

**FORM NL - 41 - GRIEVANCE DISPOSAL**

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

Insurer: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date: 31-Dec-18

**Grievance Disposal for the Period Upto 31st Dec 2018 During the Financial Year 2018-19**

| Sl No.   | Particulars                         | Opening Balance * As on beginning of the Q3 | Additions during the Q3 | Complaints Resolved/ Settled during the Q3 |                    |           | Complaints Pending at the end of the Q3 | Total complaints registered upto Q3 |
|----------|-------------------------------------|---|-------------------------|--|--------------------|-----------|---|-------------------------------------|
|          |                                     |   |                         | Fully Accepted                             | Partially Accepted | Rejected  |   |                                     |
| <b>1</b> | <b>Complaints made by customers</b> |   |                         |  |                    |           |   |                                     |
| a)       | Proposal Related                    | 0   | 4                       | 2  | 0                  | 1         | 1                                       | 4                                   |
| b)       | Claim                               | 1   | 83                      | 38   | 6                  | 36        | 4                                       | 83                                  |
| c)       | Policy Related                      | 1   | 27                      | 20   | 1                  | 7         | 0                                       | 27                                  |
| d)       | Premium                             | 0   | 1                       | 0  | 0                  | 1         | 0                                       | 1                                   |
| e)       | Refund                              | 0   | 3                       | 2  | 0                  | 1         | 0                                       | 3                                   |
| f)       | Coverage                            | 1   | 4                       | 0  | 1                  | 4         | 0                                       | 4                                   |
| g)       | Cover Note Related                  | 0   | 0                       | 0  | 0                  | 0         | 0                                       | 0                                   |
| h)       | Product                             | 0   | 0                       | 0  | 0                  | 0         | 0                                       | 0                                   |
| i)       | Others                              | 0   | 11                      | 4  | 1                  | 6         | 0                                       | 11                                  |
|          | <b>Total Number of Complaints</b>   | <b>3</b>                                    | <b>133</b>              | <b>66</b>                                  | <b>9</b>           | <b>56</b> | <b>5</b>                                | <b>133</b>                          |

|          |  |           |
|----------|--|-----------|
| <b>2</b> | Total No. of Policies during previous year:(Upto Q3 2017-2018)                     | 1,290,001 |
| <b>3</b> | Total No. of Claims during previous year :(Upto Q3 2017-2018)                      | 267,249   |
| <b>4</b> | Total No. of Policies during current year :(Upto Q3 2018-2019)                     | 1,374,886 |
| <b>5</b> | Total No. of Claims during current year: (Upto Q3 2018-2019)                       | 296,820   |
| <b>6</b> | Total No. of Complaints (current year) per 10,000 policies (current year):         | 0.36      |
| <b>7</b> | Total No. of Complaints (current year) per 10,000 claims registered(current year): | 2.80      |

| <b>2</b> | Duration wise Pending Status      | Complaints made by customers | Complaints made by intermediaries | Total    |
|----------|-----------------------------------|------------------------------|-----------------------------------|----------|
| a)       | Upto 7 days                       | 2                            | 0                                 | 2        |
| b)       | 7 - 15 days                       | 3                            | 0                                 | 3        |
| 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>5</b>                     | <b>0</b>                          | <b>5</b> |

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