

FORM NL-41 - GRIEVANCE DISPOSAL

Registration No. 102



Date of Registration with the IRDA: 23.10.2000

| | | | |
|----------|---|-------|-----------|
| Insurer: | ROYAL SUNDARAM ALLIANCE INSURANCE COMPANY LIMITED | Date: | 31-Mar-13 |
|----------|---|-------|-----------|

Grievance Disposal for the Period Upto 31st March 2013 During the Financial Year 2012-13

| Sl No. | Particulars | Opening Balance * As on beginning of the year | Additions during year | Complaints Resolved/ Settled during the year | | | Complaints Pending at the end of the year | Total Complaints being registered during the financial year |
|----------|-------------------------------------|---|--------------------------|---|---------------------|------------|---|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Proposal Related | 0 | 6 | 2 | 2 | 0 | 2 | 6 |
| b) | Claim | 9 | 717 | 424 | 54 | 241 | 7 | 717 |
| c) | Policy Related | 18 | 1988 | 1957 | 24 | 12 | 13 | 1988 |
| d) | Premium | 6 | 176 | 157 | 18 | 6 | 1 | 176 |
| e) | Refund | 4 | 74 | 70 | 7 | 0 | 1 | 74 |
| f) | Coverage | 0 | 3 | 3 | 0 | 0 | 0 | 3 |
| g) | Cover Note Related | 0 | 1 | 1 | 0 | 0 | 0 | 1 |
| h) | Product | 1 | 3 | 2 | 0 | 2 | 0 | 3 |
| i) | Others | 3 | 411 | 348 | 32 | 27 | 7 | 411 |
| | Total Number of Complaints | 41 | 3379 | 2964 | 137 | 288 | 31 | 3379 |

| | | |
|---|--|---------|
| 2 | Total No. of Policies during previous year: | 1505520 |
| 3 | Total No. of Claims during previous year: | 284960 |
| 4 | Total No. of Policies during current year: | 1585748 |
| 5 | Total No. of Claims during current year: | 290429 |
| 6 | Total No. of Complaints (current year) per 10,000 policies (current year): | 16.79 |
| 7 | Total No. of Complaints (current year) per 10,000 claims registered(current year): | 24.69 |

| 2 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total |
|----|-----------------------------------|---------------------------------|---|-----------|
| a) | Upto 7 days | 16 | 0 | 16 |
| b) | 7 - 15 days | 15 | 0 | 15 |
| c) | 15 - 30 days | 0 | 0 | 0 |
| d) | 30 - 90 days | 0 | 0 | 0 |
| e) | 90 days & Beyond | 0 | 0 | 0 |
| | Total Number of Complaints | 31 | 0 | 31 |

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