

**PERIODIC DISCLOSURES**

**FORM NL-41 : GREIVANCE DISPOSAL**



Name of the Insurer: BHARTI AXA General Insurance Company Limited  
Registration No: 139 and Date of Registration with the IRDA : 27th June 2008

Date: As on 30th September 2013

**GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 30TH SEPTEMBER DURING THE FINANCIAL YEAR 2013-14**

| Sl No.   | Particulars                         | Opening Balance *<br>As on being 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 the Financial year (1st April'13-30th Sept'13) |
|----------|-------------------------------------|---|------------------------------|--|------------------|-----------|--|--|
|          |                                     |   |                              | Fully Accepted                                 | Partial Accepted | Rejected  |  |  |
| <b>1</b> | <b>Complaints made by customers</b> |   |                              |  |                  |           |  |  |
| a)       | Proposal Related                    | 0   | 4                            | 3  | 0                | 1         | 0  | 38   |
| b)       | Claim                               | 31  | 557                          | 429  | 102              | 26        | 31   | 1113   |
| c)       | Policy Related                      | 18  | 593                          | 549  | 17               | 8         | 37   | 1041   |
| d)       | Premium                             | 0   | 20                           | 18   | 0                | 1         | 1  | 20   |
| e)       | Refund                              | 1   | 26                           | 25   | 0                | 0         | 2  | 57   |
| f)       | Coverage                            | 2   | 6                            | 7  | 1                | 0         | 0  | 48   |
| g)       | Cover Note Related                  | 4   | 47                           | 45   | 2                | 1         | 3  | 117  |
| h)       | Product                             | 0   | 7                            | 6  | 0                | 1         | 0  | 7  |
| i)       | others                              | 10  | 77                           | 80   | 1                | 2         | 4  | 399  |
|          | <b>Total Number of Complaints</b>   | <b>66</b>                                       | <b>1337</b>                  | <b>1162</b>                                    | <b>123</b>       | <b>40</b> | <b>78</b>                                    | <b>2840</b>  |

|   |  |         |
|---|--|---------|
| 2 | Total No. of policies during previous year:  | 1122496 |
| 3 | Total No. of Claims during previous year:  | 183466  |
| 4 | Total No. of policies during current year:   | 812164  |
| 5 | Total No. of Claims during current year:   | 118320  |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year) :         | 13      |
| 7 | Total No. of Claim Complaints ( current year) per 10,000claims registered (current year) : | 61      |

| 8  | Duration wise Pending Status      | Complaints made by customers | Complaints made by intermediaries | Total     |
|----|-----------------------------------|------------------------------|-----------------------------------|-----------|
| a) | Upto 7 Days                       | 67                           | 0                                 | 67        |
| b) | 7 to 15 Days                      | 11                           | 0                                 | 11        |
| c) | 15 to 30 Days                     | 0                            | 0                                 | 0         |
| d) | 30 to 90 Days                     | 0                            | 0                                 | 0         |
| e) | 90 Days and beyond                | 0                            | 0                                 | 0         |
|    | <b>Total Number of Complaints</b> | <b>78</b>                    | <b>0</b>                          | <b>78</b> |

\* Opening balance should tally with the closing balance of the previous financial year.

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