

0 FORM NL-45-GRIEVANCE DISPOSAL

July - Sept 2023

Name of the Insurer:

OIC CSD

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	Fully Accepted	Partial Accepted		
1	Complaints made by customers	0	0	0	0	0	0	0	
a)	Proposal Related	8	5	0	3				
b)	Claims Related	806	269	65	472				
c)	Policy Related	74	58	5	11				
d)	Premium Related	29	18	1	10				
e)	Refund Related	23	5	1	7				
f)	Coverage Related	10	3	0	7				
g)	Cover Note Related	2	2	0	0				
h)	Product Related	5	4	0	4				
i)	Others (to be specified)	77	44	1	5	28			
	(i) _____								
	(ii) _____								
	Total	1034	408	77	539			10	
2	Total No. of policies during previous year:								
3	Total No. of claims during previous year:								
4	Total No. of policies during current year:								
5	Total No. of claims during current year:								
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):								
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):								

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	10					
	b) 15 - 30 days						
	c) 30 - 90 days						
	d) 90 days & Beyond						
	Total Number of Complaints						

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.