

**PERIODIC DISCLOSURES**

**FORM NL-41: GRIEVANCE DISPOSAL**

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

Date : As on 31st March 2013

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31ST MARCH 2013 DURING FINANCIAL YEAR 2012-2013

**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 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	177	92	10		31	228	269
c)	Policy related	-	33	25		8	-	350
d)	Premium	-	-	-	-	-	-	1
e)	Refund	-	-	-	-	-	-	2
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	-	-	-	-	-	-
	<b>Total Number of compliants</b>	<b>177</b>	<b>125</b>	<b>35</b>	<b>-</b>	<b>39</b>	<b>228</b>	<b>622</b>

<b>2</b>	Total No. of Policies during Previous Year FY 2011-12	837,349
<b>3</b>	Total No. of Claims during Previous Year FY 2011-12	53,592
<b>4</b>	Total No. of Policies during Current Year	923,924
<b>5</b>	Total No. of Claims during Current Year	62,128
<b>6</b>	Total No. of Policy complaints (Current year) per 10,000 policies (Current year)	4
<b>7</b>	Total No. of Claim complaints (Current year) per 10,000 Claims (Current year)	43

<b>8</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	8	-	8
b)	7 - 15 days	6	-	6
c)	15 - 30 days	12	-	12
d)	30 - 90 days	39	-	39
e)	90 days & Beyond	163	-	163
	<b>Total Number</b>	<b>228</b>	<b>-</b>	<b>228</b>

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