FORM NL-41	Grievance Disposal for the period October 2019 to December 2019						Date	31.12.2019
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INSURER	Star Health and Allied Insurance Co Ltd							
SI No.	Particulars	Opening Balance At the beginning of the Quarter	Additions during the Quarter	Complaints Resolved/ settled during the Quarter Fully Partially			Complaints pending at the end of the	Total Complaints Registered Upto The Quarter
					accepted	Rejected	Quarter	During The Financial Year
1	Complaints made by Customers							
a)	Proposals related	1	3	0	0	4	0	7
b)	Claim	196	1813	298	592	904	215	4691
c)	Policy Related	19	247	105	62	81	18	697
d)	Premium	0	1	0	1	0	0	4
e)	Refund	9	52	33	12	5	11	140
f)	coverage	2	1	3	0	0	0	6
g)	cover note relaed	0	0	0	0	0	0	0
h)	Product	1	3	1	2	1	0	13
i)	Others	8	72	23	25	24	8	158
	Total number of Complaints	236	2192	463	694	1019	252	5716
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2	Total No. of policies during the period ended 31st December 2018	10,42,900						
3	Total No. of claims during the period ended 31st December 2018	2,17,896						
4	Total No. of policies during the period ended 31st December 2019	12,97,213						
	Total No. of claims during the period ended 31st December 2019	3,10,540						
6	Total No. of policy complaints (current year) per 10,000 policies(current year)	2.92						
7	Total No. of claim complaints (current year) per 10,000 policies(current year)	13.98						
		1		1	1			
8	Duration of Pending Status	Complaints made by customers	Complaints made by intermediaries	Total				
a)	up to 7 days	182	0	0	1			
	7-15 days	70	0	0				
c)	15-30 days	0	0	0				
d)	30-90 days	0	0	0				
e)	90 days and beyond	0	0	0				