

**FORM : L41 - Grievance Disposal**

| SI No.   | Particulars                         | Opening Balance as on 1 July 2015 | Additions during the quarter | Complaints Resolved / settled during the quarter |                  |            | Complaints Pending at as on 30 September 2015 | Total complaints registered upto the quarter during the financial year |
|----------|-------------------------------------|-----------------------------------|------------------------------|--|------------------|------------|---|--|
|          |                                     |                                   |                              | Fully Accepted                                   | Partial Accepted | Rejected   |   |  |
| <b>1</b> | <b>Complaints made by customers</b> |                                   |                              |  |                  |            |   |  |
| a)       | Death Claims                        | 5                                 | 18                           | 8  | 8                | 7          | -   | 46   |
| b)       | Policy Servicing                    | 20                                | 309                          | 160  | 104              | 49         | 16  | 630  |
| c)       | Proposal Processing                 | 15                                | 234                          | 106  | 80               | 50         | 13  | 562  |
| d)       | Survival Claims                     | 26                                | 284                          | 190  | 72               | 39         | 9   | 837  |
| e)       | ULIP Related                        | 7                                 | 55                           | 34   | 17               | 7          | 4   | 137  |
| f)       | Unfair Buisness Practices           | 201                               | 1,601                        | 310  | 692              | 634        | 166   | 3,352  |
| g)       | Others                              | 18                                | 132                          | 36   | 49               | 52         | 13  | 267  |
|          | <b>Total Number of complaints</b>   | <b>292</b>                        | <b>2,633</b>                 | <b>844</b>                                       | <b>1,022</b>     | <b>838</b> | <b>221</b>                                    | <b>5,831</b>   |

|          |  |        |
|----------|--|--------|
| <b>2</b> | Total No. of policies during previous year   | 69,612 |
| <b>3</b> | Total No. of claims during previous year   | 1,579  |
| <b>4</b> | Total No. of policies during current year  | 83,040 |
| <b>5</b> | Total No. of claims during current year  | 1,652  |
| <b>6</b> | Total No. of Policy Complaints (Current Year) per 10,000 policies (Current Year)         | 76     |
| <b>7</b> | Total No. of Claim Complaints (Current Year) per 10,000 claims registered (Current Year) | 278    |

| <b>8</b> | <b>Duration wise Pending Status</b> | <b>Complaints made by customers</b> | <b>Complaints made by intermediaries</b> | <b>Total</b> |
|----------|-------------------------------------|-------------------------------------|--|--------------|
| a)       | Up to 7 Days                        | 38                                  | -  | 38           |
| b)       | 7-15 Days                           | 183                                 | -  | 183          |
| c)       | 15 - 30 Days                        | -                                   | -  | -            |
| d)       | 30 - 90 Days                        | -                                   | -  | -            |
| e)       | 90 Days & above                     | -                                   | -  | -            |
|          | <b>Total Number of complaints</b>   | <b>221</b>                          | <b>-</b>                                 | <b>221</b>   |