

**PERIODIC DISCLOSURES**

Form L41 GRIEVANCE DISPOSAL

Insurer: ICICI Prudential Life Insurance Company Limited

GRIEVANCE DISPOSAL FOR THE YEAR ENDING: September 2017

| Sr. No   | Particulars                         | Opening balance as on beginning of the year | Additions YTD September 2017* | Complaints resolved / settled upto the quarter during the financial year |                    |              | Complaints pending at the end of September 2017 | Total complaints registered upto the quarter during the financial year |
|----------|-------------------------------------|---------------------------------------------|-------------------------------|--------------------------------------------------------------------------|--------------------|--------------|-------------------------------------------------|------------------------------------------------------------------------|
|          |                                     |                                             |                               | Fully Accepted                                                           | Partially Accepted | Rejected     |                                                 |                                                                        |
| <b>1</b> | <b>Complaints made by customers</b> |                                             |                               |                                                                          |                    |              |                                                 |                                                                        |
| <b>a</b> | Death Claims                        | -                                           | 49                            | 2                                                                        | 11                 | 36           | -                                               | 49                                                                     |
| <b>b</b> | Policy Servicing                    | -                                           | 83                            | 46                                                                       | 10                 | 27           | -                                               | 83                                                                     |
| <b>c</b> | Proposal Processing                 | -                                           | 117                           | 80                                                                       | 25                 | 11           | 1                                               | 117                                                                    |
| <b>d</b> | Survival claims                     | -                                           | 142                           | 86                                                                       | 12                 | 44           | -                                               | 142                                                                    |
| <b>e</b> | ULIP Related                        | 1                                           | 121                           | 34                                                                       | 18                 | 70           | -                                               | 121                                                                    |
| <b>f</b> | Unfair Business Practices           | 13                                          | 2,788                         | 706                                                                      | 258                | 1827         | 10                                              | 2,788                                                                  |
| <b>g</b> | Others                              | -                                           | 222                           | 70                                                                       | 19                 | 133          | -                                               | 222                                                                    |
|          | <b>Total Complaints</b>             | <b>14</b>                                   | <b>3,522</b>                  | <b>1,024</b>                                                             | <b>353</b>         | <b>2,148</b> | <b>11</b>                                       | <b>3,522</b>                                                           |

|          |                                                                                          |                |
|----------|------------------------------------------------------------------------------------------|----------------|
| <b>2</b> | Total No. of policies during previous year                                               | <b>702,734</b> |
| <b>3</b> | Total No. of claims during previous year                                                 | <b>182,346</b> |
| <b>4</b> | Total No. of policies during current year                                                | <b>385641</b>  |
| <b>5</b> | Total No. of claims during current year                                                  | <b>87,843</b>  |
| <b>6</b> | Total No. of policy complaints (Current year) per 10,000 policies (current year)         | <b>86</b>      |
| <b>7</b> | Total No. of claim complaints (Current year) per 10,000 claims registered (current year) | <b>23</b>      |

| 8        | Duration wise pending status   | Complaints made by Customers | Complaints made by Intermediaries | Total     |
|----------|--------------------------------|------------------------------|-----------------------------------|-----------|
| <b>a</b> | Upto 7 days                    | 10                           | 0                                 | 10        |
| <b>b</b> | 7-15 days                      | 1                            | 0                                 | 1         |
| <b>c</b> | 15-30 days                     | 0                            | 0                                 | 0         |
| <b>d</b> | 30-90 days                     | 0                            | 0                                 | 0         |
| <b>e</b> | 90 days and beyond             | 0                            | 0                                 | 0         |
|          | <b>Total No. of Complaints</b> | <b>11</b>                    | <b>0</b>                          | <b>11</b> |

Grievance calls tagged as 'Duplicate' have been excluded

**PERIODIC DISCLOSURES**

Form L41 GRIEVANCE DISPOSAL

Insurer: ICICI Prudential Life Insurance Company Limited

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING: September 2017

| Sr. No   | Particulars                         | Opening balance as on beginning 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 |
|----------|-------------------------------------|------------------------------------------------|-------------------------------|--------------------------------------------------|--------------------|--------------|----------------------------------------------|------------------------------------------------------------------------|
|          |                                     |                                                |                               | Fully Accepted                                   | Partially Accepted | Rejected     |                                              |                                                                        |
| <b>1</b> | <b>Complaints made by customers</b> |                                                |                               |                                                  |                    |              |                                              |                                                                        |
| a        | Death Claims                        | -                                              | 24                            | 2                                                | 7                  | 15           | -                                            | 49                                                                     |
| b        | Policy Servicing                    | 1                                              | 33                            | 18                                               | 4                  | 12           | -                                            | 83                                                                     |
| c        | Proposal Processing                 | 1                                              | 68                            | 50                                               | 15                 | 3            | 1                                            | 117                                                                    |
| d        | Survival claims                     | -                                              | 66                            | 41                                               | 3                  | 22           | -                                            | 142                                                                    |
| e        | ULIP Related                        | -                                              | 73                            | 20                                               | 13                 | 40           | -                                            | 121                                                                    |
| f        | Unfair Business Practices           | 11                                             | 1481                          | 414                                              | 148                | 920          | 10                                           | 2,788                                                                  |
| g        | Others                              | 1                                              | 108                           | 39                                               | 3                  | 67           | -                                            | 222                                                                    |
|          | <b>Total Complaints</b>             | <b>14</b>                                      | <b>1,853</b>                  | <b>584</b>                                       | <b>193</b>         | <b>1,079</b> | <b>11</b>                                    | <b>3,522</b>                                                           |

|          |                                                                                                 |                |
|----------|-------------------------------------------------------------------------------------------------|----------------|
| <b>2</b> | <b>Total No. of policies during previous year</b>                                               | <b>702,734</b> |
| <b>3</b> | <b>Total No. of claims during previous year</b>                                                 | <b>182,346</b> |
| <b>4</b> | <b>Total No. of policies during current year</b>                                                | <b>385,641</b> |
| <b>5</b> | <b>Total No. of claims during current year</b>                                                  | <b>87,843</b>  |
| <b>6</b> | <b>Total No. of policy complaints (Current year) per 10,000 policies (current year)</b>         | <b>86</b>      |
| <b>7</b> | <b>Total No. of claim complaints (Current year) per 10,000 claims registered (current year)</b> | <b>23</b>      |

| 8 | Duration wise pending status   | Complaints made by Customers | Complaints made by Intermediaries | Total     |
|---|--------------------------------|------------------------------|-----------------------------------|-----------|
| a | Upto 7 days                    | 10                           | 0                                 | 10        |
| b | 7-15 days                      | 1                            | 0                                 | 1         |
| c | 15-30 days                     | 0                            | 0                                 | 0         |
| d | 30-90 days                     | 0                            | 0                                 | 0         |
| e | 90 days and beyond             | 0                            | 0                                 | 0         |
|   | <b>Total No. of Complaints</b> | <b>11</b>                    | <b>0</b>                          | <b>11</b> |

Grievance calls tagged as 'Duplicate' have been excluded