

FORM L-41**GRIEVANCE DISPOSAL**Insurer: **LIFE INSURANCE CORPORATION OF INDIA**Date: **13.11.2025****GRIEVANCE DISPOSAL FOR THE QUARTER ENDING September, 2025**

Sl No.	Particulars	Opening Balance at the beginning of the Quarter	Additions during the Quarter (net of duplicate complaints)	Complaints Resolved/Settled during the Quarter			Complaints Pending at the end of the Quarter	Total complaints registered upto the Quarter during the F. Y
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by the customers (ICMS)							
a)	Death Claims	35	893	736	122	38	32	1838
b)	Policy Servicing	43	3885	3364	250	253	61	7334
c)	Proposal Processing	28	1033	869	109	54	29	1973
d)	Survival Claims	104	4363	3821	310	235	101	8815
e)	ULIP Related	3	103	85	8	11	2	200
f)	Unfair Business Practices	23	586	479	63	48	19	1257
g)	Others	68	4109	3552	302	248	75	7816
	Total Number of Complaints	304	14972	12906	1164	887	319	29233

2	Total no. of Policies upto corresponding period of previous year	91,87,321
3	Total no. of Claims upto corresponding period of previous year	2,87,18,046
4	Total no. of Policies during current year	72,67,549
5	Total no. of Claims during current year	2,67,87,260
6	Total no. of Policy Complaints (current year) per 10000 policies (current year)	25.57
7	Total no. of Claim Complaints (current year) per 10000 claims registered (current year)	3.98

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 14 days	279	87.46%	0	NA	279	87.46%
b)	15-30 days	23	7.21%	0	NA	23	7.21%
c)	30-90 days	16	5.02%	0	NA	16	5.02%
d)	90 days and Beyond	1	0.31%	0	NA	1	0.31%
	Total Number of Complaints	319		0	0	319	