

PERIODIC DISCLOSURES							
FORM L-41	Grievance Disposal						
Insurer	Reliance Life Insurance Co. Ltd.						
Date	2014-15 ( For the Year)						

L-41 GRIEVANCE DISPOSAL								
SI No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Death Claims	12	449	441	0	0	20	449
b)	Policy Servicing	31	2186	2138	0	0	79	2186
c)	Proposal Processing	8	1132	1133	0	0	7	1132
d)	Survival Claims	11	496	491	0	0	16	496
e)	ULIP Related	1	59	60	0	0	0	59
f)	Unfair Business Practices	138	18273	18037	0	0	374	18273
g)	Others	8	1718	1711	0	0	15	1718
	<b>Total Number</b>	<b>209</b>	<b>24313</b>	<b>24011</b>	<b>0</b>	<b>0</b>	<b>511</b>	<b>24313</b>

2	Total No. of Policies during previous year:	587774
3	Total No. of Claims during previous year:	74760
4	Total No. of Policies during current year:	478665
5	Total No. of Claims during current year:	224380
6	Total No. of Policy Complaints[current year] Per 10000 policies [current year]	488.19
7	Total No. of Claim Complaints [Current Year] per 10000 claims registered [current year]	42.12

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	309	0	309
b)	7-15 days	154	0	154
c)	15-30 days	19	0	19
d)	30-90 days	7	0	7
e)	90 days & beyond	22	0	22
	<b>Total no. of complaints</b>	<b>511</b>	<b>0</b>	<b>511</b>

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