

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: United India Insurance Company Limited

Information as at 31/03/2022

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA - Genins India Insurance TPA Ltd. .

Validity of agreement with the TPA From: 01/04/2021 To: 31/03/2024

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	92,182	355	-
Number of lives serviced	2,12,480	19,399	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer
As per Annexure A

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year		
ii.	Number of claims received during the year	1,743	
iii.	Number of claims paid during the year (specify % also in brackets)	39,945	
iv.	Number of claims repudiated during the year (specify % also in brackets)	35,284	84.6%
v.	Number of claims outstanding at the end of the year	4,491	10.8%
		1,913	

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge** *	TAT for pre-auth**	TAT for discharge** *
1	Within <1 hour	84.4%	95.0%	76.2%	85.0%
2	Within 1-2 hours	12.2%	3.5%	18.0%	11.4%
3	Within 2-6 hours	3.4%	1.5%	5.8%	3.7%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	Total	100.0%	100.0%	100.0%	100.0%

** reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals
*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:


Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	34,668	92.1%	2,002	93.1%	-	0.0%	36,670	92.2%
Between 1-3 months	2,892	7.7%	137	6.4%	-	0.0%	3,029	7.6%
Between 3 to 6 months	53	0.1%	6	0.3%	-	0.0%	59	0.1%
More than 6 months	11	0.0%	6	0.3%	-	0.0%	17	0.0%
Total	37,624	100.0%	2,151	100.0%	-	0.0%	39,775	100.0%

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	262
3	Grievances resolved during the year	262
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022


Signature of the CMD

United India Insurance Company Limited

Annexure - A

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Delhi	New Delhi
Goa	North Goa, South Goa
Gujarat	Junagadh, Kutch, Mehsana, Panch Mahals, Morbi, Patan, Porbandar, Rajkot, Sabarkantha, Surendranagar, Vadodara
Karnataka	Bangalore
Maharashtra	Ahmed Nagar
Telangana	Hyderabad
West Bengal	Hooghly, Kolkata, Nadia, North 24 Parganas, South 24 Parganas, Paschim Bardhaman