

FORM L-41 GREIVANCE DISPOSAL

Insurer: **Bharti Axa Life Insurance Co Ltd**

Date: **31-Dec-12**

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING

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		
1	Complaints made by the customers							
a)	Death Claims	24	5	1	0	8	20	43
b)	Policy Servicing	25	88	47	0	41	25	324
c)	Proposal Processing	42	235	107	0	133	37	802
d)	Survival Claims	2	47	22	0	19	8	115
e)	ULIP Related	16	58	16	0	42	16	182
f)	Unfair Business Practices	262	1200	660	0	600	202	3976
g)	Others	0	0	0	0	0	-	0
	Total Number of complaints:	371	1633	853	0	843	308	5442

2	Total No. of policies during the previous year:	87024
3	Total No. of claims during the previous year:	933
4	Total No. of policies during the current year:	66835
5	Total No. of claims during the current year:	779
6	Total No. of Policy complaints (current year) per 10,000 policies (current year)	791
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	2028

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	173	0	173
b)	7 - 15 days	71	0	71
c)	15- 30 days	8	0	8
d)	30 - 90 days	10	0	10
e)	90 days & beyond	31	16	47
	Total Number of complaints:	293	16	309

* Opening balance should tally with the closing of the previous quarter of current financial year