

## GRIEVANCE DISPOSAL FOR THE PERIOD ENDED JUNE 30, 2020

| Sl. No. | Particulars                        | Opening Balance* As on beginning of the quarter | Additions during the quarter | Complaints Resolved / Settled during the quarter |                  |           | Complaints Pending at the end of the quarter | Total Complaints registered upto the quarter during the financial year |
|---------|------------------------------------|---|------------------------------|--|------------------|-----------|--|--|
|         |                                    |   |                              | Full Accepted                                    | Partial Accepted | Rejected  |  |  |
| 1       | Complaints made by customers       |   |                              |  |                  |           |  |  |
| a)      | Proposal Related                   | 0   | 1                            | 1  | 0                | 0         | 0  | 1  |
| b)      | Claim                              | 3   | 99                           | 36   | 29               | 33        | 4  | 99   |
| c)      | Policy Related                     | 1   | 86                           | 57   | 15               | 13        | 2  | 86   |
| d)      | Premium                            | 0   | 1                            | 1  | 0                | 0         | 0  | 1  |
| e)      | Refund                             | 1   | 8                            | 6  | 0                | 2         | 1  | 8  |
| f)      | Coverage                           | 0   | 3                            | 1  | 0                | 2         | 0  | 3  |
| g)      | Cover Note Related                 | 0   | 2                            | 2  | 0                | 0         | 0  | 2  |
| h)      | Product                            | 0   | 0                            | 0  | 0                | 0         | 0  | 0  |
| i)      | Others                             | 1   | 43                           | 27   | 7                | 8         | 2  | 43   |
|         | <b>Total Number of complaints:</b> | <b>6</b>  | <b>243</b>                   | <b>131</b>                                       | <b>51</b>        | <b>58</b> | <b>9</b>                                     | <b>243</b>   |

|   |  |            |
|---|--|------------|
| 2 | Total No. of policies during previous year (FY 2019-20):                                 | 11,093,063 |
| 3 | Total No. of claims during previous year (FY 2019-20):                                   | 1,220,302  |
| 4 | Total No. of policies during current year (FY 2020-21):                                  | 1,628,717  |
| 5 | Total No. of claims during current year (FY 2020-21):                                    | 125,715    |
| 6 | Total No. of Policy complaints (current year) per 10,000 policies (current year) ;       | 0.88       |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) | 7.87       |

| 8     | Duration wise Pending Status   | Complaints made by Customers | Complaints made by Intermediaries | Total    |
|-------|--------------------------------|------------------------------|-----------------------------------|----------|
| ( a ) | Upto 7 days                    | 8                            | -                                 | 8        |
| ( b ) | 7 - 15 Days                    | 1                            | -                                 | 1        |
| ( c ) | 15 - 30 Days                   | -                            | -                                 | -        |
| ( d ) | 30 - 90 Days                   | -                            | -                                 | -        |
| ( e ) | 90 days & Beyond               | -                            | -                                 | -        |
|       | <b>Total No. of Complaints</b> | <b>9</b>                     | <b>-</b>                          | <b>9</b> |

\* Opening balance should tally with the closing balance of the previous financial year

Note :