



Annual Grievance Redressal Report

Month	Opening Balance	New cases received in the year	Total cases	Grievances resolved in the year				Pending Grievances			
				Within 15 days	16-30 days	31-60 days	Beyond 60 days	Within 15 days	16-30 days	31-60 days	Beyond 60 days
FY 23-24	0	128	128	128	0	0	0	0	0	0	0
FY 24-25	0	280	280	280	0	0	0	0	0	0	0
FY 25-26	0	159	159	157	2	0	0	0	0	0	0

***“Grievance or Complaint” means written expression (includes communication in the form of electronic mail or voice based electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale or purchase of an insurance policy or related services by insurer and /or by distribution channel, delay or inadequacy of claim servicing or settlement, delay in pre or post treatment authorization in case of health insurance, and delay in assessment of loss in case of motor or property insurance. . An inquiry or service request would not fall within the definition of “Grievance” or “Complaint”.

** Service request means requests from policyholders to change the details already provided to the insurer such as address, contact details, nominee details, etc. or simply request for a status update without expression of dissatisfaction. If not addressed in a reasonable period of 7 days, these shall be upgraded to grievance.