Name of Training Institute	No. of agents who were trained	No . Of agents who were facing complaints from policy holders	Nature of complaint
ICALL SOFT (P) LTD. (ONLINE)	**51091**	**24**	
		7	False representation of product
		5	Tampering, Corrections, forgery of proposal or related papers
		3	Service issues by agent
		3	Premium paying period projected is different from actual
		2	Single premium Policy issued as Annual premium policy
		1	Surrender value projected is different from actual
		1	Multiple issues: If more than one concern raised by client
		1	Misappropriation of premiums
		1	Product differs from what was requested or disclosed.
NIS SPARTA LIMITED	**13983**	**3**	
		1	Single premium Policy issued as Annual premium policy
		1	Tampering, Corrections, forgery of proposal or related papers
		1	Surrender value projected is different from actual
TAURUS INSTITUTE OF INSURANCE TRAINING (OFFLINE)	**4383**	**3**	
		2	Premium paying period projected is different from actual
		1	Taking new policy would impact older policies such as charges would be waived etc
RNIS COLLEGE OF INSURANCE (OFFLINE)	**9414**	**2**	
		1	Premium paying period projected is different from actual
		1	False representation of product
GLOBAL INSTITUTE OF INSURANCE & MANAGEMENT (OFFLINE)	**567**	**1**	
		1	False representation of product
PIONEER INSTITUTE OF INSURANCE (OFFLINE)	**496**	**1**	

		1	Intermediary did not provide material information concerning proposed cover
AVIVA LIFE INSURANCE COMPANY INDIA PVT. LTD. (OFFLINE)	**4436**	**1**	
		1	Tampering, Corrections, forgery of proposal or related papers
KNOWLEDGE NETWORK INDIA	**3261**	**1**	
		1	False representation of product
MIT	**3465**	**1**	
		1	False representation of product
Grand Total	**91096**	**37**	