
Portal link	www.pakre.org.pk
App name/link	Not Available
Fax no	(+92-21) 99202921-22
Mail Address	Mr. Iftikhar Ahmed PRC Towers, 32 - A, Lalazar Drive, M.T. Khan Road Karachi PO.Box 477 Sindh Pakistan

Premier Insurance Limited	
Contact person	Ms. Niina Khan/ Mr. Hasan Mustafa
WhatsApp no.	0331-5533115
Email	niina.khan@pil.com.pk/hasan.mustafa@pil.com.pk
Contact no.	+92 21 32416331-34
Portal link	pil.com.pk
App name/link	None
Fax no	+92 21 32416572 (not in common use) Preference of WhatsApp or Official Email.
Mail Address	Premier Insurance Limited, State Life Building No. 2A, 5th Floor, Wallace Road, Karachi – Pakistan
Reliance Insurance Company Limited	
Contact person	Mr. Najamullah Khan
WhatsApp no.	0300 2672059
Email	najamullah.khan@relianceins.com
Contact no.	021-34557079
Portal link	https://relianceins.com/contact
App name/link	-
Fax no	021-34539412
Mail Address	181-A, S.M.C.H.S. Karachi
Security General Insurance Company Limited.	
Contact person	Shafique-ur-Rehman
WhatsApp no.	03214943935
Email	shafiq@sgicl.com sgi@sgicl.com
Contact no.	042-35775024-29
Portal link	https://sgicl.com/grievance-department/
App name/link	NIL
Fax no	042-35775030
Mail Address	SGI House 18 C , E1 GulbergIII Lahore
Shaheen Insurance Company Limited	
Contact person	Syed Bilal Ali Shah In-Charge Compliance
WhatsApp no.	(92)-321-2010771
Email	complaints@shaheeninsurance.com
Contact no.	(9221)-3630370-5
Portal link	https://www.shaheeninsurance.com/
App name/link	Under Planning
Fax no	(9221)-32626674
Mail Address	Shaheen Insurance Company Limited, 10th Floor, Shaheen Complex, M.R. Kayani Road, Karachi-74200, Pakistan

Sindh Insurance Company Limited	
Contact person	Muhammad Sarfaraz Awan
WhatsApp no.	UAN: 92-21-111-745-110
Email	claimgrievances@sindhinsuranceltd.com
Contact no.	021-35643027
Portal link	https://www.sindhinsuranceltd.com/contact-us/
App name/link	Under process
Fax no	021-35640714
Mail Address	1st Floor, Imperial Court, Dr. Ziauddin Ahmed Road, Karachi
TPL Insurance Company Limited	
Contact person	Syed Ali Hassan Zaidi
WhatsApp no.	021-111-000-301
Email	grievances@tplinsurance.com
Contact no.	0300-8223610
Portal link	https://tplinsurance.com/complaints-resolution-forums/
App name/link	TPL Insurance
Fax no	021-35316031
Mail Address	19-B, Block-B, Sindhi Muslim CHS, Sharah e Faisal, Karachi-74900
Trafco Insurance Company Limited	
Contact person	Mr. Hanzala Farooq
WhatsApp no.	0339-0872326
Email	complaint@trafcoinsurance.com.pk
Contact no.	042-35959012-14
Portal link	www.trafcoinsurance.com.pk
App name/link	Under process
Fax no	042-35959015
Mail Address	Trafco Insurance Company Limited
The United Insurance Company of Pakistan Ltd.	
Contact person	Rizwan Safdar (Head of Legal Affairs)
WhatsApp no.	0345-8442979
Email	grievance@theunitedinsurance.com
Contact no.	0800-84275
Portal link	https://www.theunitedinsurance.com/support/index.php
App name/link	My UIC App
Fax no	Not Available
Mail Address	UIG House, 01, Upper Mall, Lahore

The Universal Insurance Company Limited	
Contact person	Aftab Rashid
WhatsApp no.	0333-4090017
Email	grievance@uic.com.pk
Contact no.	042-37355426, 37324244 Ext. 111
Portal link	https://uic.com.pk/ Under Contact Menu/ Insured Grievance Redressal
App name/link	NA
Fax no	NA
Mail Address	Universal Insurance House 63-Shahrah-E-Quaid-E-Azam Lahore, Pakistan –54000
The Cooperative Insurance Society of Pakistan Limited	
Contact person	MuhammadKaleem
WhatsApp no.	0339-0400576
Email	complaints@coinsopl.com
Contact no.	042-37242798
Portal link	www.coinsopl.com
App name/link	0339-04004576
Fax no	042-37352794
Mail Address	complaints@coinsopl.com
UBL Insurance Company Limited	
Contact person	Syeda Fiza (Lead Contact Centre)
WhatsApp no.	N/A
Email	support@ublicare.com
Contact no.	111-845-845
Portal link	https://ublinsurers.com/
App name/link	N/A
Fax no	N/A
Mail Address	A: 126 – C, Jami Commercial, Street # 14, D.H.A. Phase VII, Karachi – Pakistan.

Annexure – C Small Dispute Resolution Committee

Islamabad Office	
Email	sdrc.isb@secp.gov.pk
Contact	051-9195370-5178, +92 051-111-117-327
Address	3rd floor, NIC building ,63 Jinnah Avenue, Blue Area, Islamabad
Karachi Office	
Email	sdrc.khi@secp.gov.pk
Contact	021-99002021, +92 051-111-117-327
Address	Company registration office Karachi, insurance supervision department, 10th floor, Dawood Centre, M.T. Khan road, KHI
Lahore Office	
Email	sdrc.lhr@secp.gov.pk
Contact	042-99014044, +92 051-111-117-327
Address	Company Registration Office, Lahore, Associate House, 3rd & 4th floor, 7-Egerton Road, Lahore.

Annexure- D Federal Insurance Ombudsman Pakistan

Federal Insurance Ombudsman Secretariat	
Address	2nd Floor, PRCS Annexe Building, Plot No. 197/5, Dr. Daudpota Road, Karachi, Pakistan.
Contact	021-99207760-62
Email	infohq@fio.gov.pk
Islamabad	
Address	FIO Regional Office, Chamber No 225, 2nd Floor, Federal Judicial Complex, Service Road South, G-11/1, Islamabad
Contact	051-9320258
Lahore	
Address	FIO Regional Office, House No. 2/3, Shah Jamal Road, Near Ichra Police Station, Lahore.
Contact	042-99332215
Multan	
Address	FIO Regional Office, Multan Block T New Multan Mohtasib Punjab Building Qazzafi Chowk Multan
Contact	061-9220007
Peshawar	
Address	FIO Regional Office, E-5 & E-6, 4th Floor, JK Plaza, Arbab Road Stop/Underpass, Main University Road Peshawar.
Contact	091-9330101
Quetta	
Address	FIO Regional Office, 2nd floor PIA Building, PIA booking Office, Shara E Hali Road, Quetta
Contact	081-9202640
Hyderabad	
Address	FIO Regional Office, State Life Building 3, Thandi Sarak, Hyderabad.
Contact	022-9200152
Sukkur	
Address	FIO Regional Office, Bungalow No.02, Revenue Colony, Taluka New Sukkur, Airport Road, Sukkur
Contact	0333-2083299



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