

**PERIODIC DISCLOSURES**

<b>FORM L-41</b>	<b>Grievance Disposal</b>
<b>Insurer</b>	<b>Reliance Nippon Life Insurance Co. Ltd.</b>
<b>Date</b>	<b>Quarter Ending September 2020</b>

**L-41 GRIEVANCE DISPOSAL**

SL No.	Particulars	Opening Balance *	Additions	Complaints Resolved/Settled			Complaints Pending	Total Complaints registered upto the quarter during the Financial Year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Death Claims	0	6	1	1	4	0	6
b)	Policy Servicing	0	5	0	0	4	1	5
c)	Proposal Processing	2	61	60	0	2	1	103
d)	Survival Claims	2	21	4	0	18	1	36
e)	ULIP Related	0	1	1	0	0	0	1
f)	Unfair Business Practices	15	377	25	8	332	20	567
g)	Others	3	47	13	1	32	4	74
	<b>Total Numbers</b>	<b>22</b>	<b>518</b>	<b>104</b>	<b>10</b>	<b>392</b>	<b>27</b>	<b>792</b>

2	Total No. of Policies during previous year:	<b>204844</b>
3	Total No. of Claims during previous year:	<b>326889</b>
4	Total No. of Policies during current year:	<b>83521</b>
5	Total No. of Claims during current year:	<b>154361</b>
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	<b>89.80</b>
7	Total No. of Claim Complaints [current year] Per 10000 claims registered [current year]	<b>2.72</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	23	0	23
b)	7 - 15 days	3	0	3
c)	15 - 30 days	1	0	1
d)	30 - 90 days	0	0	0
e)	90 days & beyond	0	0	0
	<b>Total no. of complaints</b>	<b>27</b>	<b>0</b>	<b>27</b>

**NOTE:**  
1) In Q2 FY21, we received 540 grievances including closing balance of previous quarter i.e Q1 FY21, of which 07 cases were classified as duplicates while processing in Q2 FY21. Closing balance reported in Q2 FY20 is (540-506-07) = 27.





