



FORM NL-45-GREIVANCE DISPOSAL

UNITED INDIA INSURANCE COMPANY LIMITED

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For the Quarter: Q4 2024-25

Report Version: 1

GRIEVANCE DISPOSAL

Date: 31.03.2025

SI No.	Particulars	Opening Balance * at the start of Quarter as on 01.01.2025	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	0	2	2	0	0	0	26
b)	Claims Related	175	2038	1642	200	359	12	7717
c)	Policy Related	11	241	223	14	15	0	1021
d)	Premium Related	4	45	35	5	9	0	183
e)	Refund Related	5	123	114	2	12	0	331
f)	Coverage Related	1	28	13	3	12	1	90
g)	Cover Note Related	0	0	0	0	0	0	0
h)	Product Related	0	12	9	0	3	0	29
i)	Others (to be specified)	11	153	127	8	28	1	701
	Total	207	2642	2165	232	438	14	10098

2	Total No. of policies during previous year:	1,73,03,209
3	Total No. of claims during previous year:	49,27,631
4	Total No. of policies during current year:	2,07,79,637
5	Total No. of claims during current year:	39,37,220
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):	19.60

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	13	93%	NA	NA	13	93%
b)	15 - 30 days	1	7%	NA	NA	1	7%
c)	30 - 90 days	0	0%	NA	NA	0	0%
d)	90 days & Beyond	0	0%	NA	NA	0	0%
	Total Number of Complaints	14	100%	0	0	14	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.