

**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: PARAMOUNT HEALTH SERVICES & 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	72323	350	1
No. of Lives Covered	173589	485491	20454362

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:	44972	NA
ii Number of claims received during the year	268731	NA
iii Number of claims paid during the year: (Number & Percentage)	255010	81.29%
iv Number of Claims repudiated during the year: (Number & Percentage)	15797	5.04%
v Number of claims outstanding at the end of the year:	42896	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	79.41%	66.01%	86.01%	69.33%
2 Within 1-2 hours	16.58%	28.98%	11.69%	26.49%
3 Within 2-6 hours	2.68%	4.40%	1.93%	3.82%
4 Within 6-12 hours	0.25%	0.17%	0.14%	0.12%
5 Within 12-24 hours	0.56%	0.21%	0.16%	0.16%
6 >24 hours	0.51%	0.23%	0.07%	0.08%
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	24754	94.00%	60997	95.24%	180424	100.00%	266175	98.29%
Between 1-3 months	1358	5.16%	2507	3.91%	0	0.00%	3865	1.43%
Between 3-6 months	186	0.71%	450	0.70%	0	0.00%	636	0.23%
More than 6 months	36	0.14%	95	0.15%	0	0.00%	131	0.05%
Total	26334	100.00%	64049	100.00%	180424	100.00%	270807	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	2
3 Grievances resolved during 2022-23	2
4 Grievance outstanding as on 31/03/2023	0

Place:
Date :

Chennai
10-07-2023

Signature of the CMD
United India Insurance Co Ltd

TPA PUBLIC DISCLOSURE 2022-2023

Annexure A

TPA Name : Paramount Health Services & Insurance TPA Pvt. Ltd.

Geographical Area in which services are rendered by the TPA

Sr.no.	Statename	District Name
1	GUJARAT	AHMEDABAD R.O.
2	KARNATAKA	BANGALORE
3	KARNATAKA	BANGALORE R.O.
4	CHANDIGARH	CHANDIGARH R.O.
5	TAMIL NADU	CHENNAI
6	TAMIL NADU	CHENNAI R.O. I
7	TAMIL NADU	COIMBATORE 1
8	UTTARAKHAND	DEHRADUN R.O.
9	DELHI	DELHI
10	DELHI	DELHI R.O. I
11	DELHI	DELHI R.O. II
12	ASSAM	GUWAHATI R.O.
13	TELANGANA	HYDERABAD
14	TELANGANA	HYDERABAD R.O.
15	RAJASTHAN	JAIPUR R.O.
16	RAJASTHAN	JODHPUR R.O.
17	KERALA	KOCHI R.O.
18	WEST BENGAL	KOLKATA
19	WEST BENGAL	KOLKATA R.O.
20	UTTAR PRADESH	LUCKNOW R.O.
21	PUNJAB	LUDHIANA R.O.
22	TAMIL NADU	MADURAI R.O.
23	MAHARASHTRA	MUMBAI
24	MAHARASHTRA	MUMBAI R.O. I
25	MAHARASHTRA	MUMBAI R.O. II
26	MAHARASHTRA	NAGPUR R.O.
27	BIHAR	PATNA R.O.
28	PUDUCHERRY	PONDICHERRY RO
29	MAHARASHTRA	PUNE R.O.
30	GUJARAT	VADODARA R.O.
31	Maharashtra	Hingoli
32	Maharashtra	Kolhapur
33	Maharashtra	Parbhani
34	Maharashtra	Pune
35	Maharashtra	Sangli
36	Maharashtra	Solapur