

FORM NL-45-GREIVANCE DISPOSAL

Name of the Insurer: Universal Sampo General Insurance Company Limited

Date: As on December 31, 2025

GRIEVANCE DISPOSAL

SI 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	-	-	-	-	-	-	-
b)	Claims Related	-	348	62	1	278	7	876
c)	Policy Related	-	22	9	-	13	-	57
d)	Premium Related	-	30	-	-	30	-	62
e)	Refund Related	-	-	-	-	-	-	2
f)	Coverage Related	-	1	-	-	1	-	3
g)	Cover Note Related	-	-	-	-	-	-	-
h)	Product Related	-	-	-	-	-	-	-
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)	-	7	1	-	6	-	17
	Total	-	408	72	1	328	7	1,017
2	Total No. of policies during previous year quarter: Q3 2024-25	20,93,437						
3	Total No. of claims during previous year quarter: Q3 2024-25	13,56,741						
4	Total No. of policies during current quarter: Q3 2025-26	30,84,020						
5	Total No. of claims during current quarter: Q3 2025-26	17,51,274						
6	Total No. of Policy Complaints (current quarter) per 10,000 policies (current quarter):	0.18						
7	Total No. of Claim Complaints (current quarter) per 10,000 claims registered (current quarter):	5.00						
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	7	100%	-	-	7	100%	
b)	15 - 30 days	-	-	-	-	-	-	
c)	30 - 90 days	-	-	-	-	-	-	
d)	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	7	100%	-	-	7	100%	