

# Universal Sampo Prioritizes Customer Empathy in Claims Settlement

Category: Business

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[Universal Sampo General Insurance](#), a trusted service provider in the insurance sector, reaffirms its commitment to delivering a seamless claims experience built on speed, transparency, and care.

The company has processed approximately 13.70 lakh claims cases across all lines of business, a total of Rs. 2,135 Crore, as of December'24. Additionally, the company has expedited third-party claims settlements, disbursing Rs. 234 Crore thus far, across 2,709 cases in FY 24-25. The company is also aligned with Government initiatives like Ayushman Bharat Pradhan Mantri Jan Aarogya Yojana and approved 21,723 claims cases amounting to approximately Rs. 17 crore.

The company has been consistently assisting policyholders in their times of need, reinforcing its commitment to its policyholders.

## Customer Testimonials Reflect Unmatched Service Excellence

[Industry Leaders](#) and individuals alike have acknowledged and experienced its efficient and customer-centric approach.

*When our [business](#) faced an unexpected crisis, Universal Sampo proved to be more than just an insurer- they were a true partner. Their swift claims processing and dedicated [support ensured](#) minimal disruption, allowing us to get back on track without financial strain. Their reliability and efficiency make them our preferred insurance provider.”* Dr. Santosh Kumar Mallick, [Executive Director](#) (Human Resources), Mazgaon Dock

## Shipbuilders Limited.

Similarly, individual policyholders have shared life-changing experiences:

*"In moment of crisis, Universal Sampo delivered on their promise. A medical emergency could have been financially overwhelming, but their seamless [claims process](#) and compassionate service made all the difference. They managed everything with speed and transparency, giving me peace of mind when I needed it most. Mr. Dharmendra Kumar, Assistant General Manager, Head [Marketing](#), Dainik Jagran, Jharkhand.*

[Universal Sampo's service excellence](#) is evident in real-life scenarios. Through its "Anywhere Cashless" initiative, it has facilitated extending timely medical [care to policyholders even at non-network hospitals](#) in critical situations. Recently, company is recognized and felicitated by State Government for 100% flood [claims settlement](#) pertaining to property and motor damages.

The company's customer experience team is consistently exceeding service expectations while providing [personalized care](#) to policyholders. As an evidence of service excellence, Universal Sampo maintains a strong reputation, receiving Google rating of 4.4, based on reviews across 71 distinct cities and positive recommendations on Facebook, demonstrating strong [customer trust](#) and satisfaction levels.

**Varsha Gujarathi, Chief Customer Officer, [Universal Sampo General Insurance](#)**, stated, *"Every claim represents a human story. Settling claims is not merely procedural but a testament to our empathy and commitment to policyholders in their times of need. Universal Sampo strives to build trust through robust training programs, instilling compassion in our claims personnel, and investing in customer-centric [technology](#) solutions to exceed expectations at every step.*

## About Universal Sampo General Insurance

Universal Sampo is a [Joint Venture](#) of Indian Bank, Indian Overseas Bank, Karnataka Bank, Dabur Investments, and a global insurer, SAMP0. The company is headquartered in [Mumbai](#) and has 163 offices countrywide with representation through its digitally enabled employees across over 300 locations. It has a strong distribution network of Agents, Point of Salespersons, Bank Branches, Automobile Dealers, Brokers, Common Service Centres, and Digital Platforms/ [e-Commerce](#) players. The company offers 234 IRDAI-approved products, and 1494 Add-on covers, ranging from Motor, Accident & [Health](#), Home Insurance, Shopkeepers Packages, Crop and other non-life packages for SMEs, Fire, Marine, Engineering, Employee Benefits, Project Insurance, Liability, and other special products for Corporates. Microinsurance covers the Rural segment.

