



FORM NL-45-GREIVANCE DISPOSAL

UNITED INDIA INSURANCE COMPANY LIMITED

For the Quarter: Q2 2024-25

Date: 30.09.2024

Sl No.	Particulars	Opening Balance * at the start of Quarter as on 01.07.2024	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	Complaints made by customers							
a)	Proposal Related	0	7	4	1	2	0	15
b)	Claims Related	130	2075	1539	235	301	130	3862
c)	Policy Related	8	271	236	18	16	9	514
d)	Premium Related	4	45	37	1	8	3	113
e)	Refund Related	2	65	49	4	8	6	132
f)	Coverage Related	0	27	14	2	10	1	43
g)	Cover Note Related	0	0	0	0	0	0	4
h)	Product Related	0	4	3	0	1	0	8
i)	Others (to be specified)	10	183	138	3	46	6	407
	Total	154	2677	2020	264	392	155	5098

2	Total No. of policies during previous year:	73,02,978
3	Total No. of claims during previous year:	22,34,909
4	Total No. of policies during current year:	93,38,756
5	Total No. of claims during current year:	23,79,895
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	1.32
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	16.23

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	138	89%	0	0	138	89%
b)	15 - 30 days	7	5%	0	0	7	5%
c)	30 - 90 days	10	6%	0	0	10	6%
d)	90 days & Beyond	0	0%	0	0	0	0%
	Total Number of Complaints	155	100%	0	0	155	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.

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