



## PERIODIC DISCLOSURES - FORM NL-41

## UNITED INDIA INSURANCE COMPANY LIMITED

## GRIEVANCE DISPOSAL

Q3-2014-15

| S.NO. | GRIEVANCE PARTICULARS        | OPENING BALANCE<br>AS ON 01.09.2014 | ADDITIONS | COMPLAINTS DISPOSED DURING<br>QUARTER 3 2014-15 |                    |          | COMPLAINTS PENDING<br>AS ON 31.12.2014 | TOTAL COMPLAINTS<br>REGISTERED<br>UPTO THE QUARTER |
|-------|------------------------------|-------------------------------------|-----------|---|--------------------|----------|--|--|
|       |                              |                                     |           | FULLY ACCEPTED                                  | PARTIALLY ACCEPTED | REJECTED |  |  |
| 1     | Complaints made by customers |                                     |           |   |                    |          |  |  |
| a)    | Proposal Related             | 1                                   | 11        | 2   | 0                  | 8        | 2                                      | 20   |
| b)    | Claim                        | 213                                 | 819       | 340   | 81                 | 225      | 386                                    | 2492   |
| c)    | Policy Related               | 29                                  | 318       | 239   | 14                 | 28       | 66                                     | 864  |
| d)    | Premium                      | 7                                   | 60        | 40  | 4                  | 7        | 16                                     | 163  |
| e)    | Refund                       | 13                                  | 27        | 20  | 1                  | 5        | 14                                     | 81   |
| f)    | Coverage                     | 4                                   | 9         | 8   | 0                  | 3        | 2                                      | 40   |
| g)    | Cover Note Related           | 1                                   | 16        | 10  | 4                  | 1        | 2                                      | 39   |
| h)    | Product                      | 1                                   | 2         | 1   | 1                  | 0        | 1                                      | 9  |
| i)    | Others                       | 39                                  | 175       | 114   | 14                 | 33       | 53                                     | 530  |
|       | Total No. of complaints      | 308                                 | 1437      | 774   | 119                | 310      | 542                                    | 4238   |

|   |   |         |
|---|---|---------|
| 2 | TOTAL NO OF POLICIES DURING PREVIOUS YEAR   | 4657706 |
| 3 | TOTAL NO OF CLAIMS DURING PREVIOUS YEAR   | 434944  |
| 4 | TOTAL NO OF POLICIES DURING CURRENT YEAR  | 4145297 |
| 5 | TOTAL NO OF CLAIMS DURING CURRENT YEAR  | 648027  |
| 6 | TOTAL NO OF POLICY COMPLAINTS (CURRENT YEAR)<br>PER 10000 POLICIES(CURRENT YEAR)          | 1.07    |
| 7 | TOTAL NO OF CLAIM COMPLAINTS (CURRENT YEAR)<br>PER 10000 CLAIMS REGISTERED (CURRENT YEAR) | 12.64   |

| 8  | DURATION WISE PENDING STATUS | COMPLAINTS MADE BY CUSTOMER | COMPLAINTS MADE BY INTERMEDIARIES | TOTAL |
|----|------------------------------|-----------------------------|-----------------------------------|-------|
| a) | UPTO 7 DAYS                  | 204                         | 139                               | 343   |
| b) | 7 - 15 DAYS                  | 21                          | 26                                | 47    |
| c) | 15 - 30 DAYS                 | 22                          | 35                                | 57    |
| d) | 30 - 90 DAYS                 | 22                          | 28                                | 50    |
| e) | 90 DAYS & BEYOND             | 11                          | 34                                | 45    |
|    | TOTAL NO. OF COMPLAINTS      | 280                         | 262                               | 542   |