FORM L-41 GREIVANCE DISPOSAL

Insurer: Bharti-Axa Life Insurance Date: April-Sept 2012

(Rs in Lakhs)

GRIEVANCE DISPOSAL

S1 No.	Particulars	Opening Balance *	Additions	Complaints Resolved/ settled			Complaints
				Fully Accepted	Partial Accepted	Rejected	Pending
1	Complaints made by customers						
a)	Sales Related	227	2776	1282		1459	262
b)	New Busines Related	40	601	256		336	49
c	Policy Servcing related	41	294	120		185	30
d)	Claim Servicing related	32	29	3	0	33	25
e)	Others	1	98	51		43	5
	Total Number	341	3798	1712	0	2056	371

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	307	1	308
b)	Greater than 15 days	15	48	63
	Total Number	322	49	371

Additions has all cases wherein IRDA token numbers are generated (94 are Incorrect Tagging)

Resolved count includes 7 cases wherein IRDA token numbers are not generated

Complaints Pending includes 28 litigation cases (without IRDA token numbers). These are carry forward of previous quarter

Complaints made by intermediaries, includes litigation cases