

**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 31/03/2023

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	111194	908	0
No. of Lives Covered	252522	92947	0

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:	2245	NA
ii Number of claims received during the year	40598	NA
iii Number of claims paid during the year: (Number & Percentage)	38125	88.99%
iv Number of Claims repudiated during the year: (Number & Percentage)	2136	4.99%
v Number of claims outstanding at the end of the year:	2582	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	93.04%	91.71%	92.60%	93.21%
2 Within 1-2 hours	6.00%	7.16%	6.55%	6.58%
3 Within 2-6 hours	0.91%	1.12%	0.85%	0.21%
4 Within 6-12 hours	0.05%	0.01%	0.00%	0.00%
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	32017	97.70%	5386	98.12%	1961	98.06%	39364
Between 1-3 months	700	2.14%	88	1.61%	39	1.94%	827	2.05%
Between 3-6 months	42	0.13%	7	0.12%	0	0.00%	49	0.12%
More than 6 months	12	0.04%	9	0.16%	0	0.00%	21	0.05%
Total	32771	100.00%	5490	100.00%	2000	100.00%	40261	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 01/04/2022	16
2 Grievances received during 2022-23	87
3 Grievances resolved during 2022-23	97
4 Grievance outstanding as on 31/03/2023	6

Place: Chennai
Date: 10-07-2023

Signature of the CMD
United India Insurance Co Ltd

TPA PUBLIC DISCLOSURE 2022-2023

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	Gujarat	Ahmedabad
2	Orrisa	Bhubaneswar
3	Karnataka	Bengaluru
4	Tamil Nadu	Chennai
5	Tamil Nadu	Coimbatore
6	Delhi	Delhi
7	Assam	Guwahati
8	Telangana	Hyderabad
9	Rajasthan	Jaipur
10	West Bengal	Kolkata
11	Uttar Pradesh	Lucknow
12	Maharashtra	Mumbai
13	Bihar	Patna
14	Pondicherry	Pondicherry
15	Maharashtra	Pune
16	West Bengal	Malda
17	West Bengal	Dakhin Dinajpur
18	West Bengal	Jalpaiguri