

Board Approved Service Parameters and Turn Around Time (TAT)

Policy Issuance Related	
Processing of proposal form and communication of decisions including requirements/ issue of policy/ cancellation	15 days from the date of receipt of proposal form or any requirements called for by the Company
Providing copy of the proposal form	30 days of acceptance of proposal
Refund of proposal deposit/ refund of outstanding proposal deposit	15 days from date of underwriting decision

Policy Servicing Related	
Processing of free look cancellation	15 days of receipt of request
Surrender/ Withdrawal	15 days of receipt of request or last necessary document
Other Servicing request (assignment, change in nomination, policy loan, address change etc.)	10 days of receipt of request or last necessary document

Claims/ Benefits Related	
Maturity claim/ Annuities	On the due date or date of receipt of last necessary document
Survival benefit	On the due date
Death Claim (other than health claims) (Settlement/ Rejection/ Repudiation) – Non investigation cases	30 days from date of receipt of all relevant papers
Death Claim (other than health claims) (Settlement/ Rejection/ Repudiation) – Investigation cases	Completion of investigation 90 days from date of receipt of claim intimation and settlement within 30 days thereafter.
Health claims – Non- investigation cases	30 days from the date of receipt of last necessary document
Health claims – Investigation cases	45 days from the date of receipt of last necessary document

Grievances - Complaints Related	
Acknowledging a Grievance	3 working days
Resolving a Grievance	15 days

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