

**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 MDIndia 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 | 105821 | 303     | 4        |
| No. of Lives Covered     | 251984 | 2787322 | 60655685 |

**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:          | 258511  | NA         |
| ii Number of claims received during the year                          | 1181917 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 1214832 | 84.34%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 89735   | 6.23%      |
| v Number of claims outstanding at the end of the year:                | 135861  | 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    | 84.81%                     | 80.15%             | 88.21%                | 85.21%             |
| 2 Within 1-2 hours   | 13.42%                     | 16.09%             | 11.16%                | 13.79%             |
| 3 Within 2-6 hours   | 1.77%                      | 3.76%              | 0.63%                 | 1.00%              |
| 4 Within 6-12 hours  | 0.00%                      | 0.00%              | 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 | 33773      | 96.07%        | 129637     | 96.80%        | 1084354    | 95.50%        | 1247764    |
| Between 1-3 months                                                               | 984            | 2.80%      | 2891          | 2.16%      | 25076         | 2.21%      | 28951         | 2.22%      |
| Between 3-6 months                                                               | 396            | 1.13%      | 586           | 0.44%      | 10656         | 0.94%      | 11638         | 0.89%      |
| More than 6 months                                                               | 0              | 0.00%      | 802           | 0.60%      | 15412         | 1.36%      | 16214         | 1.24%      |
| Total                                                                            | 35153          | 100.00%    | 133916        | 100.00%    | 1135498       | 100.00%    | 1304567       | 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 | 0   |
| 2 Grievances received during 2022-23     | 48  |
| 3 Grievances resolved during 2022-23     | 48  |
| 4 Grievance outstanding as on 31/03/2023 | 0   |

Place: Chennai  
Date: 10-07-2023

Signature of the CMD  
United India Insurance Co Ltd



TPA PUBLIC DISCLOSURE 2022-2023

Annexure A

TPA Name : MDIndia Health Insurance TPA Pvt. Ltd.

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename      | District Name | Sr.no. | Statename   | District Name  |
|--------|----------------|---------------|--------|-------------|----------------|
| 1      | Chattisgarh    | Raipur        | 33     | Maharashtra | Pandharpur     |
| 2      | Delhi          | Central Delhi | 34     | Maharashtra | Ahmednagar     |
| 3      | Gujarat        | Vadodara      | 35     | Maharashtra | Osmanabad      |
| 4      | Haryana        | Gurgaon       | 36     | Maharashtra | Tuljapur       |
| 5      | Karnataka      | Bangalore     | 37     | Punjab      | Fazilka        |
| 6      | Karnataka      | Belgaum       | 38     | Tamil Nadu  | Chennai        |
| 7      | Kerala         | Ernakulam     | 39     | Tamil Nadu  | Coimbatore     |
| 8      | Madhya Pradesh | Bhopal        | 40     | Tamil Nadu  | Cuddalore      |
| 9      | Maharashtra    | Akola         | 41     | Tamil Nadu  | Dindigul       |
| 10     | Maharashtra    | Amravati      | 42     | Tamil Nadu  | Erode          |
| 11     | Maharashtra    | Beed          | 43     | Tamil Nadu  | Kallakurichi   |
| 12     | Maharashtra    | Bhandara      | 44     | Tamil Nadu  | Kancheepuram   |
| 13     | Maharashtra    | Dhule         | 45     | Tamil Nadu  | Kanyakumari    |
| 14     | Maharashtra    | Gadchiroli    | 46     | Tamil Nadu  | Karur          |
| 15     | Maharashtra    | Gondiya       | 47     | Tamil Nadu  | Madurai        |
| 16     | Maharashtra    | Jalna         | 48     | Tamil Nadu  | Namakkal       |
| 17     | Maharashtra    | Kolhapur      | 49     | Tamil Nadu  | Pondicherry    |
| 18     | Maharashtra    | Latur         | 50     | Tamil Nadu  | Pudukottai     |
| 19     | Maharashtra    | Mumbai        | 51     | Tamil Nadu  | Ramanathapuram |
| 20     | Maharashtra    | Nagpur        | 52     | Tamil Nadu  | Ranipet        |
| 21     | Maharashtra    | Nanded        | 53     | Tamil Nadu  | Sivagangai     |
| 22     | Maharashtra    | Nandurbar     | 54     | Tamil Nadu  | Tenkasi        |
| 23     | Maharashtra    | Nashik        | 55     | Tamil Nadu  | Theni          |
| 24     | Maharashtra    | Osmanabad     | 56     | Tamil Nadu  | Tiruchirapalli |
| 25     | Maharashtra    | Pune          | 57     | Tamil Nadu  | Tirunelveli    |
| 26     | Maharashtra    | Raigad        | 58     | Tamil Nadu  | Tiruvallur     |
| 27     | Maharashtra    | Ratnagiri     | 59     | Tamil Nadu  | Tuticorin      |
| 28     | Maharashtra    | Satara        | 60     | Tamil Nadu  | Villupuram     |
| 29     | Maharashtra    | Sindhudurg    | 61     | Tamil Nadu  | Virudhunagar   |
| 30     | Maharashtra    | Washim        | 62     | Uttarakhand | Dehradun       |
| 31     | Maharashtra    | Sangali       | 63     | West Bengal | Kolkata        |
| 32     | Maharashtra    | Solapur       |        |             |                |