

FORM NL-45-GREIVANCE DISPOSAL



Name of the Insurer: Kotak Mahindra General Insurance Company Limited

Date: 31-03-2023

GRIEVANCE DISPOSAL

| SI No.   | Particulars  | Opening Balance *as on 01.01.2023   | 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   | 3                                   | 74   | 52                                       | 0                                       | 24            | 1  | 222   |
| c)       | Policy Related   | 2                                   | 55   | 54                                       | 0                                       | 3             | 0  | 134   |
| d)       | Premium Related  | 0                                   | 1  | 1  | 0                                       | 0             | 0  | 3   |
| e)       | Refund Related   | 0                                   | 8  | 7  | 0                                       | 1             | 0  | 16  |
| 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                                   | 3  | 1  | 0                                       | 2             | 0  | 10  |
| i)       | Others   | 0                                   | 1  | 1  | 0                                       | 0             | 0  | 10  |
|          | (i) Policy Related   | 0                                   | 0  | 0  | 0                                       | 0             | 0  | 5   |
|          | (ii) NCB Related   | 0                                   | 1  | 1  | 0                                       | 0             | 0  | 5   |
|          | <b>Total</b>   | <b>5</b>                            | <b>142</b>   | <b>116</b>                               | <b>0</b>                                | <b>30</b>     | <b>1</b>                                     | <b>395</b>  |
| <b>2</b> | <b>Total No. of policies during previous year:</b>   | 34,53,448                           |  |  |   |               |  |   |
| <b>3</b> | <b>Total No. of claims during previous year:</b>   | 89,094                              |  |  |   |               |  |   |
| <b>4</b> | <b>Total No. of policies during current period:</b>  | 31,94,507                           |  |  |   |               |  |   |
| <b>5</b> | <b>Total No. of claims during current period:</b>  | 1,57,339                            |  |  |   |               |  |   |
| <b>6</b> | <b>Total No. of Policy Complaints (current period) per 10,000 policies (current period):</b>         | 0.54                                |  |  |   |               |  |   |
| <b>7</b> | <b>Total No. of Claim Complaints (current period) per 10,000 claims registered (current period):</b> | 14.11                               |  |  |   |               |  |   |
| <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  | 1                                   | 100%   | -  | -                                       | 1             | 100%   |   |
| b)       | 15 - 30 days   | -                                   | -  | -  | -                                       | -             | -  |   |
| c)       | 30 - 90 days   | -                                   | -  | -  | -                                       | -             | -  |   |
| d)       | 90 days & Beyond   | -                                   | -  | -  | -                                       | -             | -  |   |
|          | <b>Total Number of Complaints</b>  | <b>1</b>                            | <b>100%</b>  |  |   | <b>1</b>      | <b>100%</b>                                  |   |