

**FORM NL-41 - GRIEVANCE DISPOSAL**

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

|          |   |       |           |
|----------|---|-------|-----------|
| Insurer: | ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED | Date: | 30-Sep-15 |
|----------|---|-------|-----------|

**Grievance Disposal for the Half-year Period Upto 30th Sep 2015 During the Financial Year 2015-16**

| Sl No. | Particulars                         | Opening Balance *<br>As on beginning of<br>the H1 | Additions<br>during H1 | Complaints Resolved/ Settled during<br>the H1 |                     |            | Complaints Pending<br>at the end of the H1 | Total complaints<br>registered upto<br>H1 |
|--------|-------------------------------------|---|------------------------|---|---------------------|------------|--|---|
|        |                                     |   |                        | Fully<br>Accepted                             | Partial<br>Accepted | Rejected   |  |   |
| 1      | <b>Complaints made by customers</b> |   |                        |   |                     |            |  |   |
| a)     | Proposal Related                    | 0   | 3                      | 2   | 1                   | 0          | 0  | 3   |
| b)     | Claim                               | 12  | 599                    | 364   | 70                  | 175        | 2  | 599                                       |
| c)     | Policy Related                      | 12  | 1111                   | 1091  | 16                  | 14         | 2  | 1111                                      |
| d)     | Premium                             | 1   | 40                     | 34  | 3                   | 3          | 1  | 40  |
| e)     | Refund                              | 0   | 14                     | 10  | 0                   | 4          | 0  | 14  |
| f)     | Coverage                            | 1   | 5                      | 3   | 2                   | 1          | 0  | 5   |
| g)     | Cover Note Related                  | 0   | 0                      | 0   | 0                   | 0          | 0  | 0   |
| h)     | Product                             | 1   | 18                     | 8   | 3                   | 8          | 0  | 18  |
| i)     | Others                              | 10  | 243                    | 199   | 29                  | 24         | 1  | 243                                       |
|        | <b>Total Number of Complaints</b>   | <b>37</b>   | <b>2033</b>            | <b>1711</b>                                   | <b>124</b>          | <b>229</b> | <b>6</b>                                   | <b>2033</b>                               |

|   |  |        |
|---|--|--------|
| 2 | Total No. of Policies during previous year:  | 773190 |
| 3 | Total No. of Claims during previous year:  | 180760 |
| 4 | Total No. of Policies during current year:   | 720743 |
| 5 | Total No. of Claims during current year:   | 156338 |
| 6 | Total No. of Complaints (current year) per 10,000 policies (current year):         | 19.90  |
| 7 | Total No. of Complaints (current year) per 10,000 claims registered(current year): | 38.31  |

| 2  | Duration wise Pending Status      | Complaints made<br>by customers | Complaints<br>made by<br>intermediaries | Total    |
|----|-----------------------------------|---------------------------------|---|----------|
| a) | Upto 7 days                       | 0                               | 0                                       | 0        |
| b) | 7 - 15 days                       | 6                               | 0                                       | 6        |
| c) | 15 - 30 days                      | 0                               | 0                                       | 0        |
| d) | 30 - 90 days                      | 0                               | 0                                       | 0        |
| e) | 90 days & Beyond                  | 0                               | 0                                       | 0        |
|    | <b>Total Number of Complaints</b> | <b>6</b>                        | <b>0</b>                                | <b>6</b> |

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