

FORM NL-45-GREIVANCE DISPOSAL

Date: 30/06/2026

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance	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	23	3	11	9	0	23
b)	Claims Related	33	1,235	150	599	477	42	1,235
c)	Policy Related	8	275	108	76	91	8	275
d)	Premium Related	1	38	9	3	27	0	38
e)	Refund Related	2	39	15	13	12	1	39
f)	Coverage Related	0	36	6	6	24	0	36
g)	Cover Note Related	0	2	1	1	0	0	2
h)	Product Related	1	12	2	1	10	0	12
i)	Others	2	149	46	44	55	6	149
	Total	47	1,809	340	754	705	57	1,809

2	Total No. of policies during previous year:	44,044,879
3	Total No. of claims during previous year:	3,012,462
4	Total No. of policies during current year:	13,101,470
5	Total No. of claims during current year:	940,282
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.44
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	13.13

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	57	100%	0	0	57	100%
b)	15 - 30 days	0	0%	0	0	0	0%
c)	30 - 90 days	0	0%	0	0	0	0%
d)	90 days & Beyond	0	0%	0	0	0	0%
	Total Number of Complaints	57	100%	-	-	57	100%

Note :- (a) Long-Term Policies: Policy counted every year of their duration.
(b) Master Policies: Policy counted at the individual Certificate level.