

**ADITYA BIRLA SUN LIFE INSURANCE COMPANY LIMITED**

POLICY TITLE	<i>Grievance Redressal Policy</i>
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**POLICY DETAILS**

Policy Owner	<i>Customer Experience and Advocacy</i>
Policy Author	<i>Head - Customer Experience and Advocacy</i>
Approved by	<i>Policyholders' Protection Grievance Redressal and claims monitoring Committee (PPGR&amp; CM Committee) &amp; ABSLI Board</i>
Approved date	<i>April 22, 2026</i>
Version Number	<i>4.0</i>
Reason for Last change	<i>Annual review of Grievance Redressal policy</i>

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Document Title:		Grievance Redressal Policy		

**Correspondence & Registered Office:**

**Aditya Birla Sun Life Insurance Company Limited**

One World Centre, Tower 1, 16<sup>th</sup> Floor,  
Jupiter Mill Compound, 841, Senapati Bapat Marg,  
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Tel: +91 22 6723 9203 / 04 | [care.lifeinsurance@adityabirlacapital.com](mailto:care.lifeinsurance@adityabirlacapital.com)

<https://lifeinsurance.adityabirlacapital.com>

CIN : U99999MH2000PLC128110

**Objective:**

To establish a structured, transparent, and effective grievance redressal mechanism in line with IRDAI PPGR & CM Regulations and Guidelines, ensuring timely, fair, and consistent resolution of policyholder grievances, safeguarding customer interests, and continuously enhancing customer service standards through periodic review and regulatory compliance.

**Complaint Management Philosophy:**

Any written or verbal expression of dissatisfaction from a customer or their authorized representative, received through regulated or management escalated forums, where the grievance relates to sale, servicing, or conduct. Requests for service, information or product clarification do not constitute a complaint, unless accompanied by dissatisfaction and an adverse finding against the insurer.

This includes the following categories (and not limited to):

Complaints received through IRDAI platform/ PMO/ DFS and any other regulatory body:

- IGMS / BIMA Bharosa
- National Consumer Helpline (NCH)
- DFS, PMO Portal
- Proven mis-selling cases
- Repeat complaints escalated to the CEO / CEO Office where complaint has been accepted
- Any other complaint as decided by Complaints handling team/ GRO/ CGRO

Exclusions: Queries, service requests, or transactions resolved as per policy terms without any adverse finding; Routine Service Requests and Critical Requests where no dissatisfaction or grievance is established

*The above definition is inclusive and not exhaustive and subject to any future guidance and change suggested from IRDAI*

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The Grievance Redressal mechanism at ABSLI is based on the following basic philosophies

ABSLI has continued to focus on building and driving a customer centric culture. Our endeavour is to provide Customers with a superior Customer experience, which is achieved by being:

- a. Grievance redressal will always be a focus area of senior management.
- b. All the grievances shall be treated fairly, objectively and transparently.
- c. Grievances raised shall be handled and resolved swiftly within a reasonable time and in accordance with the applicable regulations.
- d. All the aspects related to the grievance shall be taken into consideration before providing a comprehensive solution.
- e. The complainant shall be provided information about the escalation mechanism and other avenues available for him to seek a redressal in case he is not satisfied with the resolution provided.
- f. The complainant is also informed of the option to take up the matter before insurance ombudsman at every tier. The details of the name and address of the Ombudsman of competent jurisdiction is made available on ABSLI website.

**Multi-Channel Service Architecture:**

In line with our philosophy, customers have several options to interact with the Company and register a grievance. It is our endeavour to be easily accessible, and Customers may opt for any channel based on customer convenience such as Contact centre, E-mail, Company website, Branch office/Other Service Partner office, Letter, social media. There is also an option for the policy holder to login their grievance with the Bima Bharosa portal <https://irdai.gov.in> . Centralized Public Grievances Redress and Monitoring System (CPGRAMS) portal is an online platform available to the citizens to lodge their grievances through <https://pgportal.gov.in> to the public authorities on any subject related to service delivery.

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### **Organizational Structure for Grievance Redressal Mechanism**

- a) The Company shall have a designated Grievance Redressal Officer (GRO) of a senior level at the corporate office. The GRO at the corporate office will be the contact person for IRDAI.
- b) The GRO shall also act as the GRO under Consumer Protection(E-Commerce) Rules, 2020.
- c) Every other office of the Company shall also have a designated Grievance Officer who shall be senior person from that office.

### **Process for Registration of Grievances**

The grievance of the customer shall be registered in our Customer Relationship Management (Sales Force) module, and a unique reference number shall be allotted to the grievance.

As per the regulatory guidelines, CRM-Sales force module is fully integrated with Bima Bharosa Portal of IRDAI and all grievances logged in CRM are mirrored in Bima Bharosa Portal and IRDAI Token Number is generated in real time.

Similarly, grievances logged at Bima Bharosa Portal are mirrored in CRM-Sales Force for registration of these grievances.

### **Process for Resolution of Grievances**

Once the grievance is logged in CRM Sales force with unique Number, the grievance is looked into in detail and resolution provided according to the nature of the grievance.

- A written acknowledgement shall be sent to the complainant immediately on receipt of grievance.
- Company shall seek and obtain further details, from Complainant, if any, within one week from the date of receipt of complaint.

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**TAT of resolution:**

After resolving the complaint, Complaints Management Team communicates the response with acceptance/ rejection/additional requirements will be tagged in system in disposition as – In favour/Rejected/Partially In favour as disposition type (i.e. acceptance/ rejection) to the complainant as early as possible and within 14 days from the date of the receipt of the complaint.

The complainant will also be advised that if no reply is received from the complainant within 8 weeks from the date of receipt of response, the grievance will be treated as closed.

The complaints which are getting logged in NCH/CPGRAMS portal are being viewed by Aditya Birla Sunlife Insurance Co. Ltd. using their portal. These complaints are registered in CRM sales force and are analysed, investigated and necessary action are being taken to resolve these grievances. The resolution is being informed to the complainant through email/letter and the same is also updated on the NCH/ CPGRAMS portal.

Once the grievance is closed, the gist of resolution shall be recorded in CRM sales force application to help track all the grievances logged along with the resolution comments.

**Categorization of Grievance**

- Grievances will be categorized as prescribed by IRDAI from time to time.
- Suitable processes for handling different categories of grievances would be taken up with approvals from Chief of Customer Service & Experience.
- Legal Grievances received through consumer commissions, lok adalat courts, ombudsman's office and legal notice shall be separately handled by our legal cell.

Critical Request: Any customer concern, apart from the definitions mentioned above under complaints and other than a query or request, shall be tagged as a Critical Request (CR).

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- Category Critical Requests are operationally tracked and monitored with heightened sensitivity; however, they are classified as Complaints only when they meet the above definition and result in an accepted grievance.

### **Process of Escalation**

The complainant is advised on how to pursue a grievance further if the resolution provided is not acceptable to him or her. The escalation matrix for resolution of grievance is as under:

#### **1. Basic Redressal:**

First time complaints are received at the Basic Redressal level, which is the 1<sup>st</sup> tier of the Grievance Redressal mechanism.

#### **2. Grievance Redressal Officer:**

Policy holders can pursue the complaint with the Grievance Redressal Officer, which is the 2<sup>nd</sup> tier of the Grievance Redressal mechanism. All offices of Aditya Birla Sun Life Insurance Company Limited have a designated Grievance Redressal Officer appointed.

The details of the GRO/designated Grievance Officer along with the contact details in full shall be published on the website of the insurer and the name and contact details of designated Grievance Officer of respective office and the other Grievance Officers in hierarchy up to GRO at corporate office shall also be displayed in the notice board of respective offices.

#### **3. Chief Grievance Redressal Officer:**

Policy holders can pursue the complaint with the Chief Grievance Redressal Officer, which is the 3<sup>rd</sup> tier of the Grievance Redressal mechanism. The CGRO is the Chief Risk and Compliance Officer of the Company

#### **4. Grievance Redressal Committee (GRC):**

Policy holders can pursue the complaint with the Grievance Redressal Committee, which is the 4<sup>th</sup> tier and final level of the Grievance Redressal mechanism in the

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Company. Claimants can also submit any claims representations/claim repudiation representations before the Grievance Redressal Committee.

**Review Mechanism:**

**Root Cause Analysis (RCA):**

Grievances provide the Company with an opportunity to review processes for identifying gaps and initiating corrective action. Accordingly, Root Cause Analysis (RCA) for all complaints received is done where gaps are identified and highlighted to the respective stakeholders for initiating corrective action.

**Quality Evaluation:**

There is a complaint evaluation process where complaints resolved by all the Service Assurance team members are evaluated on sample basis. The evaluation is done by neutral team based on various parameters impacting accuracy and quality of resolution provided.

**Review of Grievances (PRAGATI Report)**

20 sample grievances wherein the GRO decision is not in favour of the customer shall be presented to the MD & CEO every week for review as per IRDAI guidelines on PRAGATI programme with a view to addressing the gaps, if any, in the underlying systems and processes so as to avoid recurrence of similar complaints.

**Reporting:**

The Grievance Redressal Mechanism is reviewed periodically across various forums as mentioned below:

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Forum	Members	Frequency
- Policyholders' Protection Grievance Redressal and claims monitoring Committee (PPGR& CM Committee)	- Elected members of the Board  - Expert Invitee  - Functional Invitees of the Company	Quarterly
- Grievance Redressal and Claims Committee	-Leadership Members which includes the following:  Chief Risk & Compliance Officer, Chief Operations Officer, Chief Distribution Officer, Chief Finance Officer, Chief Actuarial Officer  Along with Head Legal Head Market Conduct	Need based

The Company would amend its policy in case of any changes in guidelines and regulations promptly.

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