GRIEVANCE DISPOSAL

| SI No. | Particulars | Opening Balance * As on begging of the quarter | Additions during the quarter | Complaints Resolved/ settled during the quarter | | | | Total complaints |
|--------|------------------------------|--|---------------------------------|---|------------------|----------|--|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | Complaints Pending at the end of the quarter | registered upto the quarter during the financial year |
| 1 | Complaints made by customers | 0 | 71 | 14 | 0 | 57 | 0 | 0 |
| a) | Death Claims | 0 | 3 | 0 | 0 | 3 | 0 | 8 |
| b) | Policy Servicing | 0 | 5 | 2 | 0 | 3 | 0 | 15 |
| c) | Proposal Processing | 0 | 6 | 1 | 0 | 5 | 0 | 22 |
| d) | Survival claims | 0 | 1 | 0 | 0 | 1 | 0 | 7 |
| e) | ULIP Related | 0 | 2 | 0 | 0 | 2 | 0 | 9 |
| f) | Unfair Business Practices | 0 | 45 | 11 | 0 | 34 | 0 | 183 |
| g) | Others | 0 | 9 | 1 | 0 | 8 | 0 | 39 |
| | Total Number of complaints | 0 | 71 | 15 | 0 | 56 | 0 | 283 |

| 2 | Total No. of policies during previous year | 153961 |
|---|--|--------|
| 3 | Total No. of claims during previous year | 5051 |
| 4 | Total No. of policies during current year | 137699 |
| 5 | Total No. of claims during current year | 6861 |
| 6 | Total No. of policy complaints (Current Year) per 10,000 policies (Current year) | 6.17 |
| 7 | Total No. of claim complaints(current year) per 10,000 claims registered (current year) | |
| | | 1.46 |

| 8 | Duration wise Pending Status | Complaints made by customers | Complaints made by interme-diaries | Total |
|----|------------------------------|------------------------------|------------------------------------|-------|
| a) | Upto 7 days | 0 | 0 | 0 |
| b) | 7 - 15 days | 0 | 0 | 0 |
| c) | 15 - 30 days | 0 | 0 | 0 |
| d) | 30 - 90 days | 0 | 0 | 0 |
| e) | 90 days & benond | 0 | 0 | 0 |
| | Total Number | 0 | 0 | 0 |

CASSIE KROMHOUT

CHIEF OPERATING OFFICER

^{*} Opening balance should tally with the closing balance of the previous financial year.