

## FORM NL-45-GREIVANCE DISPOSAL

## UNITED INDIA INSURANCE COMPANY LIMITED

Date ofUpload: 13-12-2023	ofUpload: 13-12-2023								
Version_1		GRIEVANCE DISPOSAL							
SI No.		Onenius Balance * at	A diditions desires the	Complaints Resolved				Total Commissions resistant due to	
	Particulars	Opening Balance * at the start of Quarter as on 01.07.2023	Additions during the quarter (net of duplicate complaints)	Fully Accepted	Partial Accepted	Rejected	Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year	
1	Complaints made by customers								
a)	Proposal Related	1	9	9	1	0	0	14	
b)	Claims Related	277	1564	1119	221	320	181	3448	
c)	Policy Related	19	252	209	21	24	17	701	
d)	Premium Related	7	36	20	8	14	1	80	
e)	Refund Related	4	72	51	7	10	8	164	
f)	Coverage Related	1	23	10	6	6	2	34	
g)	Cover Note Related	1	4	2	1	1	1	12	
h)	Product Related	1	4	3	1	1	0	15	
i)	Others	16	135	100	9	23	19	389	
j)	TPA related	4	56	42	2	13	3	96	
	Total	331	2155	1565	277	412	232	4953	

2	Total No. of policies during previous year:	56,99,985
3	Total No. of claims during previous year:	26,80,751
4	Total No. of policies during current year:	73,02,978
5	Total No. of claims during current year:	22,34,909
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	4.72
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	6.73
		Complaints made

		Complaints made by customers		Complaints made	by Intermediaries	Total	
8	Duration wise Pending Status	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	226	87%			226	87%
b)	15 - 30 days	30	12%			30	12%
c)	30 - 90 days	4	2%			4	2%
d)	90 days & Beyond	0	0%			0	0%
	<b>Total Number of Compla</b>	260	100%			260	100%

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.