



FORM NL-45-GREIVANCE DISPOSAL

UNITED INDIA INSURANCE COMPANY LIMITED

Date of upload:13-03-2024		GRIEVANCE DISPOSAL					For the Quarter: Q3 2023-24	
Version: 1							Date: 31.12.2023	
Sl No.	Particulars	Opening Balance * at the start of Quarter as on 01.10.2023	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	0	1	1	0	0	0	15
	b) Claims Related	197	1286	905	131	248	199	4717
	c) Policy Related	23	259	220	17	18	27	958
	d) Premium Related	3	39	29	1	3	9	119
	e) Refund Related	9	53	51	3	7	1	217
	f) Coverage Related	2	13	11	0	2	2	47
	g) Cover Note Related	1	10	9	0	0	2	22
	h) Product Related	0	3	3	0	0	0	18
	i) Others							
	j)TPA related	25	181	143	13	23	27	665
	Total	260	1845	1372	165	301	267	6778

2	Total No. of policies during previous year:	90,65,571
3	Total No. of claims during previous year:	46,14,549
4	Total No. of policies during current year:	1,21,85,973
5	Total No. of claims during current year:	35,99,700
6	Total No. of Policy Complaints (current year) per 10,000 policies (current year):	1.69
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year):	13.10

8	Duration wise Pending Status	Complaints made by customers		Complaints made by Intermediaries		Total	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints
	a) Up to 15 days	91	79.83%	129	84.32%	220	82.40%
	b) 15 - 30 days	18	15.78%	13	8.49%	31	11.61%
	c) 30 - 90 days	5	4.39%	11	7.19%	16	5.99%
	d) 90 days & Beyond	-	0.00%	-	0.00%	-	0.00%
	Total Number of Complaints	114	100.00%	153	100.00%	267	100.00%

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