

**FORM L-41 GRIEVANCE 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    |                    |
| <b>1</b> | <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 Servcing 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>         |

| <b>2</b> | <b>Duration wise Pending Status</b> | <b>Complaints made by customers</b> | <b>Complaints made by intermediaries</b> | <b>Total</b> |
|----------|-------------------------------------|-------------------------------------|--|--------------|
| 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)