

**PERIODIC DISCLOSURES**  
**FORM NL-45-GREIVANCE DISPOSAL**

Insurer: ICICI Lombard General Insurance Co. Ltd.  
Registration No: 115 dated August 03, 2001  
CIN: L67200MH2000PLC129408

Statement as on December 31, 2025

**GRIEVANCE DISPOSAL**

Sl No.	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	<b>Complaints made by customers</b>							
a)	Proposal Related	0	0	0	0	0	0	0
b)	Claims Related	197	1731	434	436	909	149	4709
c)	Policy Related	20	287	213	64	24	6	961
d)	Premium Related	7	89	32	46	15	3	249
e)	Refund Related	1	82	42	27	12	2	191
f)	Coverage Related	34	335	175	107	75	12	910
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	0	0	0	0	0	0
i)	Others (to be specified)							
(i)	_____	16	213	120	58	41	10	766
(ii)	_____							
	<b>Total</b>	<b>275</b>	<b>2737</b>	<b>1016</b>	<b>738</b>	<b>1076</b>	<b>182</b>	<b>7786</b>
2	Total no. of policies during previous year: FY 2024-25	37,575,303						
3	Total no. of claims intimated during previous year: FY 2024-25	3,266,131						
4	Total no. of policies upto Q3 2025-26	28,712,370						
5	Total no. of claims intimated upto Q3 2025-26	2,659,399						
6	Total no. of policy complaints (upto Q3 2025-26) per 10,000 policies (upto Q3 2025-26)	1.07						
7	Total No . of Claim Complaints (upto Q3 2025-26) per 10,000 claims registered (upto Q3 2025-26)	17.71						
8	Duration wise Pending Status		Complaints made by customers		Complaints made by Intermediaries		Total	
			Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	182	2%	0	0	182	2%	
b)	15 - 30 days	0	0%	0	0	0	0%	
c)	30 - 90 days	0	0%	0	0	0	0%	
d)	90 days & Beyond	0	0%	0	0	0	0%	
	<b>Total Number of Complaints</b>	<b>182</b>	<b>2%</b>	<b>0</b>	<b>0</b>	<b>182</b>	<b>2%</b>	

- Note :- (a) Opening balance should tally with the closing balance of the previous quarter.  
 (b) Complaints reported should be net of duplicate complaints  
 (c) No. of policies should be new policies (both individual and group) net of cancellations  
 (d) Claims should be no. of claims reported during the period  
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.