

**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 31/03/2024

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

a.1 TPA NAME Heritage Health Insurance TPA Pvt. Ltd.
Validity of agreement From 01-04-2021 To 31-03-2024

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

Description	Retail	Group	Govt.
No. of Policies serviced	1,19,064	466	-
No. of Lives Covered	2,62,756	1,11,706	-

c. Geographical Area in which services are rendered by the TPA (As per Annexure A)**d. Data of number of claims processed:**

Description	No.	Percentage
i Outstanding number of claims at the beginning of the year:	2,582	NA
ii Number of claims received during the year	43,074	NA
iii Number of claims paid during the year: (Number & Percentage)	39,392	86.28%
iv Number of Claims repudiated during the year: (Number & Percentage)	3,590	7.86%
v Number of claims outstanding at the end of the year:	2,674	NA

e. Turn Around Time *

TAT for cashless claims (in respect of number of claims):

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	90.27%	93.36%	92.62%	93.81%
2 Within 1-2 hours	8.83%	6.00%	6.71%	5.51%
3 Within 2-6 hours	0.82%	0.62%	0.64%	0.67%
4 Within 6-12 hours	0.08%	0.02%	0.03%	0.01%
5 Within 12-24 hours	0.00%	0.00%	0.00%	0.00%
6 >24 hours	0.00%	0.00%	0.00%	0.00%
Total	100.00%	100.00%	100.00%	100.00%

*Percentage to be calculated on total of the respective column

**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. TAT in case of Payment /Repudiation of Claims

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
	Within 1 Month	34,840	96.13%	6,500	96.45%	-	0.00%	41,340
Between 1-3 months	788	2.17%	119	1.77%	-	0.00%	907	2.11%
Between 3-6 months	382	1.05%	69	1.03%	-	0.00%	451	1.05%
More than 6 months	234	0.65%	50	0.75%	-	0.00%	284	0.66%
Total	36,244	100.00%	6,738	100.00%	-	0.00%	42,982	100.00%

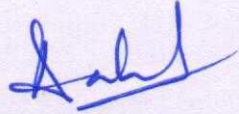
*Percentage to be calculated on total of the respective column

g. Data of grievances received against the TPA:

Description	NO.
1 Grievance outstanding as on 01/04/2023	6
2 Grievances received during 2023-24	64
3 Grievances resolved during 2023-24	70
4 Grievance outstanding as on 31/03/2024	0

Place: Chennai

Date :


Signature of the CMD
United India Insurance Co Ltd.

TPA PUBLIC DISCLOSURE 2023-24

Annexure A

TPA Name : Heritage Health Insurance TPA Private Limited

Geographical Area in which services are rendered by the TPA

Sr.no.	Statename	District Name
1	Andhra Pradesh	Visakhapatnam
2	Assam	Kamrup
3	Bihar	Patna
4	Delhi	Delhi
5	Gujarat	Ahmedabad
6	Gujarat	Vadodara
7	Karnataka	Bengaluru
8	Madhya Pradesh	Bhopal
9	Madhya Pradesh	Nagpur
10	Maharashtra	Mumbai
11	Maharashtra	Pune
12	Orrisa	Khordha
13	Pondicherry	Pondicherry
14	Rajasthan	Jaipur
15	Rajasthan	Jodhpur
16	Tamil Nadu	Chennai
17	Tamil Nadu	Coimbatore
18	Tamil Nadu	Madurai
19	Telengana	Hyderabad
20	Uttar Pradesh	Lucknow
21	Uttarakhand	Dehradun
22	West Bengal	Kolkata