FORM L-41 GRIEVANCE DISPOSAL

Insurer: LIFE INSURANCE CORPORATION OF INDIA **Date: 04.11.2026**

GRIEVANCE DISPOSAL FOR THE HALF YEAR ENDING SEPTEMBER 2026

Sl No.	Particulars	Opening Balance at the begining of the Financial Year	Additions during the Period (net of duplicate complaints)	Complaints Resolved/Settled during the Period			Complaints Pending at the end of the Half Year	Total complaints registered upto the Period during the Financial Year
				Fully Accepted	Partial Accepted	Rejected		
1	**Complaints made by the customers**							
a)	Death Claims	0	2212	1859	243	62	48	2212
b)	Policy Servicing	0	8679	7662	527	436	54	8679
c)	Proposal Processing	0	1717	1469	136	70	42	1717
d)	Survival Claims	0	8271	7324	528	369	50	8271
e)	ULIP Related	0	351	302	27	18	4	351
f)	Unfair Business Practices	0	8	0	0	8	0	8
g)	Others	0	9637	8490	549	548	50	9637
	Total Number of Complaints	**0**	**30875**	**27106**	**2010**	**1511**	**248**	**30875**

(Total Number of Grievances inclusive of ICMS, CPGRAMS and NCH Portal)

2	Total no. of Policies upto corresponding period of previous year	72,67,549
3	Total no. of Claims upto corresponding period of previous year	2,67,87,260
4	Total no. of Policies during current year	71,06,292
5	Total no. of Claims during current year	2,48,61,495
6	Total no. of Policy Complaints (current year) per 10000 policies (current year)	28.70
7	Total no. of Claim Complaints (current year) per 10000 claims registered (current year)	4.18

8	**Duration wise Pending Status**	**Complaints made by customers**		**Intermediaries**		**Total**	
		Number	**Percentage to Pending complaints**	**Number**	**Percentage to Pending complaints**	**Number**	**Percentage to Pending complaints**
a)	Upto 14 days	230	92.74%	0	NA	230	92.74%
b)	15-30 days	14	5.65%	0	NA	14	5.65%
c)	30-90 days	4	1.61%	0	NA	4	1.61%
d)	90 days and Beyond	0	0.00%	0	NA	0	0.00%
	Total Number of Complaints	**248**		**0**	**0**	**248**	