

**FORM NL-45-GREIVANCE DISPOSAL**

Name of the Insurer: Kshema General Insurance Limited

Date: June 30, 2025

**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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	8	221	49	-	176	4	221
b)	Claims Related	159	2,078	739	117	1,335	46	2,078
c)	Policy Related	-	-	-	-	-	-	-
d)	Premium Related	-	-	-	-	-	-	-
e)	Refund Related	-	1	1	-	-	-	1
f)	Coverage Related	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (to be specified)		-	-	-	-	-	-
	(i) _____	-						-
	(ii) _____							
	<b>Total</b>	167	2,300	789	117	1,511	50	2,300
<b>2</b>	<b>Total No. of policies during previous year:</b>	1,09,57,417						
<b>3</b>	<b>Total No. of claims during previous year:</b>	2,78,280						
<b>4</b>	<b>Total No. of policies during current year:</b>	37,56,656						
<b>5</b>	<b>Total No. of claims during current year:</b>	14,409						
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	0.00						
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	1442.15						
<b>8</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>		<b>Complaints made by Intermediaries</b>		<b>Total</b>		
		<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	<b>Number</b>	<b>Percentage to Pending complaints</b>	
a)	Up to 15 days	45	90%	-	-	45	90%	
b)	15 - 30 days	5	10%	-	-	5	10%	
c)	30 - 90 days	-	0%	-	-	-	0%	
d)	90 days & Beyond	-	0%	-	-	-	0%	
	<b>Total Number of Complaints</b>	50	100%	-	-	50	100%	

**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.