PERIODIC DISCLOSURES

Form L41 GRIEVANCE DISPOSAL

Insurer: ICICI Prudential Life Insurance Company Limited

GRIEVANCE DISPOSAL FOR THE YEAR ENDING: September 2015

| Sr. No | Particulars | Opening balance as on beginning of the year | Additions YTD September | Complaints resolved / settled during the quarter | | Complaints pending at the end of September 2015 | Total complaints registered upto the quarter during the financial year | |
|-----------|------------------------------|---|----------------------------|---|-----------------------|--|---|-------|
| | | | | Fully Accepted | Partially Accepted | Rejected | | |
| 1 | Complaints made by customers | | | Accepted | Accepted | | | |
| а | Death Claims | 4 | 74 | 4 | 6 | 67 | 1 | 74 |
| b | Policy Servicing | - | 58 | 17 | 16 | 25 | - | 58 |
| С | Proposal Processing | 1 | 42 | 23 | 10 | 10 | - | 42 |
| d | Survival claims | - | 156 | 63 | 23 | 70 | - | 156 |
| е | ULIP Related | 2 | 160 | 32 | 11 | 117 | 2 | 160 |
| f | Unfair Business Practices | 29 | 3820 | 1341 | 288 | 2178 | 42 | 3,820 |
| g | Others | - | 190 | 60 | 37 | 93 | - | 190 |
| | Total Complaints | 36 | 4,500 | 1,540 | 391 | 2,560 | 45 | 4,500 |

| 2 | Total No. of policies during previous year | 639,137 |
|---|---|---------|
| 3 | Total No. of claims during previous year | 87,964 |
| 4 | Total No. of policies during current year | 232,549 |
| | Total No. of claims during current year | 44,621 |
| | Total No. of policy complaints (Current year) per | |
| 6 | 10,000 policies (current year) | 182 |
| | Total No. of claim complaints (Current year) per | |
| 7 | 10,000 claims registered (current year) | 60 |

| 8 | | Complaints made | Complaints made by Intermediaries | Total |
|---|-------------------------|-----------------|---|-------|
| а | Upto 7 days | 39 | 0 | 39 |
| b | 7-15 days | 4 | 0 | 4 |
| с | 15-30 days | 2 | 0 | 2 |
| d | 30-90 days | 0 | 0 | 0 |
| е | 90 days and beyond | 0 | 0 | 0 |
| | Total No. of Complaints | 45 | 0 | 45 |

PERIODIC DISCLOSURES

Form L41 GRIEVANCE DISPOSAL

Insurer: ICICI Prudential Life Insurance Company Limited

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING: September 2015

| Sr. No | | Opening balance as on beginning of the quarter | Additions during the quarter | Complaints resolved / settled during the quarter | | end of the | Total complaints registered upto the quarter during the financial year | |
|-----------|------------------------------|--|------------------------------|---|-----------|------------|---|-------|
| | | | | Fully | Partially | Rejected | | |
| 1 | Complaints made by customers | | | Accepted | Accepted | - | | |
| а | Death Claims | 4 | 31 | 4 | 2 | 28 | 1 | 74 |
| b | Policy Servicing | - | 32 | 9 | 7 | 16 | - | 58 |
| С | Proposal Processing | - | 23 | 8 | 7 | 8 | | 42 |
| d | Survival claims | - | 96 | 35 | 13 | 48 | | 156 |
| е | ULIP Related | 3 | 72 | 18 | 5 | 50 | 2 | 160 |
| f | Unfair Business Practices | 36 | 1946 | 711 | 148 | 1081 | 42 | 3,820 |
| g | Others | - | 117 | 36 | 27 | 54 | - | 190 |
| | Total Complaints | 43 | 2,317 | 821 | 209 | 1,285 | 45 | 4,500 |

| 2 | Total No. of policies during previous year | 639,137 |
|---|---|---------|
| 3 | Total No. of claims during previous year | 87,964 |
| 4 | Total No. of policies during current year | 232,549 |
| 5 | Total No. of claims during current year | 44,621 |
| | Total No. of policy complaints (Current year) per | |
| 6 | 10,000 policies (current year) | 182 |
| | Total No. of claim complaints (Current year) per | |
| 7 | 10,000 claims registered (current year) | 60 |

| 8 | | Complaints made | Complaints made by Intermediaries | Total |
|---|-------------------------|-----------------|---|-------|
| а | Upto 7 days | 39 | 0 | 39 |
| b | 7-15 days | 4 | 0 | 4 |
| С | 15-30 days | 2 | 0 | 2 |
| d | 30-90 days | 0 | 0 | 0 |
| е | 90 days and beyond | 0 | 0 | 0 |
| | Total No. of Complaints | 45 | 0 | 45 |