

GRIEVANCE DISPOSAL FOR THE YEAR ENDING March, 2026

Sl No.	Particulars	Opening Balance at the beginning of the Year	Additions during the Year (net of duplicate complaints)	Complaints Resolved/Settled during the Year			Complaints Pending at the end of the Year	Total complaints registered during the F. Y
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers							
a)	Death Claims	0	4098	3414	485	199	0	4098
b)	Policy Servicing	0	15739	13578	1129	1032	0	15739
c)	Proposal Processing	0	5328	4633	365	330	0	5328
d)	Survival Claims	0	20763	18079	1452	1232	0	20763
e)	ULIP Related	0	559	472	54	33	0	559
f)	Unfair Business Practices	0	2525	2095	239	191	0	2525
g)	Others	0	17412	14905	1324	1183	0	17412
	Total Number of Complaints	0	66424	57176	5048	4200	0	66424

Total Number of Complaints includes Complaints received on ICMS, CPGRAMS & NCH Portal.

2	Total no. of Policies upto corresponding period of previous year	1,78,15,243
3	Total no. of Claims upto corresponding period of previous year	5,78,23,320
4	Total no. of Policies during current year	1,84,61,961
5	Total no. of Claims during current year	5,91,32,551
6	Total no. of Policy Complaints (current year) per 10000 policies (current year)	22.51
7	Total no. of Claim Complaints (current year) per 10000 claims registered (current year)	4.20

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Upto 15 days	0	NA	0	NA	0	NA
b)	15-30 days	0	NA	0	NA	0	NA
c)	30-90 days	0	NA	0	NA	0	NA
d)	90 days and Beyond	0	NA	0	NA	0	NA
	Total Number of Complaints	0	NA	0	NA	0	NA