

FORM L-41 GRIEVANCE DISPOSALName of the Insurer : **SBI Life Insurance Company Ltd.****GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 31st DECEMBER 2020**

| Sl 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 Financial Year |
|-------------------------------------|---|--|------------------------------|--|--------------------|------------|--|--|
| | | | | Fully Accepted | Partially Accepted | Rejected | | |
| 1 | Complaints made by the customers | 13 | 931 | 439 | 19 | 481 | 5 | 2238 |
| a) | Death Claims | - | 28 | 8 | 1 | 19 | - | 57 |
| b) | Policy Servicing | - | 26 | 9 | 0 | 16 | 1 | 88 |
| c) | Proposal Processing | 4 | 500 | 337 | 0 | 166 | 1 | 1096 |
| d) | Survival Claims | 1 | 77 | 31 | 0 | 45 | 2 | 198 |
| e) | Ulip Related | - | 4 | 1 | 0 | 3 | - | 13 |
| f) | Unfair Business Practices | 5 | 243 | 35 | 17 | 195 | 1 | 643 |
| g) | Others | 3 | 53 | 18 | 1 | 37 | - | 143 |
| Total Number of complaints : | | 13.00 | 931 | 439 | 19 | 481 | 5 | 2238 |

| | | |
|----------|---|-----------|
| 2 | Total No. of policies during previous year : | 11,54,085 |
| 3 | Total No. of claims during previous year : | 8,85,420 |
| 4 | Total No. of policies during current year : | 10,95,957 |
| 5 | Total No. of claims during current year : | 10,55,622 |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year) : | 18.09 |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered (current year): | 2.42 |

| 8 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total |
|--------------------------------|------------------------------|------------------------------|-----------------------------------|----------|
| (a) | Upto 7 days | 3 | - | 3 |
| (b) | 7- 15 days | 2 | - | 2 |
| (c) | 15 - 30 days | - | - | - |
| (d) | 30 - 90 days | - | - | - |
| (e) | 90 days & Beyond | - | - | - |
| Total No. of complaints | | 5 | - | 5 |