

Policy Related service requests	Turnaround Time
Processing of New Business Proposal & Communication of decision including requirements / issue of policy / Cancellations	15 Days
Sharing copy of the Proposal documents	30 Days
Refund of Proposal deposit, if applicable, from date of underwriting decision	15 Days
Post Policy Issuance requests regarding endorsements, Reinstatements, Proposal Stage or Free look cancellations & any other request for premium receipt, policy statement	15 Days
Surrender Value / Partial Withdrawal	15 Days
Maturity , Annuity & Survival benefit Payouts	
A) Customer sends Documents prior to Due Date	A- Settlement on or Before Due Date
B) Customer sends Documents after Due Date	B- Settlement on Date of Receipt of Requirements
Raising all claim requirements after lodging a claim	15 days
Individual Death claim settlement without investigation requirement	30 Days
Individual Death Claim Settlement/Repudiation with Investigation requirement	90 Days for investigation and 30 days for claim settlement
Health claim settlement without investigation requirement	30 Days
Health Death Claim Settlement / Repudiation with Investigation requirement	30 Days for investigation and 45 days from the date of receipt of last necessary document
Grievances/Complaints	
Acknowledge a Grievance	3 days
Resolve a Grievance	15 days