

| FORM -NL 41 GRIEVANCE DISPOSAL |   | Date:06.02.2020   |                                   |  |                    |          |  |                              |
|--------------------------------|---|---|-----------------------------------|--|--------------------|----------|--|------------------------------|
| Insurer ECGC Ltd               |   | GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31.12.2019 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 *   | 27  | 9                                 | 4  | 0                  | 8        | 24                                       | 9                            |
| c)                             | Policy related  |   |                                   |  |                    |          |  |                              |
| d)                             | Premium   |   |                                   |  |                    |          |  |                              |
| e)                             | Refund  |   |                                   |  |                    |          |  |                              |
| f)                             | Coverage  |   |                                   |  |                    |          |  |                              |
| g)                             | Cover note related  |   |                                   |  |                    |          |  |                              |
| h)                             | Products  |   |                                   |  |                    |          |  |                              |
| i)                             | Others  |   |                                   |  |                    |          |  |                              |
|                                | <b>Total no of complaints</b>   | 27  | 9                                 | 4  | 0                  | 8        | 24                                       | 9                            |
| 2                              | Total no of policies during previous year   |   |                                   |  |                    |          |  |                              |
| 3                              | Total no of claims during previous year   |   |                                   |  |                    |          |  |                              |
| 4                              | Total no of policies during current year  | 11959   |                                   |  |                    |          |  |                              |
| 5                              | Total no of claims during current year  | 1093  |                                   |  |                    |          |  |                              |
| 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. | 82  |                                   |  |                    |          |  |                              |
| 8                              | Duration wise pending status  | complaints made by customers  | complaints made by intermediaries | Total  |                    |          |  |                              |
| a)                             | Upto 7 days   | 2   |                                   | 2  |                    |          |  |                              |
| b)                             | 7- 15 days  | 1   |                                   | 1  |                    |          |  |                              |
| c)                             | 15- 30 days   | 1   |                                   | 1  |                    |          |  |                              |
| d)                             | 30- 90 days   | 5   |                                   | 5  |                    |          |  |                              |
| e)                             | 90 days and beyond  | 15  |                                   | 15   |                    |          |  |                              |
|                                | <b>Total no. of complaints</b>  | 24  |                                   | 24   |                    |          |  |                              |

*Rosemary Hutten*  
 (Rosemary Hutten)  
 AGM(Grievances) 06/02/2020

*Ishnath Jha*  
 (Ishnath Jha)  
 GM(Grievances) 06/02/2020

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.