Go Digit General Insurance Limited

IRDAI Registration No. 158 dated 20 Sep 2017
FORM NL-45-GREIVANCE DISPOSAL
For the period ending September 30, 2026
CIN - L66010PN2016PLC167410

Sl.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	-	4	1	3	-	-	6
b)	Claims Related	2	1,009	165	448	396	2	2,039
c)	Policy Related	2	128	54	56	19	1	254
d)	Premium Related	-	12	5	6	1	-	19
e)	Refund Related	1	38	20	13	6	-	67
f)	Coverage Related	-	9	2	3	4	-	15
g)	Cover Note Related	-	1	-	-	1	-	2
h)	Product Related	-	7	2	2	3	-	15
i)	Others (to be specified) (i)Insurer failed to clarify the queries raised by Insured. (ii)Insurer not given no claim bonus	-	47	11	23	13	-	94
	Total	**5**	**1,255**	**260**	**554**	**443**	**3**	**2,511**

2	**Total No. of policies during previous year:**	16,747,180
3	**Total No. of claims during previous year:**	1,124,397
4	**Total No. of policies during current year:**	8,761,935
5	**Total No. of claims during current year:**	676,674
6	**Total No. of Policy Complaints (current year) per 10,000 policies (current year):**	0.54
7	**Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):**	30.13

8	**Duration wise Pending Status**	**Complaints made by customers**		**Complaints made by Intermediaries**		**Total**	
		Number	**Percentage to Pending complaints**	**Number**	**Percentage to Pending complaints**	**Number**	**Percentage to Pending complaints**
a)	Up to 15 days	3	100%	-	-	3	100%
b)	15 - 30 days	-	-	-	-	-	-
c)	30 - 90 days	-	-	-	-	-	-
d)	90 days & Beyond	-	-	-	-	-	-
	Total Number of Complaints	3	**100%**	0	**0%**	3	**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-ups to be given for the complaints made by intermediaries.