

PERIODIC DISCLOSURES								
FORM L-41	Grievance Disposal							
Insurer	Reliance Life Insurance Co. Ltd.							
Date	2012-13 (For the Quarter Ending 31st December, 2012)							
L-41 GRIEVANCE DISPOSAL (Quarter Ending 31st December, 2012)								
SI 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	4	68	59	0	0	13	177
b)	Policy Servicing	20	348	284	0	0	84	1173
c)	Proposal Processing	14	592	573	0	0	33	2453
d)	Survival Claims	9	141	112	0	0	38	366
e)	ULIP Related	4	32	35	0	0	1	147
f)	Unfair Business Practices	592	3887	3900	0	0	579	10604
g)	Others	30	276	275	0	0	31	744
	Total Number	673	5344	5238	0	0	779	15664

2	Total No. of Policies during previous year:	1094026
3	Total No. of Claims during previous year:	37699
4	Total No. of Policies during current year:	544120
5	Total No. of Claims during current year:	34422
6	Total No. of Policy Complaints[current year] Per 10000 policies [current year]	264.46
7	Total No. of Claim Complaints [Current Year] per 10000 claims registered [current year]	157.75

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	1	0	1
b)	7-15 days	247	2	249
c)	15-30 days	264	1	265
d)	30-90 days	227	2	229
e)	90 days & beyond	40	1	41
	Total no. of complaints	779	6	785

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