

**FORM L-41 GREIVANCE DISPOSAL**

Insurer: **Bharti AXA Life Insurance Co. Ltd.**

Date: **Apr 2011 to Mar 2012**

**GRIEVANCE DISPOSAL**

Sr No.	Particulars	Opening Balance *	Additions	Complaints Resolved/*settled*			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	<b>Complaints made by customers</b>						
a)	Sales Related	384	4246	1487	2	2914	227
b)	New Busines Related	31	1012	367	3	633	40
c)	Policy Servcng related	20	616	313	1	281	41
d)	Claim Servicing related	26	63	9	0	48	32
e)	Others	10	65	42	0	32	1
	<b>Total Number</b>	<b>471</b>	<b>6002</b>	<b>2218</b>	<b>6</b>	<b>3908</b>	<b>341</b>

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Less than 15 days	258	0	258
b)	Greater than 15 days	62	21	83
	<b>Total Number</b>	<b>320</b>	<b>21</b>	<b>341</b>

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

\*The above figures includes only fresh customer complaints

\* Legal Notice / Ombudsman / Consumer Forum cases also included in the overall report

\* 71 Legal Notice / Ombudsman / Consumer Forum cases are included in Section 2(b)