

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:	30-Sep-23

Grievance Disposal for the Period Upto 30th September 2023 During the Financial Year 2023-24

Sl No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during the quarter	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	1	2	0	1	2	0	3
b)	Claim	13	122	52	33	45	5	284
c)	Policy Related	2	28	17	1	12	0	87
d)	Premium	0	4	0	0	4	0	6
e)	Refund	0	1	0	0	1	0	7
f)	Coverage	0	1	0	0	0	1	4
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	1
i)	Others	4	21	17	1	7	0	68
	Total Number of Complaints	20	179	86	36	71	6	460

2	Total No. of Policies during previous year: (upto Q2 2022-2023)	12,98,441
3	Total No. of Claims during previous year: (upto Q2 2022-2023)	1,99,920
4	Total No. of Policies during current year: (upto Q2 2023-2024)	13,42,103
5	Total No. of Claims during current year: (upto Q2 2023-2024)	2,12,064
6	Total No. of Complaints (current year) per 10,000 policies (current year):	1.31
7	Total No. of Complaints (current year) per 10,000 claims registered(current year):	13.39

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	6	100%	0	0%	6	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	6	100%	0	0%	6	100%

- 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.