

**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 June 2017</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	10	1	0	6	3	10
b)	Policy Servicing	0	1	0	0	1	0	1
c)	Proposal Processing	0	91	89	0	1	1	91
d)	Survival Claims	0	27	9	1	17	0	27
e)	ULIP Related	0	0	0	0	0	0	0
f)	Unfair Business Practices	0	230	20	2	190	13	230
g)	Others	0	21	1	0	18	2	21
	<b>Total Numbers</b>	<b>0</b>	<b>380</b>	<b>120</b>	<b>3</b>	<b>233</b>	<b>19</b>	<b>380</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:	46773
5	Total No. of Claims during current year:	49168
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	73.33
7	Total No. of Claim Complaints [current year] Per 10000 claims registered [current year]	7.53

2	Duration wise Pending Status	Complaints made by customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	17	0	17
b)	7 - 15 days	2	0	2
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	19	0	19

**NOTE:**  
1) In Q1 FY18, we received 380 grievances including closing balance of previous year, of which 05 were classified as duplicates while processing in Q1 FY18. Closing balance reported in FY18 is (380-356-5) = 19.