

FORM L-41

GRIEVANCE DISPOSAL

Insurer: LIFE INSURANCE CORPORATION OF INDIA

Date: 04.02.2026

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING December, 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	Not in favour		
1	Complaints made by the customers (ICMS)							
a)	Death Claims	32	983	836	121	36	22	2821
b)	Policy Servicing	61	3763	3358	265	193	8	11097
c)	Proposal Processing	29	904	793	78	34	28	2877
d)	Survival Claims	101	4590	4009	363	251	68	13405
e)	ULIP Related	2	194	157	22	10	7	394
f)	Unfair Business Practices	19	664	551	64	40	28	1921
g)	Others	75	3932	3346	345	244	72	11748
	Total Number of Complaints	319	15030	13050	1258	808	233	44263

2	Total no. of Policies upto corresponding period of previous year	1,17,35,012
3	Total no. of Claims upto corresponding period of previous year	4,11,52,921
4	Total no. of Policies during current year	1,16,76,017
5	Total no. of Claims during current year	4,07,49,921
6	Total no. of Policy Complaints (current year) per 10000 policies (current year)	24.01
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 15 days	210	90.13%	0	0	210	90.13%
b)	15-30 days	14	6.01%	0	0	14	6.01%
c)	30-90 days	8	3.43%	0	0	8	3.43%
d)	90 days and Beyond	1	0.43%	0	0	1	0.43%
	Total Number of Complaints	233		0	0	233	