

**FORM NL-41 - GRIEVANCE DISPOSAL**

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

Insurer:	ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED	Date:	31-Mar-15
----------	---	-------	-----------

**Grievance Disposal for the Period Upto : April 2014 - March 2015 During the Financial Year 2014-15**

Sl No.	Particulars	Opening Balance * As on beginning of the Financial Year	Additions during the Financial Year	Complaints Resolved/ Settled during the Financial Year			Complaints Pending at the end of the Financial Year	Total complaints registered during the Financial Year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	10	10	0	0	0	10
b)	Claim	14	1149	685	160	306	12	1149
c)	Policy Related	44	3152	3113	40	31	12	3152
d)	Premium	1	76	63	10	3	1	76
e)	Refund	0	53	41	6	6	0	53
f)	Coverage	0	12	8	2	1	1	12
g)	Cover Note Related	0	1	1	0	0	0	1
h)	Product	0	40	17	13	9	1	40
i)	Others	7	488	379	63	43	10	488
	<b>Total Number of Complaints</b>	<b>66</b>	<b>4981</b>	<b>4317</b>	<b>294</b>	<b>399</b>	<b>37</b>	<b>4981</b>

2	Total No. of Policies during previous year:	1532647
3	Total No. of Claims during previous year:	385294
4	Total No. of Policies during current year:	1641392
5	Total No. of Claims during current year:	355418
6	Total No. of Complaints (current year) per 10,000 policies (current year):	23.35
7	Total No. of Complaints (current year) per 10,000 claims registered(current year):	32.33

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	18	0	18
b)	7 - 15 days	19	0	19
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>37</b>	<b>0</b>	<b>37</b>

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