



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

Date of Upload: 23-12-2025							For the Quarter: Q2 2025-26	
Report Version: 1		GRIEVANCE DISPOSAL					Date: 30.09.2025	
Sl No.	Particulars	Opening Balance at the start of Quarter as on 01.07.2025	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	1	6	4	1	2	0	9
b)	Claims Related	249	2467	2032	252	313	119	4743
c)	Policy Related	9	305	267	16	23	8	549
d)	Premium Related	6	23	24	0	5	0	56
e)	Refund Related	8	104	94	5	7	6	204
f)	Coverage Related	1	19	14	1	5	0	45
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	7	4	1	2	0	19
i)	Others (to be specified)	18	165	144	5	26	8	316
	<b>Total</b>	<b>292</b>	<b>3096</b>	<b>2583</b>	<b>281</b>	<b>383</b>	<b>141</b>	<b>5941</b>

<b>2</b>	<b>Total No. of policies during previous year:</b>	<b>93,38,756</b>
<b>3</b>	<b>Total No. of claims during previous year:</b>	<b>23,79,895</b>
<b>4</b>	<b>Total No. of policies during current year:</b>	<b>1,03,79,625</b>
<b>5</b>	<b>Total No. of claims during current year:</b>	<b>26,68,682</b>
<b>6</b>	<b>Total No. of Policy Complaints (current year) per 10,000 policies (current year):</b>	<b>1.15</b>
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):</b>	<b>17.77</b>

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	127	90	0	0	128	90
b)	15 - 30 days	10	7	0	0	10	7
c)	30 - 90 days	4	3	0	0	3	3
d)	90 days & Beyond	0	0	0	0	0	0
	<b>Total Number of Complaints</b>	<b>141</b>	<b>100</b>	<b>0</b>	<b>0</b>	<b>141</b>	<b>100</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.