

PERIODIC DISCLOSURES

FORM L-41	Grievance Disposal
Insurer	Reliance Life Insurance Co. Ltd.
Date	Quarter Ending December 2015

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	5	62	9	1	50	7	197
b)	Policy Servicing	25	382	291	12	77	27	1095
c)	Proposal Processing	2	152	136	3	7	8	623
d)	Survival Claims	64	302	133	65	140	28	940
e)	ULIP Related	5	26	4	5	22	0	102
f)	Unfair Business Practices	126	1674	437	112	1074	177	7828
g)	Others	7	82	22	3	59	5	255
	Total Numbers	234	2680	1032	201	1429	252	11040

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:	251011
5	Total No. of Claims during current year:	200232
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	394.52
7	Total No. of Claim Complaints [current year] Per 10000 claims registered [current year]	56.78

2	Duration wise Pending Status	Complaints made by customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	57	0	57
b)	7 - 15 days	109	0	109
c)	15 - 30 days	68	0	68
d)	30 - 90 days	18	0	18
e)	90 days & beyond	0	0	0
	Total no. of complaints	252	0	252

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