

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-23

Grievance Disposal for the Period Upto 31st December 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	0	2	1	0	1	0	5
b)	Claim	5	122	36	36	45	10	406
c)	Policy Related	0	37	23	8	4	2	124
d)	Premium	0	9	5	0	4	0	15
e)	Refund	0	3	1	0	2	0	10
f)	Coverage	1	3	2	0	2	0	7
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product	0	0	0	0	0	0	1
i)	Others	0	20	9	1	9	1	88
	Total Number of Complaints	6	196	77	45	67	13	656

2	Total No. of Policies during previous year: (upto Q3 2022-2023)	22,22,332
3	Total No. of Claims during previous year: (upto Q3 2022-2023)	3,02,838
4	Total No. of Policies during current year: (upto Q3 2023-2024)	20,77,639
5	Total No. of Claims during current year: (upto Q3 2023-2024)	3,14,722
6	Total No. of Complaints (current year) per 10,000 policies (current year):	1.20
7	Total No. of Complaints (current year) per 10,000 claims registered(current year):	12.90

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	13	100%	0	0%	13	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	13	100%	0	0%	13	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.