

**PERIODIC DISCLOSURES**

<b>FORM L-41</b>	<b>Grievance Disposal</b>						
<b>Insurer</b>	Reliance Life Insurance Co. Ltd.						
<b>Date</b>	2014-15 (For Quarter Ending 30th September, 2014)						

**L-41 GRIEVANCE DISPOSAL (Combined 2014)**

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	111	107	0	0	16	232
b)	Policy Servicing	29	438	437	0	0	30	901
c)	Proposal Processing	13	255	242	0	0	26	672
d)	Survival Claims	11	73	77	0	0	7	159
e)	ULIP Related	0	16	16	0	0	0	27
f)	Unfair Business Practices	294	4903	4837	0	0	360	9636
g)	Others	19	414	416	0	0	17	760
	<b>Total Number</b>	<b>378</b>	<b>6210</b>	<b>6132</b>	<b>0</b>	<b>0</b>	<b>456</b>	<b>12387</b>

2	Total No. of Policies during previous year:	58774
3	Total No. of Claims during previous year:	74760
4	Total No. of Policies during current year:	216027
5	Total No. of Claims during current year:	49633
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	555.30
7	Total No. of Claim Complaints [Current Year] per 10000 claims registered [current year]	78.78

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	244	0	244
b)	7-15 days	171	0	171
c)	15-30 days	32	0	32
d)	30-90 days	7	0	7
e)	90 days & beyond	2	0	2
	<b>Total no. of complaints</b>	<b>456</b>	<b>0</b>	<b>456</b>

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