

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

Rep. No.474/WM/2024

Dated: 16.06.2025

Shaheen Bibi Vs State Life Insurance Corporation (SLIC)

Sub: **REPRESENTATION AGAINST DECISION/ ORDER/ FINDINGS/
RECOMMENDATION OF THE WAFAQI MOHTASIB DATED 06.09.2024 IN
COMPLAINT NO. WMS-HQR/5600/24.**

Please refer to your representation filed before the Honourable President of Pakistan.

2. This representation has been filed by the Complainant assailing the Findings dated 06.09.2024 of the Wafaqi Mohtasib, whereby it has been held as under:

“6. *As a sequel to the above, the complaint stands rejected in terms of Regulation 23(3) of the Wafaqi Mohtasib (Investigation and Disposal of Complaints) Regulations, 2013.*

7. *The party aggrieved of the Findings may opt either to file a review petition before the Ombudsman OR a representation before the President within 30 days of receipt of such Findings. This period of limitation shall be reckoned from the date of receipt of the Findings by the parties. If the Findings are upheld, the aggrieved party shall be barred to file a representation before the President.”*

3. Brief facts of the case are that the Complainant–Mst. Shaheen Bibi filed a complaint against the Agency–**State Life Insurance Corporation (SLIC)** alleging that her deceased husband purchased 20 years insurance policy commencing from 18-09-2015 for assured sum of Rs.518,000/- against yearly premium of Rs.30,000/-. The date of maturity was 18-09-2035. Allegedly, her deceased husband was promised by the Agency that on maturity of policy or his death, his nominee shall be paid Rs.03.00 million as the case may be. Added that her husband died during the subsistence of the policy. She being his nominee, applied for payment of Rs.03.00 million, but the Agency paid no heed to it.

4. The Agency reported that the deceased insurer had deposited 8 yearly premiums till his death. On application of the complainant as nominee of the deceased husband, she was paid sum assured Rs.51,8000/- alongwith bonuses on the premium paid amounting to Rs.257,964/- making a total of Rs.775,964/-. The said amount was paid to the complainant vide cross Cheque No. 705534 dated 16.11.2023 through her Bank which has since been received by her.

5. The Mohtasib found that late Muhammad Mansha deceased husband of the complainant purchased Policy No.603348199-6 on 18-09-2015 against assured sum of Rs.518,000/-. The yearly premium was fixed as Rs.30,000/-, date of maturity was 18-09-2035. During the subsistence of policy, the insurer expired in November, 2022 and the complainant being his nominee applied for payment of death claim. The Agency after due calculations as per its rules and regulations, paid her Rs.775,964/-. The said payment was also received by the complainant.

6. The controversial issue between the parties was that the complainant asserted that at the time of start of the policy, some of the Agency official gave the insurer an understanding that upon maturity of the policy, he shall get Rs. 03.00 million. In case of his death, during the period of policy, his nominee shall get the said amount, in support of her contention, the complainant submitted a photocopy of some statement which was factually not legible, but mainstay of the complainant was on the said document. A minute scanning of the said document does no convey any meaning which could sustain contention of the complainant. She even failed to refer any rule or regulation in order to substantiate her contention. Conversely, stance of the Agency appeared to be very clear. On the death of insurer total assured money

was paid to the complainant along with bonuses on the paid premiums which was already received by the complainant. The accumulating effect of the above discussion was that the complainant failed to identify any maladministration on part of the Agency.

7. After taking into account the stance of the Complainant and the Agency, the Wafaqi Mohtasib passed the Findings dated 06.09.2024. Now, the Complainant has filed the instant representation for redressal of her grievance.

8. The case was fixed on 22.04.2025. The petitioner Ms. Shaheen Bibi appeared in person. Syed Hamid Hussain, Assistant General Manager appeared on behalf of the respondent/ State Life Insurance Corporation. The matter has been heard at considerable length. No infirmity has been pointed out in the impugned order of the learned Wafaqi Mohtasib. The same is accordingly maintained. The representation is dismissed.

9. Accordingly, the Honourable President has accorded approval to para-8 above.



(Justice (R) Irfan Qadir)
Consultant (Legal Affairs)

The Chairman
State Life Insurance Corporation of Pakistan (SLICP)
State Life Building No. 09
Dr. Ziauddin Ahmed Road
Karachi

Mst. Shaheen Bibi
W/o Muhammad Mansha
R/o Bandi Mir Samani, Chehle
Tehsil & District **Muzaffarabad (AJK)**

Copy to:

- The Secretary, Wafaqi Mohtasib (Ombudsman)'s Secretariat, Constitution Avenue, Islamabad.
- Press Wing for necessary action/ uploading it on the official website.