

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Kshema General Insurance Limited

Date: December 31, 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		
1	Complaints made by customers							
a)	Proposal Related	1	139	34	-	102	4	447
b)	Claims Related	65	1,054	166	70	840	43	4,361
c)	Policy Related	1	-	-	-	1	-	17
d)	Premium Related	8	-	8	-	-	-	12
e)	Refund Related	-	13	11	-	1	1	14
f)	Coverage Related	-	-	-	-	-	-	-
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
i)	Others (to be specified)							
	(i) _____	-	-	-	-	-	-	-
	(ii) _____	-	-	-	-	-	-	-
	Total	75	1,206	219	70	944	48	4,851
2	Total No. of policies during previous year:	1,09,57,417						
3	Total No. of claims during previous year:	2,78,280						
4	Total No. of policies during current year:	65,19,009						
5	Total No. of claims during current year:	2,10,820						
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.03						
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	206.86						
8	Duration wise Pending Status	Complaints made by customers		Complaints made by		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
a)	Up to 15 days	47	98%	-	-	47	98%	
b)	15 - 30 days	1	2%	-	-	1	2%	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	48	100%	-	-	48	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.