

PERIODIC DISCLOSURES

FORM L-41 Grievance Disposal
Insurer Reliance Life Insurance Co. Ltd.
Date 2015-16 (For the Year)

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	Complaints made by customers							
a)	Death Claims	20	269	51	14	215	9	269
b)	Policy Servicing	79	1443	1141	26	331	24	1443
c)	Proposal Processing	7	899	761	9	126	10	899
d)	Survival Claims	16	1256	458	113	665	36	1256
e)	ULIP Related	0	130	34	7	86	3	130
f)	Unfair Business Practices	374	9327	2343	580	6624	154	9327
g)	Others	15	349	119	11	232	2	349
	Total Numbers	511	13673	4907	760	8279	238	13673

2	Total No. of Policies during previous year:	478665
3	Total No. of Claims during previous year:	224380
4	Total No. of Policies during current year:	364505
5	Total No. of Claims during current year:	280033
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	333.27
7	Total No. of Claim Complaints [current year] Per 10000 claims registered [current year]	54.46

2	Duration wise Pending Status	Complaints made by customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	202	0	202
b)	7 - 15 days	30	0	30
c)	15 - 30 days	4	0	4
d)	30 - 90 days	2	0	2
e)	90 days & beyond	0	0	0
	Total no. of complaints	238	0	238

Opening balance should tally with the closing balance of the previous financial year.