

**PERIODIC DISCLOSURES**

**FORM NL-41: GRIEVANCE DISPOSAL**

Insurer: **Universal Sampo General Insurance Company Limited**

Date : As on 31st DEC 2012

GRIEVANCE DISPOSAL FOR THE PERIOD UPTO 31ST DECEMBER 2012 DURING FINANCIAL YEAR 2012-2013

**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 complainst registered during the quarter upto the Financial Year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Proposal Related						-	
b)	Claim	155	65	17	-	26	177	177
c)	Policy related	-	145	140	-	5	-	317
d)	Premium	-	-	-	-	-	-	1
e)	Refund	-	-	-	-	-	-	2
f)	Coverage	-	-	-	-	-	-	-
g)	Cover Note related	-	-	-	-	-	-	-
h)	Product	-	-	-	-	-	-	-
i)	Others	-	-	-	-	-	-	-
	<b>Total Number of compliants</b>	<b>155</b>	<b>210</b>	<b>157</b>	<b>-</b>	<b>31</b>	<b>177</b>	<b>497</b>

<b>2</b>	Total No. of Policies during Previous Year FY 2011-12	837,349
<b>3</b>	Total No. of Claims during Previous Year FY 2011-12	53,592
<b>4</b>	Total No. of Policies during Current Year	612,883
<b>5</b>	Total No. of Claims during Current Year	45,945
<b>6</b>	Total No. of Policy complaints (Current year) per 10,000 policies (Current year)	5
<b>7</b>	Total No. of Claim complaints (Current year) per 10,000 Claims (Current year)	39

<b>8</b>	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 Days	2	-	2
b)	7 - 15 days	5	-	5
c)	15 - 30 days	5	-	5
d)	30 - 90 days	29	-	29
e)	90 days & Beyond	136	-	136
	<b>Total Number</b>	<b>177</b>	<b>-</b>	<b>177</b>

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

\* **ONE** Complaint from Consumer Forum out of total pending (closing complaints)