

**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 December 2016</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	6	24	0	2	26	2	109
b)	Policy Servicing	7	59	32	1	27	5	366
c)	Proposal Processing	6	132	128	0	7	3	553
d)	Survival Claims	22	229	59	11	165	10	806
e)	ULIP Related	1	12	8	1	4	0	52
f)	Unfair Business Practices	64	334	68	25	287	12	2153
g)	Others	1	28	3	1	24	1	170
	<b>Total Numbers</b>	<b>107</b>	<b>818</b>	<b>298</b>	<b>41</b>	<b>540</b>	<b>33</b>	<b>4209</b>

2	Total No. of Policies during previous year:	364505
3	Total No. of Claims during previous year:	280033
4	Total No. of Policies during current year:	182680
5	Total No. of Claims during current year:	194452
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	180.32
7	Total No. of Claim Complaints [current year] Per 10000 claims registered [current year]	47.06

2	Duration wise Pending Status	Complaints made by customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	26	0	26
b)	7 - 15 days	6	0	6
c)	15 - 30 days	1	0	1
d)	30 - 90 days	0	0	0
e)	90 days & beyond	0	0	0
	Total no. of complaints	33	0	33

**NOTE:**

1) Closing balance reported as of Q2 was 111 - of these 4 complaints were identified as duplicates while processing in Q3. Hence, opening balance reported in Q3 is now 107.

2) In Q3, we received 925 grievances, of which 13 were classified as duplicates while processing in Q3. Hence, closing balance reported in Q3 is  $(107+818-879-13) = 33$ .