


GRIEVANCE DISPOSAL FOR THE YEAR ENDING March, 2024

Sl No.	Particulars	Opening Balance at the beginning of the Year	Additions during the Year (net of duplicate complaints)	Complaints Resolved/Settled during the Year			Complaints Pending at the end of the Year	Total complaints registered during the F. Y
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers (ICMS)							
a)	Death Claims	0	3947	3209	532	206	0	3947
b)	Policy Servicing	0	27695	24390	2062	1243	0	27695
c)	Proposal Processing	0	3990	3598	272	120	0	3990
d)	Survival Claims	0	21407	18761	1594	1052	0	21407
e)	ULIP Related	0	276	248	12	16	0	276
f)	Unfair Business Practices	0	2837	2439	220	178	0	2837
g)	Others	0	21050	18534	1528	988	0	21050
	Total Number of Complaints	0	81202	71179	6220	3803	0	81202

2	Total no. of Policies upto corresponding period of previous year	2,04,65,055
3	Total no. of Claims upto corresponding period of previous year	5,25,30,385
4	Total no. of Policies during current year	2,04,30,305
5	Total no. of Claims during current year	6,00,61,955
6	Total no. of Policy Complaints (current year) per 10000 policies (current year)	27.34
7	Total no. of Claim Complaints (current year) per 10000 claims registered (current year)	4.22

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)	Upto 15 days	0	NA	0	NA	0	NA
b)	15-30 days	0	NA	0	NA	0	NA
c)	30-90 days	0	NA	0	NA	0	NA
d)	90 days and Beyond	0	NA	0	NA	0	NA
	Total Number of Complaints	0	NA	0	NA	0	NA


 Executive Director (CRM/PS)