

**PERIODIC DISCLOSURES**

**FORM NL-41: GRIEVANCE DISPOSAL**

Insurer: Universal Somp General Insurance Company Limited

Date : As on 31st December 2014

Grievance Disposal For The Period Upto 31st December 2014 During Financial Year 2014-15

**GRIEVANCE DISPOSAL**

Sl 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 complainst 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	414	129	58	-	35	450	424
c)	Policy related	-	16	1	-	15	-	39
d)	Premium	-	-	-	-	-	-	-
e)	Refund	-	-	-	-	-	-	-
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	-	-	-	-	-	-
	<b>Total Number of compliants</b>	<b>414</b>	<b>145</b>	<b>59</b>	<b>-</b>	<b>50</b>	<b>450</b>	<b>463</b>

<b>2</b>	Total No. of Policies during Previous Year FY 2013-14	888,814
<b>3</b>	Total No. of Claims during Previous Year FY 2013-14	72,130
<b>4</b>	Total No. of Policies during Current Year	675,905
<b>5</b>	Total No. of Claims during Current Year	67,009
<b>6</b>	Total No.of Policy complaints (Current year) per 10,000 policies (Current year)	0.60
<b>7</b>	Total No.of Claim complaints (Current year) per 10,000 Claims (Current year)	63

<b>8</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	1	-	1
b)	7 - 15 days	2	-	2
c)	15 - 30 days	6	-	6
d)	30 - 90 days	41	-	41
e)	90 days & Beyond	400	-	400
	<b>Total Number</b>	<b>450</b>	<b>-</b>	<b>450</b>

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