

**INFORMATION RELATING TO GRIEVANCE REDRESSAL MECHANISM  
OF LIFE INSURANCE CORPORATION OF INDIA**

1.	Name and designation of the Grievance Redressal Officer (GRO)	Shri K Ganesh Executive Director (CRM)
2.	Contact Details (If GRO is different from Head-Customer Service, please mention details of Head, Customer Service also)	
	Contact Details of the GRO Full address Telephones Fax E-mail Id	CRM Department, LIC of India Central Office 5th Floor (Link), Yogakshema Jeevan Bima Marg Mumbai 400021 022 22028227 022 22825829 <a href="mailto:co_crm@licindia.com">co_crm@licindia.com</a>
	Non-personal email ID for IRDA escalation	<a href="mailto:co_crm@licindia.com">co_crm@licindia.com</a>
	Call center details Toll free number: Email ID:	We do not have a dedicated Call Centre for Grievances. Contact details of our Grievance Redressal Officers at Divisional Office level are given on website <a href="http://www.licindia.in">www.licindia.in</a>
3.	Whether the Grievance Redressal Policy of your Company has been approved by the Board?	Yes
4.	The maximum TAT prescribed for resolution of grievances internally by your Company.	2 Weeks
5.	Other features of your redressal mechanism that need to be disclosed to the policyholder	Grievance Redressal Officers are appointed at all levels, details of which are given below:  Branch Office: Branch In-charge Divisional Office: Manager (CRM) Zonal Office: Regional Manager (CRM)  The names of the Grievance Redressal Officers are prominently displayed in all our respective offices.  Regional Manager (P&GS) is designated as Grievance Redressal Officer in respect of Group policies for respective zones.
6.	Whether the Company has constituted the Board Sub-Committee for Protection of Policyholders? (Gist of the functions of this Sub-Committee to be provided).	Yes. Functions include: a.) helping Board in formulating policies/strategies in the area of customer service, setting best benchmarks for the service functions, setting up and monitoring appropriate customer interface. b.) Review of functioning of grievance redressal mechanism, complaints remaining unresolved, complaints of sensitive nature and periodical statements relating to complaints/ claims sent to the Authority in prescribed formats.

7.	Whether root cause analysis for market conduct concern areas is done every quarter and corrective action initiated including at policy level	We have made a provision in our policy to carry out structured review and root cause analysis to ascertain factors leading to grievances and to consider rationalization of processes, if required, so as to reduce the instances leading to grievances.
8.	Whether your Organisation has Market Conduct Cell/Department to take appropriate action on the erring stakeholders	There is no separate cell. However, we have well laid out Staff Rules and Agents Regulations which provide for disciplinary actions, wherever required.
9.	Whether you have an automated grievance redressal system (including business rules for allocation to related work group and work flows for auto-escalation in case of non-resolution) in place	We have a well established system of receiving, registering and disposing of grievances in each of our offices through Integrated Complaint Management System (ICMS). The system has been integrated with the system of IRDA (IGMS).
10.	If policyholder can register his grievances online, please mention the details thereof. If not, the approximate date of its commencement.	Policyholder after registering on our portal <a href="http://www.licindia.in">www.licindia.in</a> can log-in his grievance/complaint online and can track its movement on Integrated Complaint Management System (ICMS)
11.	What are the three best practices you follow in the area of grievance redressal in your company?	<ol style="list-style-type: none"> <li>1. Claims Dispute Redressal Committees are set up at Zonal Office and Central Office level. The committee consists of two or more senior officers of LIC and an Honorable Retired Judge of District Court/High Court. Claimants can appeal to these committees to reconsider repudiated death claim.</li> <li>2. Grievance Redressal Officers at various levels are available for personal meeting on designated days.</li> <li>3. Dispute Redressal Committees are also formed at Divisional, Zonal and Central Office levels to which grievances can be referred by Grievance Redressal Officers to deal with the issues related to customer service, which can not be decided at the respective servicing departments on account of procedural constraints.</li> </ol>