

**PERIODIC DISCLOSURES**

<b>FORM L-41</b>	<b>Grievance Disposal</b>
<b>Insurer</b>	<b>Reliance Life Insurance Co. Ltd.</b>
<b>Date</b>	<b>Quarter Ending September 2015</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	50	11	2	38	5	135
b)	Policy Servicing	30	368	278	3	92	25	713
c)	Proposal Processing	2	182	148	3	31	2	471
d)	Survival Claims	21	337	111	17	166	64	638
e)	ULIP Related	3	38	9	1	26	5	76
f)	Unfair Business Practices	323	2426	689	107	1827	126	6154
g)	Others	3	99	26	1	68	7	173
	<b>Total Numbers</b>	<b>388</b>	<b>3500</b>	<b>1272</b>	<b>134</b>	<b>2248</b>	<b>234</b>	<b>8360</b>

2	Total No. of Policies during previous year:	<b>478665</b>
3	Total No. of Claims during previous year:	<b>224380</b>
4	Total No. of Policies during current year:	<b>170527</b>
5	Total No. of Claims during current year:	<b>132842</b>
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	<b>444.91</b>
7	Total No. of Claim Complaints [current year] Per 10000 claims registered [current year]	<b>58.19</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by Intermediaries	Total
a)	Upto 7 days	79	0	79
b)	7 - 15 days	86	0	86
c)	15 - 30 days	23	0	23
d)	30 - 90 days	45	0	45
e)	90 days & beyond	1	0	1
	<b>Total no. of complaints</b>	<b>234</b>	<b>0</b>	<b>234</b>

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