FORM L-41	GRIEVANCE DISPOSAL		ODIC DISCLOSURES
Insurer:	SHRIRAM LIFE INSURANCE CO. LTD.	Date:	31.12.2019

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							
a)	Death Claims	1	3	0	0	4	0	11
b)	Policy Servicing	0	2	0	0	2	0	5
c)	Proposal Processing	0	1	0	0	0	1	5
d)	Survival claims	1	5	1	0	4	1	9
e)	ULIP Related	0	0	0	0	0	0	0
f)	Unfair Business Practices	5	93	54	0	36	8	262
g)	Others	2	18	3	0	16	1	40
	Total Number of complaints	9	122	58	0	62	11	332
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2	Total No. of policies during previous year	276483
3	Total No. of claims during previous year	35082
4	Total No. of policies during current year	188285
5	Total No. of claims during current year	21565
6	Total No. of policy complaints (Current Year) per 10,000 policies (Current year)	17.63
7	7 Total No. of claim complaints(current year) per 10,000 claims registered (current year)	

8	Duration wise Pending Status	Complaints made by customers	Complaints made by interme-diaries	Total
a)	Upto 7 days	11	0	11
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	11	0	11

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