

PERIODIC DISCLOSURES							
FORM L-41	Grievance Disposal						
Insurer	Reliance Life Insurance Co. Ltd.						
Date	2014-15 (For Quarter Ending 30th June, 2014)						

L-41 GRIEVANCE DISPOSAL (Combined 2014)								
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	12	121	121	0	0	12	121
b)	Policy Servicing	31	463	465	0	0	29	463
c)	Proposal Processing	8	417	412	0	0	13	417
d)	Survival Claims	11	86	86	0	0	11	86
e)	ULIP Related	1	11	12	0	0	0	11
f)	Unfair Business Practices	138	4733	4577	0	0	294	4733
g)	Others	8	346	335	0	0	19	346
	Total Number	209	6177	6008	0	0	378	6177

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:	108901
5	Total No. of Claims during current year:	18868
6	Total No. of Policy Complaints [current year] Per 10000 policies [current year]	516.43
7	Total No. of Claim Complaints [Current Year] per 10000 claims registered [current year]	109.71

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	147	0	147
b)	7-15 days	202	0	202
c)	15-30 days	20	0	20
d)	30-90 days	9	0	9
e)	90 days & beyond	0	0	0
	Total no. of complaints	378	0	378

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