



**FORM NL-45-GREIVANCE DISPOSAL**  
**UNITED INDIA INSURANCE COMPANY LIMITED**

Date of Upload: 11-09-2023

For the Quarter: Q1 2023-24

Version: 1

SI No.	Particulars	Opening Balance as on 01.04.2023	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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	0	5	3	0	1	1	5
b)	Claims Related	6	1920	1208	192	249	277	1920
c)	Policy Related	0	456	269	143	25	19	456
d)	Premium Related	0	47	23	11	6	7	47
e)	Refund Related	0	93	77	2	10	4	93
f)	Coverage Related	0	11	7	2	1	1	11
g)	Cover Note Related	0	8	5	2	0	1	8
h)	Product Related	0	11	7	2	1	1	11
i)	Others	2	257	162	60	21	16	257
	Others TPA Related	1	43	27	3	10	4	43
	<b>Total</b>	<b>9</b>	<b>2851</b>	<b>1788</b>	<b>417</b>	<b>324</b>	<b>331</b>	<b>2851</b>

2	Total No. of policies during previous year:	26,49,332
3	Total No. of claims during previous year:	16,04,363
4	Total No. of policies during current year:	33,19,148
5	Total No. of claims during current year:	11,60,399
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	35.65%
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	6.04%

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	71	21%	105	32%	176	53%
b)	15 - 30 days	29	9%	32	10%	61	18%
c)	30 - 90 days	61	18%	19	6%	80	24%
d)	90 days & Beyond	10	3%	4	1%	14	4%
	<b>Total Number of Complai</b>	<b>171</b>	<b>52%</b>	<b>160</b>	<b>48%</b>	<b>331</b>	<b>100%</b>

Note :-

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