FORM -NL 41 GRIEVANCE DISPOSAL   Date:04.11.2019

Insurer ECGC Ltd   GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30.09.2019 DURING THE FINANCIAL YEAR 2019-20

| 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							
b)	Claim *	10	29	5	0	7	27	39
c)	Policy related							
d)	Premium							
e)	Refund							
f)	Coverage							
g)	Cover note related							
h)	Products							
i)	Others							
	Total no of complaints	10	29	5	0	7	27	39
2	Total no of policies during previous year	12015						
3	Total no of claims during previous year	725						
4	Total no of policies during current year	11942						
5	Total no of claims during current year	760						
6	Total no of policies Complaints(current year) per 10000 policies(current year)	0						
7	Total of claim complaints(current year) per 10000 claims registered(current year) upto quarter.	513						
8	Duration wise pending status	complaints made by customers	complaints made by intermediaries	Total				
a)	Upto 7 days	0		0				
b)	7- 15 days	0		0				
c)	15- 30 days	2		2				
d)	30- 90 days	22		22				
e)	90 days and beyond	3		3				
	Total no. of complaints	27		27				

(Rosemary Huten)   (Ishnath Jha)
AGM(Grievances)   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 Dept. at Head Office of the Corporation. In terms of guidelines, claims
    for payment can be represented twice by the exporters for review. Representations filed beyond the permitted number of times or claims
    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.