

**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 Raksha 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	45,052	96	-
No. of Lives Covered	1,02,609	1,94,602	-

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:	2,528	NA
ii Number of claims received during the year	33,258	NA
iii Number of claims paid during the year: (Number & Percentage)	28,767	80.39%
iv Number of Claims repudiated during the year:(Number & Percentage)	3,260	9.11%
v Number of claims outstanding at the end of the year:	3,759	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	96.35%	83.85%	93.82%	84.30%
2 Within 1-2 hours	1.98%	10.77%	2.42%	9.58%
3 Within 2-6 hours	1.67%	5.38%	3.75%	6.12%
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	12,783	86.82%	15,751	91.02%	-	0.00%	28,534
Between 1-3 months	1,465	9.95%	1,024	5.92%	-	0.00%	2,489	7.77%
Between 3-6 months	370	2.52%	419	2.42%	-	0.00%	789	2.46%
More than 6 months	105	0.71%	110	0.63%	-	0.00%	215	0.67%
Total	14,723	100.00%	17,304	100.00%	-	0.00%	32,027	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	0
2 Grievances received during 2023-24	0
3 Grievances resolved during 2023-24	0
4 Grievance outstanding as on 31/03/2024	0

Place: Chennai
Date:

Signature of the CMD
United India Insurance Co Ltd.

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TPA PUBLIC DISCLOSURE 2023-24

Annexure A

TPA Name : Raksha Health Insurance TPA Pvt. Ltd.

Geographical Area in which services are rendered by the TPA

Sr.no.	Statename	District Name
1	Assam	GUWAHATI
2	Chandigarh	CHANDIGARH
3	Gujarat	AHMEDABAD
4	Gujarat	VADODARA
5	Haryana	FARIDABAD
6	Karnataka	BANGALURU
7	Kerala	COCHIN
8	Madhya Pradesh	INDORE
9	Maharashtra	ANDHERI - MUMBAI
10	Maharashtra	PUNE
11	Rajasthan	JAIPUR
12	TamilNadu	CHENNAI
13	Telangana	HYDERABAD
14	Uttar Pradesh	LUCKNOW
15	West Bengal	KOLKATTA

युनाइटेड इंडिया
UNITED INDIA
HEAD OFFICE