



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

Date: 30.09.2025

| SI 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 | | |
| 1 | Complaints made by customers | | | | | | | |
| 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 |
| | Total | 292 | 3096 | 2583 | 281 | 383 | 141 | 5941 |

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

| 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 |
| | Total Number of Complain | 141 | 100 | 0 | 0 | 141 | 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.