

FORM L-41 GRIEVANCE DISPOSALName of the Insurer : **SBI Life Insurance Company Ltd.****GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 30th SEPTEMBER, 2019**

| 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 | - | 1487 | 501 | 19 | 961 | 6 | 2458 |
| a) | Death Claims | - | 20 | 4 | 1 | 15 | - | 42 |
| b) | Policy Servicing | - | 57 | 24 | 2 | 31 | - | 111 |
| c) | Proposal Processing | - | 889 | 348 | 11 | 527 | 3 | 1322 |
| d) | Survival Claims | - | 64 | 23 | 1 | 40 | - | 135 |
| e) | Ulip Related | - | 5 | 0 | 0 | 5 | - | 10 |
| f) | Unfair Business Practices | - | 348 | 71 | 1 | 273 | 3 | 648 |
| g) | Others | - | 104 | 31 | 3 | 70 | - | 190 |
| Total Number of complaints : | | - | 1487 | 501 | 19 | 961 | 6 | 2458 |

| | | |
|----------|---|---------|
| 2 | Total No. of policies during previous year : | 617,701 |
| 3 | Total No. of claims during previous year : | 466,434 |
| 4 | Total No. of policies during current year : | 700,154 |
| 5 | Total No. of claims during current year : | 523,129 |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year) : | 32.58 |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered (current year): | 3.38 |

| 8 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total |
|--------------------------------|------------------------------|------------------------------|-----------------------------------|----------|
| (a) | Upto 7 days | 5 | - | 5 |
| (b) | 7- 15 days | 1 | - | 1 |
| (c) | 15 - 30 days | - | - | - |
| (d) | 30 - 90 days | - | - | - |
| (e) | 90 days & Beyond | - | - | - |
| Total No. of complaints | | 6 | - | 6 |