

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: SBI General Insurance Company Limited

Date: 27.10.2022

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	1	0	0	1	0	1
b)	Claims Related	9	381	76	4	298	12	647
c)	Policy Related	4	118	91	0	29	2	211
d)	Premium Related	0	3	2	0	1	0	5
e)	Refund Related	0	14	11	0	2	1	23
f)	Coverage Related	0	2	1	0	1	0	3
g)	Cover Note Related	0	1	1	0	0	0	1
h)	Product Related	0	14	7	0	7	0	19
i)	Others	2	85	49	0	35	3	167
	Total	15	619	238	4	374	18	1077
2	Total No. of policies during previous year:	3,51,54,358	(including COIs)					
3	Total No. of claims during previous year:	8,94,454						
4	Total No. of policies during current year:	1,63,12,797	(including COIs)					
5	Total No. of claims during current year:	3,27,855						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.26	(430 Policy related complaints against 16312797 policies issued)					
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	19.73	(647 claim related complaints against 327855 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	18	100%	0	0	18	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	18	1	0	0	18	1	

Note :- (a) Opening balance should tally with the closing balance of the previous quarter.  
(b) Complaints reported should be net of duplicate complaints  
(c) No. of policies should be new policies (both individual and group) net of cancellations  
(d) Claims should be no. of claims reported during the period  
(e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.