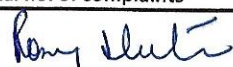


Insurer		GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.12.2018 DURING THE FINANCIAL YEAR 2018-19						
Sr.No	Particulars	Opening balance as on beginning of the quarter	Additions during the quarter	complaints Resolved/settled during the quarter			Complaints pending at the end of quarter	Total complaints registered.
				Fully accepted	Partially accepted	Rejected		
1	Complaints made by customers							
a)	Proposals related	0	1			1	0	1
b)	Claim *	30	13	4	0	14	25	43
c)	Policy related							
d)	Premium							
e)	Refund							
f)	Coverage							
g)	Cover note related							
h)	Products							
i)	Others							
	Total no of complaints	30	14	4	0	15	25	44
2	Total no of policies during previous year	11515						
3	Total no of claims during previous year	1179						
4	Total no of policies during current year	11875						
5	Total no of claims during current year	1109						
6	Total no of policies Complaints(current year) per 10000 policies(current year)	0.86						
7	Total of claim complaints(current year) per 10000 claims registered(current year)	378						
8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	Upto 7 days	0	0	0				
b)	7- 15 days	5		5				
c)	15- 30 days		0					
d)	30- 90 days	4		4				
e)	90 days and beyond	16		16				
	Total no. of complaints	25	0	25				


(Rosemary Hutten)
AGM(Grievances)


(Shivaji M Narvekar)
GM(Grievances)

* The Corporation is in process of integrating its Grievance Management System electronically with IGMS. At present, all grievances received by ECGC are separately updated in IGMS by Grievance I of the Corporation. In terms of guidelines, claims not settled for payment can be represented twice by the exporters for review. Representations filed beyond the permitted number of times or filed directly under IGMS/CPGRAMS/Ministry etc are considered as grievances and are handled directly by Grievance Department. Based on the above, earlier, the opening balance was not reconciled. Now it is being reconciled and the opening balance shown is correct.