

FORM NL-45-GREIVANCE DISPOSAL



Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited  
(Formerly Known as Kotak Mahindra General Insurance Company Limited)

Date: 31-03-2025

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance as on 01.01.2025	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claims Related	1	127	78	14	36	0	629
c)	Policy Related	0	81	79	1	1	0	303
d)	Premium Related	0	1	1	0	0	0	2
e)	Refund Related	0	2	2	0	0	0	20
f)	Coverage Related	0	0	0	0	0	0	0
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	4	4	0	0	0	7
i)	Others	0	5	5	0	0	0	22
	(i) Policy Related	0	1	1	0	0	0	2
	(ii) NCB Related	0	2	2	0	0	0	11
	(iii) Others	0	2	2	0	0	0	9
	(iv) Refund	0	0	0	0	0	0	0
	<b>Total</b>	<b>1</b>	<b>220</b>	<b>169</b>	<b>15</b>	<b>37</b>	<b>0</b>	<b>983</b>
<b>2</b>	<b>Total No. of policies during previous year:</b>	1,351,576						
<b>3</b>	<b>Total No. of claims during previous year:</b>	207,595						
<b>4</b>	<b>Total No. of policies during current period:</b>	1,607,230						
<b>5</b>	<b>Total No. of claims during current period:</b>	259,395						
<b>6</b>	<b>Total No. of Policy Complaints (current period) per 10,000 policies (current period):</b>	2.20						
<b>7</b>	<b>Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):</b>	24.25						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	-	-	-	-	-	-	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	<b>Total Number of Complaints</b>	-	-	-	-	-	-	