|                                   | FORM N   | L - 45 - GRIEVANCI                                     | E DISPOSAL   |   |  |          |  |   |
|-----------------------------------|--|--|--|---|--|----------|--|---|
| Registration No.                  | 102  |  |  |   |  |          |  | July .                                  |
|                                   |  |  |  |   |  |          |  | 🚶 Royal Sundara                         |
| Date of Registrati<br>Name of the | <u>on with the IRDA</u> : 23.10.2000   |  | 1  |   |  |          |  |   |
| Insurer:                          | ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED                                       |  |  |   |  |          | Date:                                  | 31-Mar-23                               |
|                                   |  |  |  |   |  |          |  |   |
|                                   | Grievance Disposal for the Period U  | pto 31st March 20                                      | 23 During th   |   |  |          |  |   |
| SI No.                            | Particulars  | Opening Balance * As<br>on beginning of the<br>quarter | Additions<br>during the<br>quarter (net of<br>duplicate<br>complaints) | Complaints Resolved/ Settled during the |  |          | Complaints<br>Pending at the           | Total complaints<br>registered upto the |
|                                   |  |  |  | quarter                                 |  |          |  |   |
|                                   |  |  |  | Fully<br>Accepted                       | Partially<br>Accepted                  | Rejected | end of the quarter                     | quarter during the<br>Financial Year    |
| 1                                 | Complaints made by customers   |  | comprantoj   |   |  |          |  |   |
| a)                                | Proposal Related   | 0  | 0  | 0                                       | 0                                      | 0        | 0                                      | 2                                       |
| b)                                | Claim  | 8  | 185  | 76                                      | 22                                     | 86       | 9                                      | 793                                     |
| c)                                | Policy Related   | 2  | 59   | 41                                      | 2                                      | 15       | 3                                      | 144                                     |
| d)                                | Premium  | 1  | 3  | 3                                       | 0                                      | 1        | 0                                      | 14                                      |
| e)                                | Refund   | 0  | 5  | 4                                       | 0                                      | 0        | 1                                      | 14                                      |
| f)                                | Coverage   | 0  | 3  | 0                                       | 0                                      | 2        | 1                                      | 6                                       |
| g)                                | Cover Note Related   | 0  | 0  | 0                                       | 0                                      | 0        | 0                                      | 0                                       |
| h)                                | Product  | 0  | 4  | 3                                       | 1                                      | 0        | 0                                      | 9                                       |
| i)                                | Others   | 0  | 63   | 37                                      | 6                                      | 16       | 4                                      | 200                                     |
|                                   | Total Number of Complaints   | 11   | 322  | 164                                     | 31                                     | 120      | 18                                     | 1182                                    |
|                                   |  |  |  |   |  |          |  |   |
| 2                                 | Total No. of Policies during previous year: (upto Q4 2021-2022)                    |  | 24,22,646  |   |  |          |  |   |
| 3                                 | Total No. of Claims during previous year: (upto Q4 2021-2022)                      |  | 3,94,812   |   |  |          |  |   |
| 4                                 | Total No. of Policies during current year: (upto Q4 2022-2023)                     |  | 29,16,207  |   |  |          |  |   |
| 5                                 | Total No. of Claims during current year: (upto Q4 2022-2023)                       |  | 4,02,853   |   |  |          |  |   |
| 6                                 | Total No. of Complaints (current year) per 10,000 policies (current year):         |  | 1.33   |   |  |          |  |   |
| 7                                 | Total No. of Complaints (current year) per 10,000 claims registered(current year): |  | 19.6   | 8                                       |  |          |  |   |
|                                   |  |  |  |   |  |          |  |   |
| 8                                 | Duration wise Pending Status   | Complaints made by customers                           |  | Complaints made by<br>intermediaries    |  | Total    |  |   |
|                                   |  | Number   | Percentage to<br>Pending<br>complaints                                 | Number                                  | Percentage to<br>Pending<br>complaints | Number   | Percentage to<br>Pending<br>complaints |   |
| a)                                | Up to 15 days  | 18   | 100%   | 0                                       | 0%                                     | 18       | 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   | 18   | 100%   | 0                                       | 0%                                     | 18       | 100%                                   |   |