

**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 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	44217	100	0
No. of Lives Covered	101997	166193	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:	880	NA
ii Number of claims received during the year	32772	NA
iii Number of claims paid during the year: (Number & Percentage)	28793	85.56%
iv Number of Claims repudiated during the year: (Number & Percentage)	2331	6.93%
v Number of claims outstanding at the end of the year:	2528	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	87.85%	86.29%	75.31%	80.55%
2 Within 1-2 hours	6.98%	9.02%	10.71%	9.58%
3 Within 2-6 hours	2.54%	4.14%	10.53%	6.69%
4 Within 6-12 hours	1.07%	0.54%	1.89%	3.17%
5 Within 12-24 hours	0.97%	0.00%	0.86%	0.00%
6 >24 hours	0.59%	0.00%	0.71%	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	14517	97.40%	15722	96.93%	0	0.00%	30239
Between 1-3 months	355	2.38%	399	2.46%	0	0.00%	754	2.42%
Between 3-6 months	32	0.21%	99	0.61%	0	0.00%	131	0.42%
More than 6 months	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	14904	100.00%	16220	100.00%	0	0.00%	31124	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	NIL
2 Grievances received during 2022-23	27
3 Grievances resolved during 2022-23	27
4 Grievance outstanding as on 31/03/2023	NIL

Place: Chennai
Date: 10-07-2023

Signature of the CMD
United India Insurance Co Ltd

TPA PUBLIC DISCLOSURE 2022-2023

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	Maharashtra	Mumbai
2	Haryana	Faridabad
3	Tamilnadu	Chennai
4	Punjab	Chandigarh
5	Rajasthan	Jaipur
6	Uttar Pradesh	Lucknow
7	Karnataka	Bangaluru
8	Gujarat	Vadodara
9	Maharashtra	Pune
10	Madhya Pradesh	Indore
11	Kerala	Cochin
12	Andhra Pradesh	Hyderabad