

FORM NL-45-GREIVANCE DISPOSAL

Statement as on September 30, 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	-	49	16	-	32	1	93
b)	Claims Related	19	1,778	524	132	1,121	20	2,837
c)	Policy Related	12	766	421	4	346	7	1,223
d)	Premium Related	1	157	65	-	92	1	273
e)	Refund Related	-	128	66	-	61	1	223
f)	Coverage Related	-	29	6	2	21	-	50
g)	Cover Note Related	-	-	-	-	-	-	2
h)	Product Related	-	53	14	1	37	1	102
i)	Others	4	529	157	3	373	-	797
	Total	36	3,489	1,269	142	2,083	31	5,600
2	Total No. of policies during previous year:	15,072,261						
3**	Total No. of claims during previous year:	3,844,744						
4	Total No. of policies during current year:	24,621,024						
5**	Total No. of claims during current year:	2,641,064						
6#	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.80						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	10.74						

Total number of policy complaints includes all complaints other than those reported under "Claims" and "Others"

** Total number of claims have been considered as intimated claims

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	31	100%	-	0%	31	100%
b)	15 - 30 days	-	0%	-	0%	-	0%
c)	30 - 90 days	-	0%	-	0%	-	0%
d)	90 days & Beyond	-	0%	-	0%	-	0%
	Total Number of Complaints	31	100%	-	0%	31	100%