

PERIODIC DISCLOSURES

FORM NL-41 - GRIEVANCE DISPOSAL

INSURER: Kotak Mahindra General Insurance Company Limited

DATE : September 30, 2018

GRIEVANCE DISPOSAL FOR THE PERIOD 01-Jul-2018 to 30-Sep-2018

Sl.No.	Particulars	Opening Balance* as on 01.07.2018	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		
1	Complaints made by the customers							
a)	Proposal related	-	-	-	-	-	-	-
b)	Claim	-	6	3	-	2	1	18
c)	Policy related	-	2	1	-	-	1	4
d)	Premium	-	-	-	-	-	-	-
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note related	-	-	-	-	-	-	-
h)	Product	-	1	1	-	-	-	1
i)	Others	-	1	-	-	1	-	6
	Total Number of complaints	0	10	5	0	3	2	29

2	Total No. of policies during previous year:	252130
3	Total No. of claims during previous year	15406
4	Total No. of policies during current year	241424
5	Total No. of claims during current year	11618
6	Total No. of Policy Complaints (Current year) per 10000 policies (current year)	0.46
7	Total No. of Claims Complaints (current year) per 10000 claims registered (current year)	15.49

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

* 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