

**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 - Heritage Health Insurance TPA Private Limited

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	1,13,218	593	6
Number of lives serviced	2,49,189	62,928	44,26,662

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	2,173	
ii.	Number of claims received during the year	73,835	
iii.	Number of claims paid during the year (specify % also in brackets)	72,003	94.7%
iv.	Number of claims repudiated during the year (specify % also in brackets)	1,760	2.3%
v.	Number of claims outstanding at the end of the year	2,245	

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

S. No.	Description	Individual Policies		Group Policies	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	93.4%	91.7%	94.3%	93.8%
2	Within 1-2 hours	5.8%	7.1%	4.7%	4.4%
3	Within 2-6 hours	0.8%	1.1%	0.9%	1.5%
4	Within 6-12 hours	0.1%	0.1%	0.1%	0.3%
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 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 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	29,948	92.9%	5,344	90.9%	35,617	99.9%	70,909	96.1%
Between 1-3 months	1,651	5.1%	317	5.4%	41	0.1%	2,009	2.7%
Between 3 to 6 months	484	1.5%	152	2.6%	-	0.0%	636	0.9%
More than 6 months	143	0.4%	66	1.1%	-	0.0%	209	0.3%
Total	32,226	100.0%	5,879	100.0%	35,658	100.0%	73,763	100.0%

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	51
2	Grievances received during the year	112
3	Grievances resolved during the year	147
4	Grievances outstanding at the end of the year	16

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
Assam	Guwahati
Bihar	Patna
Delhi	Delhi
Gujarat	Ahmedabad
Karnataka	Bengaluru
Maharashtra	Mumbai, Pune
Orrisa	Bhubaneswar
Pondicherry	Pondicherry
Rajasthan	Jaipur
Tamil Nadu	Chennai, Coimbatore
Telengana	Hyderabad
Uttar Pradesh	Lucknow
West Bengal	Kolkata, Malda, Dakshin Dinajpur, Jalpaiguri