


| PERIODIC DISCLOSURES  |   |                                  |                                   |                                    |                  |           |  |   |
|---|---|----------------------------------|-----------------------------------|------------------------------------|------------------|-----------|--|---|
| Form NL- 41 GRIEVANCE DISPOSAL  |   |                                  |                                   |                                    |                  |           |  |   |
| Insurer: ECGC LTD   |   |                                  |                                   | Date: 11.01.2016                   |                  |           |  |   |
| GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.12.2015 DURING THE FINANCIAL YEAR 2015-16       |   |                                  |                                   |                                    |                  |           |  |   |
| SI No.  | Particulars   | Opening Balance *<br>As on being | Additions during the Quarter      | Complaints Resolved/Settled during |                  |           | Complaints Pending at the end of the quarter | Total complaints registered upto the quarter during the |
|   |   |                                  |                                   | Fully Accepted                     | Partial Accepted | Rejected  |  |   |
| 1   | Complaints made by customers  |                                  |                                   |                                    |                  |           |  |   |
|   | a) Proposal Related   | 0                                | 0                                 |                                    |                  |           | 0  | 0   |
|   | b) Claim  | 55                               | 38                                | 23                                 | 4                | 33        | 33   | 113   |
|   | c) Policy Related   |                                  |                                   |                                    |                  |           |  |   |
|   | d) Premium  |                                  |                                   |                                    |                  |           |  |   |
|   | e) Refund   |                                  |                                   |                                    |                  |           |  |   |
|   | f) Coverage   |                                  | 1                                 | 1                                  |                  |           |  | 1   |
|   | g) Cover Note Related   |                                  |                                   |                                    |                  |           |  |   |
|   | h) Product  |                                  |                                   |                                    |                  |           |  |   |
|   | i) Others   |                                  |                                   |                                    |                  |           |  |   |
|   | <b>Total Number of complaints:</b>  | <b>55</b>                        | <b>39</b>                         | <b>24</b>                          | <b>4</b>         | <b>33</b> | <b>33</b>                                    | <b>114</b>  |
| 2   | Total No. of policies during previous year:   | 10983                            |                                   |                                    |                  |           |  |   |
| 3   | Total No. of claims during previous year:   | 638                              |                                   |                                    |                  |           |  |   |
| 4   | Total No. of policies during current year:  | 10848                            |                                   |                                    |                  |           |  |   |
| 5   | Total No. of claims during current year:  | 630                              |                                   |                                    |                  |           |  |   |
| 6   | Total No. of Policy Complaints (current year) per 10,000 policies (current year):         | 0                                |                                   |                                    |                  |           |  |   |
| 7   | Total No. of Claim Complaints (current year) per 10,000 claims registered (current year): | 1809.52                          |                                   |                                    |                  |           |  |   |
| 8   | Duration wise Pending Status  | Complaints made by customers     | Complaints made by intermediaries | Total                              |                  |           |  |   |
|   | a) Upto 7 days  | 2                                | 0                                 | 2                                  |                  |           |  |   |
|   | b) 7- 15 days   | 5                                | 0                                 | 5                                  |                  |           |  |   |
|   | c) 15- 30 days  | 5                                | 0                                 | 5                                  |                  |           |  |   |
|   | d) 30 - 90 days   | 11                               | 0                                 | 11                                 |                  |           |  |   |
|   | e) 90 days & beyond   | 10                               | 0                                 | 10                                 |                  |           |  |   |
|   | <b>Total Number of complaints</b>   | <b>33</b>                        | <b>0</b>                          | <b>33</b>                          |                  |           |  |   |
| * Opening balance should tally with the closing balance of the previous financial quarter |   |                                  |                                   |                                    |                  |           |  |   |

  
 प्रल्हाद द. मोकाशी  
 Prahlad D. Mokashi  
 क.सं./Emp. No. 228

  
 मनोज कुमार  
 Manoj Kumar  
 क.सं./Emp. No. 428