## PERIODIC DISCLOSURES FORM NL-45 GREIVANCE DISPOSAL

31st Dec'23

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31st Dec'23

SI No.	Particulars			Complaints Resolved			Complaints	Total Complaints		
		Opening Balance *	Additions during the quarter (net of duplicate complaints)	Fully Accepted	Partial Accepted	Rejected	Pending at the end of the quarter	registered up to the quarter during the financial year		
1	Complaints made by customers									
a)	Proposal Related	0	0	0	0	0	0	2		
b)	Claim	0	336	22	177	137	0	1,258		
c)	Policy Related	0	169	97	51	21	0	425		
d)	Premium	0	6	0	3	3	0	13		
e)	Refund	0	19	4	9	6	0	57		
f)	Coverage	0	2	0	1	1	0	4		
g)	Cover Note Related	0	0	0	0	0	0	0		
g1	Product	0	2	1	1	0	0	3		
g2	Others (to be specified) (i) (ii)	0	58	29	20	9	0	261		
	Total Number	0	592	153	262	177	0	2,023		

2	Total Number of Policies during previous year :	1,61,58,408		
3	Total Number of claims during previous year :	28,48,635		
4	Total Number of Policies during current year :	2,92,86,397		
5	Total Number of claims during current year :	38,23,102		
6	Total Number of Policy complaints per 10,000 policies current year	0.26		
7	Total Number of claim complaints per 10,000 claims current year	3.29		

8	Duration wise Pending Status	Comp mac Custo	· ·	laints made by mediaries	Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
(a)	Up to 15 days	0	0%	0	0%	0	0%
(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 No. of complaints	0	0%	0	0%	0	0%

 Note :- (a) Opening balance should tally with the closing balance of the previous quarter.

 (b) Complaints reported should be net of duplicate complaints

 (c) No. of policies should be new policies (both individual and group) net of cancellations

 (d) Claims should be no. of claims reported during the period

 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.