

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 31st December 2013

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31ST DECEMBER DURING THE FINANCIAL YEAR 2013-14

| Sl No. | Particulars | Opening Balance * 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- 31st December'13) |
|----------|-------------------------------------|--|---------------------------------|---|---------------------|-----------|---|--|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Proposal Related | 0 | 7 | 7 | 0 | 0 | 0 | 45 |
| b) | Claim | 31 | 627 | 311 | 299 | 35 | 13 | 1740 |
| c) | Policy Related | 37 | 753 | 734 | 7 | 2 | 47 | 1794 |
| d) | Premium | 1 | 72 | 71 | 0 | 0 | 2 | 92 |
| e) | Refund | 2 | 28 | 29 | 1 | 0 | 0 | 85 |
| f) | Coverage | 0 | 3 | 2 | 0 | 0 | 1 | 51 |
| g) | Cover Note Related | 3 | 28 | 28 | 2 | 0 | 1 | 145 |
| h) | Product | 0 | 0 | 0 | 0 | 0 | 0 | 7 |
| i) | others | 4 | 36 | 34 | 4 | 1 | 1 | 435 |
| | Total Number of Complaints | 78 | 1554 | 1216 | 313 | 38 | 65 | 4394 |

| | | |
|----------|---|---------|
| 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: | 1272247 |
| 5 | Total No. of Claims during current year: | 179570 |
| 6 | Total No. of Policy Complaints (current year) per 10,000 policies (current year) : | 14 |
| 7 | Total No. of Claim Complaints (current year) per 10,000claims registered (current year) : | 97 |

| | | | | |
|----------|-------------------------------------|---|--|--------------|
| 8 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total |
| a) | Upto 7 Days | 58 | 0 | 58 |
| b) | 7 to 15 Days | 7 | 0 | 7 |
| c) | 15 to 30 Days | 0 | 0 | 0 |
| d) | 30 to 90 Days | 0 | 0 | 0 |
| e) | 90 Days and beyond | 0 | 0 | 0 |
| | Total Number of Complaints | 65 | 0 | 65 |

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

Signature_____