



SECURITIES & EXCHANGE COMMISSION OF PAKISTAN

Insurance Division
Life and Non-Life Policy and Approvals Department

ID/PRDD/FIO/2025/ 3410

Thursday, January 16, 2025

The Chief Executive Officers of All Insurers/Takaful Operators

SUBJECT: INCLUSION OF FEDERAL INSURANCE OMBUDSMAN'S WEBSITE LINK AND MESSAGE ON WEBSITES OF ALL INSURERS

1. In order to communicate and create awareness among policyholders about the availability of compliant resolution forums, the Securities and Exchange Commission of Pakistan (the "Commission") issued Circular No. 5/2016 dated January 26, 2016, Circular No. 36/2017 dated December 12, 2017, Directive S.R.O. 1405(I)/2018 dated November 16, 2018 and Circular No. 27/2020 dated September 04, 2020.
2. To enhance public awareness of the Federal Insurance Ombudsman (the "FIO") forum, all insurers and takaful operators are hereby advised to include a link to the FIO's website and accompanying message (provided as an Annexure) highlighting the existence of FIO institution on their official website.
3. The insurers shall take all necessary steps to ensure that the changes are reflected on the respective website with effect from **March 1, 2025**.

Note: All the requirements of Circular No. 5/2016 dated January 26, 2016, Circular No. 36/2017 dated December 12, 2017, Directive vide S.R.O. 1405(I)/2018 dated November 16, 2018 and Circular No. 27/2020 dated September 04, 2020 shall remain intact.



Mujtaba Ahmad Lodhi
Commissioner – Insurance

Distribution:

1. Chairman – Insurance Association of Pakistan