

**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 Mar 2018</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	40	4	0	36	0	40
b)	Policy Servicing	0	19	2	0	15	1	19
c)	Proposal Processing	0	380	376	1	3	0	380
d)	Survival Claims	0	85	22	5	58	0	85
e)	ULIP Related	0	2	0	0	2	0	2
f)	Unfair Business Practices	0	975	106	33	814	0	975
g)	Others	0	126	20	6	100	0	126
	<b>Total Numbers</b>	<b>0</b>	<b>1627</b>	<b>530</b>	<b>45</b>	<b>1028</b>	<b>1</b>	<b>1627</b>

2	Total No. of Policies during previous year:	272067
3	Total No. of Claims during previous year:	270342
4	Total No. of Policies during current year:	216507
5	Total No. of Claims during current year:	319095
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	69.37
7	Total No. of Claim Complaints [current year] Per 10000 claims registered [current year]	3.92

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

**NOTE:**  
1) In FY18, we received 1627 grievances, of which 23 were classified as duplicates while processing in FY18. Closing balance reported in FY18 is (1627-1603-23) = 1.