FORM NL - 45 - GRIEVANCE DISPOSAL

Registration No.   102

Date of Registration with the IRDA: 23.10.2000

Name of the Insurer:	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED	Date:	31-Dec-22

Grievance Disposal for the Period Upto 31st December 2022 During the Financial Year 2022-23

Sl No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the Financial Year
				Fully Accepted	Partially Accepted	Rejected		
1	**Complaints made by customers**							
a)	Proposal Related	0	2	2	0	0	0	2
b)	Claim	18	216	90	42	94	8	608
c)	Policy Related	1	33	23	2	7	2	85
d)	Premium	1	2	0	0	2	1	11
e)	Refund	3	1	2	0	2	0	9
f)	Coverage	0	2	1	0	1	0	3
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	2	2	0	0	0	5
i)	Others	1	52	37	3	13	0	137
	Total Number of Complaints	**24**	**310**	**157**	**47**	**119**	**11**	**860**

2	Total No. of Policies during previous year: (upto Q3 2021-2022)	16,43,142
3	Total No. of Claims during previous year: (upto Q3 2021-2022)	2,96,449
4	Total No. of Policies during current year: (upto Q3 2022-2023)	22,22,332
5	Total No. of Claims during current year: (upto Q3 2022-2023)	3,02,838
6	Total No. of Complaints (current year) per 10,000 policies (current year):	1.13
7	Total No. of Complaints (current year) per 10,000 claims registered(current year):	20.08

8	Duration wise Pending Status	Complaints made by customers		Complaints made by intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	11	100%	0	0%	11	100%
b)	15 - 30 days	0	0%	0	0%	0	0%
c)	30 - 90 days	0	0%	0	0%	0	0%
d)	90 days & Beyond	0	0%	0	0%	0	0%
	Total Number of Complaints	**11**	**100%**	**0**	**0%**	**11**	**100%**