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: 30-09-2024

GRIEVANCE DISPOSAL

Sl No.	Particulars	Opening Balance as on 01.07.2024	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		
1	**Complaints made by customers**							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claims Related	0	174	108	18	48	0	339
c)	Policy Related	1	75	69	0	7	0	137
d)	Premium Related	0	0	0	0	0	0	1
e)	Refund Related	0	8	8	0	0	0	15
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	0	0	0	0	0	1
i)	Others	0	9	8	0	1	0	16
	(i) Policy Related	0	1	1	0	0	0	1
	(ii) NCB Related	0	5	4	0	1	0	9
	(iii) Others	0	3	3	0	0	0	6
	(iv) Refund	0	0	0	0	0	0	0
	Total	**1**	**266**	**193**	**18**	**56**	**0**	**509**

Sl No.	Particulars	
2	Total No. of policies during previous year:	1,351,576
3	Total No. of claims during previous year:	207,595
4	Total No. of policies during current period:	725,754
5	Total No. of claims during current period:	121,460
6	Total No. of Policy Complaints (current period) per 10,000 policies (current period):	2.34
7	Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):	27.91

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	-	-	-	-	-	-
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	0	0%	-	-	0	0%