

Insurer: SHRIRAM LIFE INSURANCE CO. LTD. Date: 30.09.2015

GRIEVANCE DISPOSAL

| Sl No. | Particulars | Opening Balance * As on begging 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 | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| a) | Death Claims | 2 | 8 | 4 | 0 | 4 | 0 | 8 |
| b) | Policy Servicing | 0 | 5 | 3 | 0 | 2 | 0 | 5 |
| c) | Proposal Processing | 2 | 1 | 0 | 0 | 1 | 0 | 1 |
| d) | Survival claims | 2 | 6 | 1 | 0 | 5 | 0 | 6 |
| e) | ULIP Related | 0 | 1 | 0 | 0 | 1 | 0 | 1 |
| f) | Unfair Business Practices | 25 | 45 | 11 | 0 | 33 | 1 | 45 |
| g) | Others | 2 | 7 | 1 | 0 | 6 | 0 | 7 |
| | Total Number of complaints | 33 | 73 | 20 | 0 | 52 | 0 | 106 |

| | | |
|---|--|--------|
| 2 | Total No. of policies during previous year | 191008 |
| 3 | Total No. of claims during previous year | 8123 |
| 4 | Total No. of policies during current year | 118911 |
| 5 | Total No. of claims during current year | 6851 |
| 6 | Total No. of policy complaints (Current Year) per 10,000 policies (Current year) | 7.15 |
| 7 | Total No. of claim complaints(current year) per 10,000 claims registered (current year) | 1.46 |

| | | Complaints made by customers | Complaints made by interme-diaries | Total |
|----|-------------------------------------|---------------------------------|---------------------------------------|----------|
| 8 | Duration wise Pending Status | | | |
| a) | Upto 7 days | 0 | 0 | 0 |
| b) | 7 - 15 days | 0 | 0 | 0 |
| c) | 15 - 30 days | 0 | 0 | 0 |
| d) | 30 - 90 days | 0 | 0 | 0 |
| e) | 90 days & benond | 0 | 0 | 0 |
| | Total Number | 0 | 0 | 0 |

* Opening balance should tally with the closing balance of the previous financial year.

CASSIE KROMHOUT
CHIEF OPERATING OFFICER