

**FORM NL - 41 - GRIEVANCE DISPOSAL**

<b>Registration No.</b> 102			
<b>Date of Registration with the IRDA:</b> 23.10.2000			
<b>Insurer:</b>	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED	<b>Date:</b>	31-Mar-19

**Grievance Disposal for the Period Upto 31st March 2019 During the Financial Year 2018-19**

Sl No.	Particulars	Opening Balance * As on beginning of quarter Q4 (2018-19)	Additions during the quarter Q4 (2018-19)	Complaints Resolved/ Settled during the quarter Q4 (2018-19)			Complaints Pending at the end of the quarter Q4 (2018-19)	Total complaints registered upto the quarter during the Financial Year(2018-19)
				Fully Accepted	Partially Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	1	1	2	0	0	0	8
b)	Claim	4	96	42	7	40	11	348
c)	Policy Related	0	30	15	1	10	4	129
d)	Premium	0	2	0	0	2	0	11
e)	Refund	0	3	1	0	2	0	12
f)	Coverage	0	0	0	0	0	0	9
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	1
i)	Others	0	11	9	0	2	0	49
	<b>Total Number of Complaints</b>	<b>5</b>	<b>143</b>	<b>69</b>	<b>8</b>	<b>56</b>	<b>15</b>	<b>567</b>

<b>2</b>	Total No. of Policies during previous year:(Upto Q4 2017-2018)	1,771,180
<b>3</b>	Total No. of Claims during previous year :(Upto Q4 2017-2018)	357,338
<b>4</b>	Total No. of Policies during current year :(Upto Q4 2018-2019)	1,926,884
<b>5</b>	Total No. of Claims during current year: (Upto Q4 2018-2019)	438,061
<b>6</b>	Total No. of Complaints (current year) per 10,000 policies (current year):	1.14
<b>7</b>	Total No. of Complaints (current year) per 10,000 claims registered(current year):	7.94

<b>2</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	7	0	7
b)	7 - 15 days	8	0	8
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>15</b>	<b>0</b>	<b>15</b>

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