

PERIODIC DISCLOSURES

FORM NL-41: GRIEVANCE DISPOSAL

Insurer: Universal Sampo General Insurance Company Limited

Date : As on 31st March, 2014

Grievance Disposal For The Period Upto 31st March, 2014 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 | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Proposal Related | - | - | - | - | - | - | - |
| b) | Claim | 328 | 141 | 90 | - | 21 | 358 | 541 |
| c) | Policy related | - | 66 | 6 | - | 60 | - | 150 |
| d) | Premium | - | - | - | - | - | - | - |
| e) | Refund | - | - | - | - | - | - | - |
| f) | Coverage | - | - | - | - | - | - | - |
| g) | Cover Note related | - | - | - | - | - | - | - |
| h) | Product | - | - | - | - | - | - | - |
| i) | Others | - | - | - | - | - | - | - |
| | Total Number of compliants | 328 | 207 | 96 | - | 81 | 358 | 691 |

| | | |
|----------|--|---------|
| 2 | Total No. of Policies during Previous Year FY 2012-13 | 923,924 |
| 3 | Total No. of Claims during Previous Year FY 2012-13 | 62,128 |
| 4 | Total No. of Policies during Current Year | 888,814 |
| 5 | Total No. of Claims during Current Year | 72,130 |
| 6 | Total No. of Policy complaints (Current year) per 10,000 policies (Current year) | 2 |
| 7 | Total No. of Claim complaints (Current year) per 10,000 Claims (Current year) | 75 |

| 8 | Duration wise Pending Status | Complaints made by customers | Complaints made by intermediaries | Total |
|----------|------------------------------|------------------------------|-----------------------------------|------------|
| a) | Upto 7 Days | - | - | - |
| b) | 7 - 15 days | 2 | - | 2 |
| c) | 15 - 30 days | 10 | - | 10 |
| d) | 30 - 90 days | 24 | - | 24 |
| e) | 90 days & Beyond | 322 | - | 322 |
| | Total Number | 358 | - | 358 |

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