About IDRO

- An independent and impartial body specialising in insurance disputes resolution.
- A professional, customer-focused, transparent & service oriented way of resolving insurance disputes.
- Replaces Insurance Ombudsman Bureau and the Tribunal for Motor Third Party Property Damage Claims.
- A one-stop alternative mechanism for resolving insurance disputes.

IDRO – Independent Board

Balanced representation:

- CASE
- AAS
- GIA
- LIA
- Chaired by a retired Supreme Court Judge familiar with insurance law.

Jurisdiction/ Scope

- Claims involving insureds up to S$100,000 for life and general insurance.
- Third party claims of up S$50,000.
- Claims relating to market conduct and service standards of up to S$10,000
IDRO’s Process

- 2 stages: Mediation & Adjudication
  - 1st stage: Mediation by Case Manager
    - Facilitation of an amicable resolution of dispute acceptable to both parties
    - Free of charge
  - 2nd Stage: Adjudication
    - Both parties present their case to the adjudicator(s)
    - Adjudicator(s) make an award based on facts and merits of each case, taking into account considerations of fairness and equity.
    - Charges:
      - To Complainant: Nominal Admin Fee S$50
      - To Insurer: S$500

IDRO Rulings

- The award is binding on the insurer but not the complainant.
- Claimant has option to pursue legal proceedings, mediation or arbitration as provided in most policies.

Guidelines in Mediation

- **Factual:**
  - Information gathering
  - Focus complainant on relevant issues
  - Perception of fairness, response to contentions by other parties
  - Understand positions of both parties and merits thereof

- **Emotive:**
  - Understand the expectations, needs and concerns of both parties
  - Managing of emotions (e.g. unfairness, anger etc) and expectations
    - Arising from miscommunication, personality clashes, rigid/unnecessary bureaucracy etc
  - Empathise with the emotions of parties (especially the individual complainant)

- **Handling:**
  - Cool down emotions (focus on relevant issues)
  - Identify/explain unrealistic, unreasonable expectations
  - Address the concerns of the parties
  - Identify common ground of the parties
➢ Understand cultural differences

➢ Resolution:
  ➢ Explore and identify “win-win” solutions
  ➢ Highlight benefits of solutions to each parties and how their concerns are addressed
  ➢ Explain how solutions meet the needs of the parties

➢ Environment: Observation of strict confidentiality by Mediator and both parties so as to promote conductive environment of trust and openness which would promote amicable resolution

Do’s & Don’t

• Open mind/objectivity
• Avoid fault based, focus on resolution
• Discuss and propose solutions
• Accurate information
• Avoid defensive mentality, “stone-wall” attitudes

Contacts

Contact us:

Email: info@idro.com.sg
Phone: 6327 8878
Fax: 6327 8488

Office:
20 Cross Street
#02-01/02 China Court
China Square Central
Sinagapore 048422
Website: www.idro.com.sg