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**Notification for Engagement of Personnel having experience in Life / General Insurance Industry (private and public sector) as Specialists (Life / Non-life) in the Offices of Insurance Ombudsman on Contractual Basis**

1. Office of the Council for Insurance Ombudsmen (CIO) invites applications from personnel having experience of working in Life / General (public and private) Insurance Industry (retired / voluntarily retired / resigned) for engaging as Specialists (Life & Non-life) on contractual basis in the Offices of the Insurance Ombudsman.

**2. Offices of Engagement**

Specialists (Life & Non-life) shall be considered for engagement at the following Offices of the Insurance Ombudsman depending upon requirements in each office in each segment (Life/Non-Life). An applicant may apply for engagement at only one of the following offices:

Name of Office		
Ahmedabad	Bengaluru	Bhopal
Bhubaneswar	Chandigarh	Chennai
Delhi	Guwahati	Hyderabad
Jaipur	Ernakulam	Kolkata
Lucknow	Mumbai	Noida
Patna	Pune	

a) **Vacancies** – Total of 49 vacancies at present and any other vacancies which may arise during next two years.

**b) Posting**

On final selection, the Specialists (Life & Non-life) shall be considered for posting only to the Office of the Insurance Ombudsman for which he/she has applied. No requests for change of posting will be entertained for any reason whatsoever, at a later stage. However, the Secretary General reserves the right to post the Specialists (Life & Non-life) to any other Office of the Insurance Ombudsman as per the needs of office.

### 3. Nature of Engagement

The engagement of eligible personnel having experience in Life / General Insurance Industry (retired / voluntarily retired /resigned) as Specialists (Life & Non-life) shall be need based and purely on contractual basis.

### 4. Eligibility Conditions:

Age	Minimum age – 50 years and maximum age 63 years as on the last date for submission of application.
Experience	i) (Minimum 10 years’ experience in insurance industry in India (Public/ Private) as an Officer. ii) Has worked in Policy Servicing / Claims/ RTI / Legal department in branch or unit level and proficient in MS-office. iii)Applicants whose last assignment was in scale equivalent to scale II, III or IV in the Public sector will be considered.
Vigilance	Personnel who have been removed from services due to disciplinary / vigilance proceedings are not eligible to be considered for engagement as Specialists (Life & Non-life).
Other Information	All applicants are required to necessarily submit a document issued by the employer stating specifically the experience, date of retirement / voluntary retirement / acceptance of resignation and the scale / cadre / designation from which the applicant has retired / voluntarily retired/ resigned.

### 5. Tenure of Engagement

**The period of engagement will be for a maximum period of 3 (three) years upto 65 years of age and will be renewable every year based on performance.**

- (A) The initial term of engagement shall be for a maximum period of one year from the date of engagement.
- (B) The contractual engagement can be extended further for a maximum period of two years renewed annually upto 65 years of completed age of the Specialists (Life & Non-life) depending upon his performance and the needs of the office, at the sole discretion of the Secretary General at the Office of the CIO.

### 6. Termination of Engagement

The contractual engagement can be terminated by either party by giving 30 days’ prior notice in writing or by payment of proportionate remuneration in lieu thereof at any time during the period of contractual engagement without assigning any reasons, whatsoever.

## 7. Job Profile:

The Specialists (Life & Non-life) will be required to

- (i) Attend to Life / General insurance related complaints received in the Office of Insurance Ombudsman
- (ii) Attend grievances
- (iii) Arrange and conduct hearings
- (iv) Prepare awards and
- (v) Attend to any other assignment delegated by the Officer-in-Charge of the Office of Insurance Ombudsman.

The Specialists (Life & Non-life) shall also be required to assist the Insurance Ombudsman in deciding the complaints fairly and conclusively. The Specialists (Life & Non-life) shall follow the instructions of his / her seniors in the office.

## 8. Remuneration:

The remuneration payable to the eligible personnel on appointment as Specialist shall be as under:

Scale	Fixed Remuneration (Per month) (₹)	Plus incidentals	Incidentals (per month) (₹)
II	30000/-	1) Mobile 2) Internet 3) Entertainment 4) Conveyance	(Max. 5000/-p.m.)
III	35,000/-		1) 1000/-
IV	40,000/-		2) 1000/- 3) 1000/- 4) 2000/-

On completion of the initial tenure of engagement, on renewal of the contract the remuneration of the Specialists (Life & Non-life) shall be nominally increased @ 5% of the Fixed Remuneration.

No other benefits/allowances shall be payable. The remuneration and incidentals payable shall be subject to deduction of appropriate taxes at source as per applicable rules of the Central/State Government.

## 9. Selection Procedure

- 1) Applications received shall be scrutinized at the Office of the CIO and candidate found eligible for engagement shall be shortlisted after going through the selection procedure given below and will have to appear for Screening Test – proficiency test in MS-Office and General Awareness of Insurance & Economic matters.
- 2) The Screening Test will be conducted at the respective Office of Insurance Ombudsman.
- 3) Candidates who pass the Proficiency Test in MS Office & General Awareness of Insurance & Economics matters will be shortlisted for interview. The Interviews will be held online in virtual mode.
- 4) Candidates who have passed exams viz Licentiate, Associate & Fellowship of Insurance Institute of India will be given preference.

- 5) The Secretary General (CIO) reserves the right to restrict the number of candidates to be called for virtual Interview commensurate to number of vacancies / requirements in each office. The decision of the Secretary General shall be final in this regard.

On conclusion of Interviews, the CIO shall prepare two merit lists (one for LIFE segment and one for NON-LIFE segment) separately for each Office of Insurance Ombudsman. Such merit list will be valid only for a period of two years from the date of approval of the merit list by the competent authority or till the date of publication of advertisement for engagement of the next batch of Specialists, whichever is earlier. Such eligible candidates whose names appear in the merit list and have not been engaged as Specialists (Life & Non Life) will have no right or preference for engagement or selection at the end of the validity period of the merit list or at the time of selection of a fresh batch of Specialists (Life & Non Life).

The Selection procedure for the engagement of Specialist (Life & Non-life) will be as follows-

Sl. No.	Engagement procedure	Marks	Remark
1	Proficiency Test MS Office	15	To be conducted by Offices of Insurance Ombudsman
2	General awareness of insurance and economics matter	25	To be conducted by Offices of Insurance Ombudsman
3	Weightage for Insurance examinations – Licentiate Associate Fellowship	3 5 10(max)	Allotted by Office of CIO
4	Interview	50	Selection Committee

## 10. Interviews

The candidates will be shortlisted based on total marks obtained as per Paragraph 9 (Point 1, 2, 3 of the above Table pertaining to Selection Procedure). The shortlisted candidates will be called for virtual interview. The interview will be conducted by the Selection Committee. The Selection Committee shall submit a centre-wise Ranking List for Life and Non-Life separately. The Secretary General will appoint the Specialists from the Ranking List (Life/Non-Life) based on the need of each Office of Insurance Ombudsmen.

## 11. Leave

During the period of contractual engagement, the Specialist (Life & Non-life) shall be eligible for Leave at the rate of two days for each completed month of contractual engagement. Un-utilized leave may be encashed at the end of the contract year. If Specialist (Life & Non-life) avails leave more than two days in a month, proportionate salary will be deducted after adjusting the accrued leave, if any. Further, if the Specialist (Life & Non-life) remains absent for one month or more, termination of the contract will be considered on merit.

Fixed remuneration will be taken into account for the purpose of encashment of leave at the end of the contract year. Encashment of unavailed portion of leaves shall not be paid in case of dismissal, resignation or any other form of Termination.

If Specialist (Life / Non-life) avails accrued leave to his / her credit after submitting his resignation letter or after issue of termination letter during the notice period of 30 days then the notice period shall stand extended to the extent of the leave availed.

## **12. Working Hours**

The Specialist (Life & Non-life) will have to work for 7 <sup>1/2</sup> hours a day with lunch break of 30 minutes on all working days from Monday to Friday. The exact working hours of the Specialist (Life & Non-life) shall be as per the working hours followed by the Office of Insurance Ombudsman to which he / she stands posted.

## **13. Action against Misconduct:**

The engaged Specialist (Life & Non-life) who displays inefficiency or indolence or who knowingly does anything detrimental to the interests of the Office of Insurance Ombudsman or causes financial loss to the Office of Insurance Ombudsman by his / her acts or who commits a breach of discipline or is guilty of any other act prejudicial to good conduct shall, on the recommendation of the Insurance Ombudsman or the Officer-in-Charge of the Office of the Insurance Ombudsman, be liable for imposition of the following penalties by Secretary General in charge of the Office of Council for Insurance Ombudsmen being the Engaging Authority –

- a) Termination of contractual engagement without any prior notice.
- b) Recovery of remuneration (Fixed and incidentals) or such other amount due to him and/or the loss caused to the Office of the Insurance Ombudsman.

## **14. How to Apply**

- i) Eligible candidates may apply in the prescribed Application Form alongwith self - attested photo copies of required documents and send a scanned copy of the application with enclosures to the following emails -

For life – [Specialist.life@cioins.co.in](mailto:Specialist.life@cioins.co.in)

For non-life – [Specialist.general@cioins.co.in](mailto:Specialist.general@cioins.co.in)

- ii) Last date for receipt of application alongwith enclosures is 17.09.2021.
- iii) The application form duly filled in, signed and scanned alongwith the annexures are to be strictly sent through email only.

## **15. General Information.**

- i. The candidate eligible for selection as Specialists (Life & Non-life) is required to submit a copy of their relieving letters issued by the previous employer from which they have retired / voluntarily retired / resigned.

The scale / designation / cadre of the eligible candidate at the time of retirement / voluntary retirement / resignation and date of retirement / voluntary retirement / acceptance of resignation should be explicitly mentioned in the document.

- ii. Application must be in the prescribed format given in our website.
- iii. Applications received after the specified last date or are found incomplete will not be entertained and shall be rejected forthwith.
- iv. No Travelling Allowance will be paid for appearing for the test to be held at the Office of Insurance Ombudsman.
- v. The contractual engagement of Specialists (Non-life) will be governed by the “Instructions for contractual engagement of Personnel having experience in General Insurance Industry as Specialists in the Offices of Insurance Ombudsman, 2015” as amended from time to time.
- vi. The contractual engagement of Specialists (Life) will be governed by the “Instructions for contractual engagement of Personnel having experience in Life Insurance Industry as Specialists in the Offices of Insurance Ombudsman, 2016” as amended from time to time.

The Secretary General is the Competent Authority for all matters and he reserves the right to modify / alter any of the eligibility conditions for engagement of Specialists on contractual basis.

**Secretary General (CIO)**

Place: Mumbai  
Date: 02.09.2021