

**PERIODIC DISCLOSURES**

**FORM NL-41: GRIEVANCE DISPOSAL**

Insurer: **Universal Sompo General Insurance Company Limited**

Date : As on 31st December 2013

Grievance Disposal For The Period Upto 31st December 2013 During Financial Year 2013-14

**GRIEVANCE DISPOSAL**

SI No.	Particulars	Opening Balance as on Beginning of the Quarter	Additions during the quarter	Complaints Resolved / settled during the quarter			Complaints Pending at the end of the quarter	Total No. Of complaint registered during the quarter upto the Financial Year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related	-	-	-	-	-	-	-
b)	Claim	295	195	142	-	20	328	400
c)	Policy related	-	19	9	-	10	-	84
d)	Premium	-	-	-	-	-	-	-
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	-	-	-	-	-	-
	<b>Total Number of compliants</b>	<b>295</b>	<b>214</b>	<b>151</b>	<b>-</b>	<b>30</b>	<b>328</b>	<b>484</b>

<b>2</b>	Total No. of Policies during Previous Year FY 2012-13	923,924
<b>3</b>	Total No. of Claims during Previous Year FY 2012-13	62,128
<b>4</b>	Total No. of Policies during Current Year	590,492
<b>5</b>	Total No. of Claims during Current Year	53,655
<b>6</b>	Total No. of Policy complaints (Current year) per 10,000 policies (Current year)	1
<b>7</b>	Total No. of Claim complaints (Current year) per 10,000 Claims (Current year)	75

<b>8</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	-	-	-
b)	7 - 15 days	4	-	4
c)	15 - 30 days	4	-	4
d)	30 - 90 days	32	-	32
e)	90 days & Beyond	288	-	288
	<b>Total Number</b>	<b>328</b>	<b>-</b>	<b>328</b>

\* Opening balance should tally with the closing balance of the previous financial year.