Kotak Mahindra General Insurance Company Limited

IRDAI Registration No. 152 Dated November 18, 2015

PERIODIC DISCLOSURES

FORM NL-41 - GRIEVANCE DISPOSAL

INSURER: Kotak Mahindra General Insurance Company Limited **DATE :** 31-Dec-19

GRIEVANCE DISPOSAL FOR THE PERIOD 1-Oct-2019 to 31-Dec-2019

Sl.No.	Particulars	Opening Balance* as on 01.10.2019	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	-	1	1	-	-	-	1
b)	Claim	1	14	2	-	9	4	37
c)	Policy related	1	5	4	-	1	1	9
d)	Premium	-	-	-	-	-	-	-
e)	Refund	-	-	-	-	-	-	1
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note related	-	-	-	-	-	-	-
h)	Product	-	2	1	-	1	-	4
i)	Others	1	9	4	-	5	1	16
	Total Number of complaints	3	31	12	-	16	6	68

2	**Total No . of policies during previous year**	722,951
3	**Total No. of claims during previous year**	27,631
4	**Total No. of policies during current year**	1,199,686
5	**Total No. of claims during current year**	36,306
6	**Total No. of Policy Complaints (Current year)per 10000 policies (current year)**	0.26
7	**Total No. of Claims Complaints (current year) per 10000 claims registered (current year)**	10.19

8	**Duration wise pending status**	**Complaints made by Customers**	**Complaints made by Intermediaries**	**Total**
a)	Upto 7 days	6	-	6
b)	7 - 15 days	-	-	-
c)	15-30 days	-	-	-
d)	30-90 days	-	-	-
e)	90 days & beyond	-	-	-
	Total no. of complaints	6	-	6

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

Note:

1. Points 1 (a) to 1 (i) [excuding 1 (b)] and Point No.2 have been considered for the calculation of Point No. 6
2. Points 1 (b) and Point No. 5 have been considered for the calculation of Point No. 7
3. Complaints received in Escalated Status from IRDA are not included in this report
4. Total number of intimated claims has been considered as claims