



DECISION

Complaint No.	:	POS/2871/2025/KR
Name and address of the complainant	:	Mr. Dildar Ali, R/o. House No. 192, Muhallah Bhains Colony, Landhi, Karachi
Name of the Agency Complained against	:	Deputy Commissioner, Malir
Name & Designation of Investigating Officer	:	Mr. Muhammad Shoaib Ahmed Siddiqui, Advisor-in-Charge, R.O Korangi
Vetted by	:	Mr. Ghulam Abid Shaikh, Advisor-K
Subject	:	<u>ALLEGED INORDINATE DELAY IN PAYMENT OF DUES TOWARDS GROUP INSURANCE IN RESPECT OF FATHER OF THE COMPLAINANT WHO DIED DURING SERVICE ON 18.11.2021.</u>

COMPLAINT

The complainant, Mr. Dildar Ali, submitted that his father, an employee of the Board of Revenue posted in the office of Deputy Commissioner, Malir, had expired during service on 08.11.2021. He alleged that despite completion of all requisite formalities, payment of Group Insurance dues had not been made to the legal heirs and requested intervention of this office.

PROCEEDINGS

2. The matter was referred to the Deputy Commissioner, Malir, who reported vide letter dated 12.06.2025 that the case had already been forwarded to the Commissioner Karachi on 06.06.2024 for necessary action.
3. The matter was further pursued with the Commissioner Karachi and the State Life Insurance Corporation. The Deputy Manager Claims (Group & Pension), State Life Insurance Corporation, Karachi, required submission of attested copy of Family Pension Sheet / Payment Order, which was subsequently provided by the complainant.
4. Thereafter, the State Life Insurance Corporation confirmed issuance of cheque No.14449751 dated 24.07.2025 for Rs.375,000/- in favour of the widow of the deceased employee.
5. The complainant also confirmed telephonically to have received the cheque and expressed gratitude to this office for the prompt action taken.

FINDINGS

6. It is evident from the record that the complainant's grievance was genuine, as there was an inordinate delay of more than three years in settlement of the claim despite submission of all necessary documents. The delay occurred due to avoidable procedural lapses and lack of effective follow-up by the concerned offices, thereby causing unnecessary hardship to the legal heirs of the deceased employee. However, on intervention by this office, the admissible dues were processed and released in favour of the widow of the deceased.

DECISION

7. Since the complainant has received the admissible dues of Group Insurance, the grievance stands redressed. The complaint is therefore disposed of as redressed.
8. Furthermore, in order to eliminate delays and improve transparency, the Finance Department and State Life Insurance Corporation, shall initiate automation of the Group Insurance claims process. This may include:
- a) Establishment of a centralized online portal for submission and tracking of Group Insurance claims.
 - b) Auto-generated acknowledgement receipts and status updates to claimants/legal heirs.
 - c) Integration with pension and HR databases to automatically verify service, pension, and nominee details.
 - d) Creation of a dashboard for monitoring by Finance Department and Administrative Departments to track pendency and timelines.
 - e) Setting up alerts / reminders to concerned officials for cases pending beyond 60 days.

Given under my hand and seal of office.

Sd/-
(Muhammad Sohail Rajput)
Sitara-e-Imtiaz. PAS
Ombudsman Sindh
Karachi, dated; 29th August, 2025

