

PRESIDENT'S SECRETARIAT (PUBLIC)
AIWAN-E-SADR, ISLAMABAD

Rep. No. 468/WM/2022
Date of Decision: - 12.01.2023

SLICP Vs Muhammad Ashraf

SUB: REPRESENTATION FILED BY STATE LIFE INSURANCE CORPORATION OF PAKISTAN AGAINST THE FINDINGS OF THE Wafaqi Mohtasib DATED 11.08.2022 IN COMPLAINT NO. WMS-LHR/0005917/22

Kindly refer to your representation addressed to the President in the background mentioned below:-

2. This representation has been filed by State Life Insurance Corporation of Pakistan (the Agency) assailing the order dated 11.08.2022 of the Wafaqi Mohtasib whereby it has been held as under: -

“Since the issue of the complainant was found to be genuine, therefore, the Agency is recommended to update his policy in the light of record produced by the complainant.

Compliance should be reported within 30 days of the receipt of these findings or reasons for not doing so be intimated in terms of Article 11(2) of President's Order No. 1 of 1983.”

3. Muhammad Ashraf (the complainant) had alleged that he had purchased a life insurance policy from the Agency on 31.12.2013 for sum assured of Rs. 800,000/- and had been paying the premiums regularly. According to him, an official of the Agency had informed him that three installments of his premiums were due and in case, he failed to deposit it, his policy would be stopped. He visited the Agency and had shown all the deposit slips of premiums but to no avail.

4. Feeling aggrieved, the complainant approached the learned Wafaqi Mohtasib who passed the impugned order, hence the instant representation.

5. The hearing of the case has been held on 04.01.2023. Raja Abdul Waheed, Deputy General Manager on behalf the Agency has attended the hearing while no one appeared on behalf of the complainant despite notice.

6. The representative of the Agency has contended that the complainant had not deposited the premiums at zonal office Lahore but handed over the cash allegedly to one Mr. Asif Tanveer, Area Manager; that the complainant despite advice that premiums should not be given to any person except at our authorized Zonal/ Collection Counters, thus the agency has not committed any act of maladministration, so the impugned order may be set aside by accepting the instant representation.

7. The stance of the complainant in his comments is that he had deposited the premiums and had all the payment receipts issued by the representative of the agency in his possession which are not bogus, thus the instant representation may be rejected by upholding the impugned order.

8. The perusal of record shows that the complainant has produced the copies of receipt of premiums dated 23.11.2021 whereby an amount of Rs. 220,120/- each had been paid and both the receipts bear the signature and seal of the Agency. The complainant cannot be held responsible for any fraud committed by the official of the Agency who had not credited the deposited amount in account of the complainant. The Agency ought to have taken disciplinary action against its delinquent official

who had defrauded the complainant by receiving amount as a representative of the Agency by abusing his official position. Moreover, it is reflected through record that the Agency has published a public notice stating there in that Mr. Syed Asif Tanveer, Ex-Area Manager of the Agency was terminated from service on 22.02.2022 due to fraud and misappropriation of premiums establishing the fact that the complainant is not responsible for fraudulent acts of the official of the Agency. Thus, maladministration stood established on the part of the Agency warranting no interference in the impugned order which deserves to be upheld.

9. Accordingly, the Hon'able President has been pleased to reject the instant representation.

Sd/-
(Muhammad Saleem)
Director (Legal)

- 1) The Chairman
State Life Insurance Corporation of Pakistan
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- 2) Mr. Muhammad Ashraf Waraich
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Copy to:

The Secretary, Wafaqi Mohtasib's Secretariat, **Islamabad**.