

Bharti AXA Life Insurance Company Limited

FORM L-41 GREIVANCE DISPOSAL

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING December 2014

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	3	4	0		5	2	19
b)	Policy Servicing	1	48	21		23	5	217
c)	Proposal Processing	7	76	28		44	11	314
d)	Survival Claims	3	21	8		15	1	155
e)	ULIP Related	6	10	1		6	9	53
f)	Unfair Business Practices	63	1031	421		575	98	3178
g)	Others	0	-	-		-	-	-
	Total Number of complaints:	83	1190	479	0	668	126	3,936

2	Total No. of policies during the previous year:	80,317
3	Total No. of claims during the previous year:	898
4	Total No. of policies during the current year:	58783
5	Total No. of claims during the current year:	947
6	Total No. of Policy complaints (current year) per 10,000 policies (current year)	666
7	Total No. of Claim complaints (current year) per 10,000 claims registered (current year)	201

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	107	-	107
b)	7 - 15 days	15	-	15
c)	15- 30 days	4	-	4
d)	30 - 90 days	-	-	-
e)	90 days & beyond	-	-	-
	Total Number of complaints:	126	-	126

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

*Only IRDA token numbers are reported in Additions

*Additions exclude the complaints that were identified as 'Incorrect Tagging' at the end of respective months

*Total No. of policies during the previous year : Apr-Dec'13

*Total No. of policies during the current year : Apr-Dec'14