

(Rs in Lakhs)

GRIEVANCE DISPOSAL

SI No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during the quarter	Complaints Resolved / Settled during the quarter				Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected	Duplicate		
1	Complaints made by customers	86	575	0	0	0	0	661	1286
a)	Death Claims	1	8	2	0	6	1	0	12
b)	Policy Servicing	4	14	9	0	8	0	1	35
c)	Proposal Processing	3	8	3	0	5	0	3	18
d)	Survival Claims	0	14	6	0	4	0	4	32
e)	ULIP Related	0	3	0	0	2	0	1	6
f)	Unfair Business Practices	78	518	153	1	403	5	34	1162
g)	Others	0	10	1		7	2	0	21
	<b>Total Number</b>	<b>86</b>	<b>575</b>	<b>174</b>	<b>1</b>	<b>435</b>	<b>8</b>	<b>43</b>	<b>1286</b>

2	Total No of policies during previous year	47434
3	Total No of claims during previous year	11447
4	Total No of policies during current year	52913
5	Total No of claims during current year	6556
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year)	223.01
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year)	18.30

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	38		38
b)	7 - 15 Days	5		5
c)	15-30 Days			
d)	30-90 Days			
e)	90 Days & Beyond			
	<b>Total Number</b>	<b>43</b>		<b>43</b>

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