**(This hypothetical chatbot Q&A is based on CC/12/2021 from Before the District Consumer Disputes Redressal Commission, North Goa at Porvorim)**

Consumer Grievance Assistance Chatbot: Hi! I am your consumer grievance assistance tool. Kindly let me know how I can help you?

User: The insurance company has been charging exorbitant premium amounts without any justification.

Consumer Grievance Assistance Chatbot: That’s terrible. Can you please tell me more about the incident?

User: I have been a loyal ICICI Lombard customer for 10 years, continuously renewing their Complete Health Insurance Policy for myself and sister.

Consumer Grievance Assistance Chatbot: What were the details of your most recent policy with them?

User: The policy valid from 16/02/2019 to 15/02/2021. They renewed it on 16/11/2020.

Consumer Grievance Assistance Chatbot: What issue did you face with the renewal of your policy?

User: I was shocked to see they substantially increased the premium for the next 2 years, restricting any increase to only +/- 5% of existing premium.

Consumer Grievance Assistance Chatbot: What actions did you take in response to this premium increase?

User: Despite multiple requests, ICICI Lombard failed to provide clarity on how they calculated the revised premium, citing confidentiality.

Consumer Grievance Assistance Chatbot: So to summarize, as a long-term customer they unexpectedly raised your premium beyond the agreed limits?

User: Yes, that's right. And they refused to explain the unfair premium increase, causing me immense frustration.

Consumer Grievance Assistance Chatbot: You can file a complaint before the consumer court having jurisdiction to hear the case. Or else, you can also contact the National Consumer Helpline using the helpline number 1800-11-4000.Alternatively, you can approach the Insurance Regulatory Development Authority. What would you prefer?

User: I would like to file a complaint.

Consumer Grievance Assistance Chatbot: Sure. Before filing a complaint, you need to send a legal notice.

User: How do I do that? Please help me

Consumer Grievance Assistance Chatbot: Certainly. Please tell me your full name, address, and age

User: Sure. Mr. Anirban Sen, Son of Mr. Nirmal Jyoti Sen, aged about 50 years, residing at 512, Marao Kenny, Caranzalem, Panaji Goa.

Consumer Grievance Assistance Chatbot: Please give me the registered address of the insurance company as well.

User:. ICICI Lombard General Insurance Company Ltd., ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai – 400025

Consumer Grievance Assistance Chatbot: Can you upload all relevant documents like the insurance policy, premium payment and any other additional documents.

Consumer Grievance Assistance Chatbot: Thank you for supplying the information! Please find the [notice](https://docs.google.com/document/d/1cWRordtyBYQ1tUW0VR7VA39uWr3VkCOZ/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) to be issued here. Please note that these are templates that may require certain corrections or modifications and certain details (particularly the date and signature) will need to be filled at your end.

User: Thank you. I want to file a consumer complaint; can you guide me?

Consumer Grievance Assistance Chatbot: Certainly. What is the relief that you would wish to pursue through the complaint?

User: I would want a refund of the entire amount and compensation for mental harassment.

Consumer Grievance Assistance Chatbot: Sure. Since the value of insurance premium is Rs. 1,00,000/- which is less than One Crore Rupees, the complaint will have to be filed in a District Commission. You, as a complainant, reside in Panaji district and the cause of action arises in Panjim. The opposite party carries on business in Mumbai. You have the option to file the complaint to the Panaji or Mumbai District Consumer Disputes Redressal Commission. Where do you want to file?

User: Panaji is more convenient for me.

Consumer Grievance Assistance Chatbot: Sure. Below is the process for filing a consumer complaint at the Porvorim District Consumer Disputes Redressal Commission for the described dispute through the e-Daakhil platform:

1. Create Account: If not already registered, create an account on the [e-Daakhil](https://edaakhil.nic.in/) portal.

2. Email Verification: Verify your email address by clicking the link sent to your registered email. Then:

3. Login: Use your credentials to login to the portal.

4. Start New Case: Click on 'File a New Case' from the Filing dropdown menu to initiate your complaint.

5. Click consumer complaint.

6. Read the disclaimer and click “accept”.

7. Click consumer complaint.

8. Enter the amount you as compensation in the claim amount.

9. Select North Goa as the state and Porvorim as the district. Click continue.

10. You will now land on the Case details page. Enter your name, your address, and your mobile number in the complainant's section. If you want notifications on your email address, you can write your email address.

11. Enter ICICI Lombard General Insurance Company Ltd., in the Opposite party name section. Ground Floor, Dempo House ICICI Lombard House, 414, Veer Savarkar Marg, Near Siddhi Vinayak Temple, Prabhadevi, Mumbai – 400025. Select the state and district of the registered address.

12. In the Complainant Advocate section, enter details of your advocate. You can leave it blank if you do not have an advocate.

13. In the Complaint section, write the following:

“I have been a loyal customer of the ICICI Lombard General Insurance Company Ltd for the last 10 years continuously renewing Complete Health Insurance Policy for myself and my sister, the present policy being valid from 16/02/2019 to 15/02/2021. The insurance company renewed our policy on 16/11/2020, but I was shocked to see that they increased the premium for the next 2-year policy term restricting any increase only to +/- 5% of the existing premium. This cost me upto Rs. 1,00,000/-. Despite multiple requests, they have failed and neglected to provide clarity regarding the basis of the calculation of the illegally revised premium amount citing confidentiality reasons.”

14. Click continue. You will be taken to the complaint details page. You can enter the following information: Complainant name, complainant address, opposite party name, and the opposite party, click save and continue.

15. Upload Documents: Attach your index, complaint, memo of parties, affidavit, and any other evidence you have that you intend to rely on.

16. Click continue and verify the details of your complaint. Once you are satisfied, you can submit your complaint.

17. You will now be taken to the pending complaints page, where you can pay the fees for your complaint.

Do you also want me to draft a complaint letter for you?

User: Yes, that would be really helpful.

Consumer Grievance Assistance Chatbot: Excellent, I've generated a pre-filled [complaint](https://docs.google.com/document/d/1T9atyv__Rp3spV_w0UJRrZVAR-ADOdxa/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) for you with all the details you've provided. Once downloaded, fill in all blank details, review and sign the complaint and verification before a notary public. Then scan the document as a pdf and upload it to the e-daakhil upload documents section. You also need to submit an affidavit and a memo of parties. Do you want me to generate that now?

User: Yes, Please.

Consumer Grievance Assistance Chatbot:  Sure. Here is a draft [affidavit](https://docs.google.com/document/d/1grNOUlVFduynCa4DE_d7ikvQdY6qb54J/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) and [memorandum of parties](https://docs.google.com/document/d/1SF8QKailJCxI70lcWMbgtTfevGA2k4VL/edit?usp=sharing&ouid=103981618150393832378&rtpof=true&sd=true) Please print and verify the names and addresses on the memorandum of parties. For the affidavit, please sign it before a notary public and have the affidavit notarized. Both documents should be scanned and uploaded to the e-daakhil portal. Do you have any other questions or is there more information you'd like?

User: No, that's all for now. Thanks.

Consumer Grievance Assistance Chatbot: Thank you for using the tool. Feel free to raise further queries anytime or you can log on to https://consumeraffairs.nic.in/ or dial 1800-11-4000 (National Consumer Helpline) for more information.