

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Sompo General Insurance Company Limited

Date: As on 31st December, 2022

GRIEVANCE DISPOSAL

Sl No	Particulars	Opening Balance *	Additions during the quarter (net of duplicate complaints)	Complaints Resolved			Complaints Pending at the end of the quarter	Total Complaints registered up to the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Proposal Related	-	2	-	-	-	-	2
b)	Claims Related	9	381	33	5	346	6	1,069
c)	Policy Related	-	20	9	-	11	-	102
d)	Premium Related	-	46	-	-	46	-	107
e)	Refund Related	-	-	-	-	-	-	3
f)	Coverage Related	-	1	-	-	1	-	1
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	1	-	-	1	-	3
i)	Others (to be specified) (i) Insurer failed to clarify the queries raised by Insured (7) (ii) Insurer not given no claim bonus (1) (iii) Insurer repudiated the claim but not returned original bills to the Insured (1)	1	12	7		4	2	40
	Total	10	463	49	5	409	8	1,327

2	Total No. of policies during previous year: FY 2021-22	16,46,908
3	Total No. of claims during previous year: FY 2021-22	2,28,120
4	Total No. of policies during current year: FY 2022-23	22,88,610
5	Total No. of claims during current year: FY 2022-23	20,07,624
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	0.45
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	5.32

8	Duration wise Pending Status	Complaints made by customers		Complaints made by		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
a)	Up to 15 days	8	100%	-	-	8	100%
b)	15 - 30 days	-	-	-	-	-	0%
c)	30 - 90 days	-	-	-	-	-	0%
d)	90 days & Beyond	-	-	-	-	-	0%
	Total Number of Complaints	8	100%	-	-	8	100%

Note :- (a) Opening balance should tally with the closing balance of the previous quarter.
 (b) Complaints reported should be net of duplicate complaints
 (c) No. of policies should be new policies (both individual and group) net of cancellations
 (d) Claims should be no. of claims reported during the period
 (e) For 1 to 7 Similar break-up to be given for the complaints made by intermediaries.