

PERIODIC DISCLOSURES

FORM NL-41 - GRIEVANCE DISPOSAL

INSURER: Kotak Mahindra General Insurance Company Limited

DATE : 30-Sep-19

GRIEVANCE DISPOSAL FOR THE PERIOD 1-July-2019 to 30-Sep-2019

Sl.No.	Particulars	Opening Balance* as on 01.07.2019	Additions during the quarter	Complaints Resolved / Settled during the quarter			Complaints pending at the end of the quarter	Total Complaints registered upto the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by the customers</b>							
a)	Proposal related	-	-	-	-	-	-	-
b)	Claim	4	9			12	1	23
c)	Policy related	0	4	3			1	4
d)	Premium	-	-	-	-	-	-	-
e)	Refund		1		-	1	0	1
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note related	-	-	-	-	-	-	-
h)	Product	0	1			1	0	2
i)	Others	0	4	3			1	7
	<b>Total Number of complaints</b>	<b>4</b>	<b>19</b>	<b>6</b>	<b>0</b>	<b>14</b>	<b>3</b>	<b>37</b>

<b>2</b>	<b>Total No . of policies during previous year</b>	722,951
<b>3</b>	<b>Total No. of claims during previous year</b>	27,631
<b>4</b>	<b>Total No. of policies during current year</b>	712,846
<b>5</b>	<b>Total No. of claims during current year</b>	22,487
<b>6</b>	<b>Total No. of Policy Complaints (Current year)per 10000 policies (current year)</b>	0.20
<b>7</b>	<b>Total No. of Claims Complaints (current year) per 10000 claims registered (current year)</b>	10.23

<b>8</b>	<b>Duration wise pending status</b>	<b>Complaints made by Customers</b>	<b>Complaints made by Intermediaries</b>	<b>Total</b>
a)	Upto 7 days	2	-	2
b)	7 - 15 days	1	-	1
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & beyond	-	-	-
	<b>Total no. of complaints</b>	<b>3</b>	<b>-</b>	<b>3</b>

\* Opening balance should tally with the closing balance of the previous financial year.

Note:

- Points 1 (a) to 1 (i) [excluding 1 (b)] and Point No.2 have been considered for the calculation of Point No. 6
- Points 1 (b) and Point No. 5 have been considered for the calculation of Point No. 7
- Complaints received in Escalated Status from IRDA are not included in this report
- Total number of intimated claims has been considered as claims