

PERIODIC DISCLOSURES

FORM NL-41 GRIEVANCE DISPOSAL

Name of the Insurer: Navi General Insurance Limited  
(Formerly known as DHFL General Insurance Limited)  
IRDAI Registration No. 155 dated May 22, 2017  
CIN: U66000MH2016PLC283275



| S.No | Particulars                       | Opening Balance as on beginning of Q4 2019-20 | Additions during Q4 2019-20 | Complaints resolved / settled |                  |          | Complaints pending at the end of Q4 2019-20 | Total complaints registered upto Q4 2019-20 |
|------|-----------------------------------|---|-----------------------------|-------------------------------|------------------|----------|---|---|
|      |                                   |   |                             | Fully Accepted                | Partial Accepted | Rejected |   |   |
| 1    | Complaints made by customers      |   |                             |                               |                  |          |   |   |
| a)   | Proposal related                  | -   | -                           | -                             | -                | -        | -   | -   |
| b)   | Claim                             | -   | 7                           | 3                             | 2                | 2        | -   | 27  |
| c)   | Policy related                    | -   | 4                           | 3                             |                  | 1        | -   | 9   |
| d)   | Premium                           | -   |                             |                               |                  |          | -   |   |
| e)   | Refund                            | 1   | 1                           | 2                             |                  |          | -   | 7   |
| f)   | Coverage                          | -   |                             |                               |                  |          | -   | 1   |
| g)   | Cover note related                | -   |                             |                               |                  |          | -   |   |
| h)   | Product                           | -   | 1                           |                               | 1                |          | -   | 4   |
| i)   | Others                            | 1   | 2                           | 2                             |                  | 1        | -   | 11  |
|      | <b>Total number of complaints</b> | <b>2</b>                                      | <b>15</b>                   | <b>10</b>                     | <b>3</b>         | <b>4</b> | <b>-</b>                                    | <b>59</b>                                   |

|   |   |        |
|---|---|--------|
| 2 | Total no. of policies during previous year (upto Q4 2018-19):                             | 279716 |
| 3 | Total no. of claims intimated during previous year (upto Q4 2018-19):                     | 2411   |
| 4 | Total no. of policies during current year (upto Q4 2019-20)                               | 481658 |
| 5 | Total no. of claims intimated during current year (upto Q4 2019-20)                       | 12659  |
| 6 | Total no. of policy complaints (current year) per 10,000 policies (current year):         | 0.66   |
| 7 | Total No. of claim complaints (current year) per 10,000 claims registered (current year): | 21.33  |

| 8   | Duration wise Pending Status   | Complaints made by customer | Complaints made by Intermediaries | Total    |
|-----|--------------------------------|-----------------------------|-----------------------------------|----------|
| (a) | Upto 7 days                    | -                           | -                                 | -        |
| (b) | 7 - 15 days                    | -                           | -                                 | -        |
| (c) | 15-30 days                     | -                           | -                                 | -        |
| (d) | 30-90 days                     | -                           | -                                 | -        |
| (e) | 90 days & Beyond               | -                           | -                                 | -        |
|     | <b>Total No. of complaints</b> | <b>-</b>                    | <b>-</b>                          | <b>-</b> |