## PERIODIC DISCLOSURES

## FORM NL-41: GRIEVANCE DISPOSAL

Date: As on 31ST MARCH 2015

Insurer: Universal Sompo General Insurance Company Limited

Grievance Disposal For The Period Upto 31ST MARCH 2015 During Financial Year 2014-15

GRIEVANCE DISPOSAL

| SI No. |                              | Opening Balance as<br>on Beginning of the<br>Quarter |     | Complaints Resolved / settled during the quarter |                     |          |  | Total No. Of   |
|--------|------------------------------|--|-----|--|---------------------|----------|--|--|
|        |                              |  |     | Fully<br>Accepted                                | Partial<br>Accepted | Rejected | Complaints Pending at the end of the quarter | complainst<br>registered<br>during the<br>quarter upto the<br>Financial Year |
| 1      | Complaints made by customers |  |     |  |                     |          |  |  |
| a)     | Proposal Related             | -  | -   | -  | -                   | -        | -  | -  |
| b)     | Claim                        | 450  | 125 | 56   | -                   | 45       | 474  | 549  |
| c)     | Policy related               | -  | 12  | 2  | -                   | 10       |  | 51   |
| d)     | Premium                      | -  | 1   | ı  | -                   | -        | 1  | -  |
| e)     | Refund                       | -  | •   | -  | -                   | -        |  | -  |
| f)     | Coverage                     | -  | •   | 1  | -                   | -        | 1  | -  |
| g)     | Cover Note related           | -  | -   | -  | -                   | -        | -  | -  |
| h)     | Product                      | -  | •   | 1  | -                   | -        | _  | -  |
| i)     | Others                       | -  | -   | -  | -                   | -        | -  | -  |
|        | Total Number of compliants   | 450  | 137 | 58   | -                   | 55       | 474  | 600  |

| 2 | Total No. of Policies during Previous Year FY 2013-14                          | 8,88,814 |
|---|--|----------|
| 3 | Total No. of Claims during Previous Year FY 2013-14                            | 72,130   |
| 4 | Total No. of Policies during Current Year                                      | 9,71,310 |
| 5 | Total No. of Claims during Current Year  | 91,951   |
| 6 | Total No.of Policy complaints (Current year) per 10,000 policies (Current year | 0.50     |
| 7 | Total No.of Claim complaints (Current year) per 10,000 Claims (Current year    | 60       |

| 8  | Duration wise Pending Status | Complaints made by customers | Complaints<br>made by<br>intermediaries | Total |
|----|------------------------------|------------------------------|---|-------|
| a) | Upto 7 Days                  | 2                            | 1                                       | 2     |
| b) | 7 - 15 days                  | 1                            | •                                       | 1     |
| c) | 15 - 30 days                 | 9                            | •                                       | 9     |
| d) | 30 - 90 days                 | 43                           | -                                       | 43    |
| e) | 90 days & Beyond             | 419                          | -                                       | 419   |
|    |                              |                              |   |       |
|    | Total Number                 | 474                          | •                                       | 474   |

<sup>\*</sup> Opening balance should tally with the closing balance of the previous financial year.