## **FORM NL - 41 - GRIEVANCE DISPOSAL**

Registration No. 102

Royal Sundaram
General Insurance

Date of Registration with the IRDA: 23.10.2000

Insurer: ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED

Date: 31-Dec-20

## Grievance Disposal for the Period Upto 31st December 2020 During the Financial Year 2020-21

| SI No. | Particulars                  | Opening Balance * As<br>on beginning of the<br>quarter | Additions<br>during the<br>quarter | Complaints Resolved/ Settled during<br>the quarter |                       |          | Complaints<br>Pending at the | Total complaints registered upto the |  |  |
|--------|------------------------------|--|------------------------------------|--|-----------------------|----------|------------------------------|--------------------------------------|--|--|
|        |                              |  |                                    | Fully<br>Accepted                                  | Partially<br>Accepted | Rejected | end of the quarter           | quarter during the<br>Financial Year |  |  |
| 1      | Complaints made by customers |  |                                    |  |                       |          |                              |                                      |  |  |
| a)     | Proposal Related             | 0  | 0                                  | 0  | 0                     | 0        | 0                            | 3                                    |  |  |
| b)     | Claim                        | 5  | 136                                | 62   | 18                    | 50       | 11                           | 313                                  |  |  |
| c)     | Policy Related               | 4  | 18                                 | 18   | 0                     | 2        | 2                            | 72                                   |  |  |
| d)     | Premium                      | 0  | 49                                 | 4  | 0                     | 43       | 2                            | 96                                   |  |  |
| e)     | Refund                       | 0  | 2                                  | 1  | 0                     | 1        | 0                            | 4                                    |  |  |
| f)     | Coverage                     | 0  | 0                                  | 0  | 0                     | 0        | 0                            | 0                                    |  |  |
| g)     | Cover Note Related           | 0  | 0                                  | 0  | 0                     | 0        | 0                            | 0                                    |  |  |
| h)     | Product                      | 0  | 0                                  | 0  | 0                     | 0        | 0                            | 0                                    |  |  |
| i)     | Others                       | 2  | 40                                 | 16   | 1                     | 23       | 2                            | 103                                  |  |  |
|        | Total Number of Complaints   | 11   | 245                                | 101  | 19                    | 119      | 17                           | 591                                  |  |  |

| 2 | Total No. of Policies during previous year: (upto Q3 2019-2020)                    | 1,468,324 |
|---|--|-----------|
| 3 | Total No. of Claims during previous year: (upto Q3 2019-2020)                      | 500,661   |
| 4 | Total No. of Policies during current year: (upto Q3 2020-2021)                     | 1,421,929 |
| 5 | Total No. of Claims during current year: (upto Q3 2020-2021)                       | 460,596   |
| 6 | Total No. of Complaints (current year) per 10,000 policies (current year):         | 1.96      |
| 7 | Total No. of Complaints (current year) per 10,000 claims registered(current year): | 6.80      |

| 2  | Duration wise Pending Status | Complaints made by customers | Complaints<br>made by<br>intermediaries | Total |
|----|------------------------------|------------------------------|---|-------|
| a) | Upto 7 days                  | 5                            | 0                                       | 5     |
| b) | 7 - 15 days                  | 12                           | 0                                       | 12    |
| c) | 15 - 30 days                 | 0                            | 0                                       | 0     |
| d) | 30 - 90 days                 | 0                            | 0                                       | 0     |
| e) | 90 days & Beyond             | 0                            | 0                                       | 0     |
|    | Total Number of Complaints   | 17                           | 0                                       | 17    |

<sup>\*</sup> Opening balance should tally with the closing balance of the previous financial year