

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 Vidal 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	151307	21403	3
No. of Lives Covered	357127	1359137	13443456

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:	252209	NA
ii Number of claims received during the year	1076699	NA
iii Number of claims paid during the year: (Number & Percentage)	1162168	87.45%
iv Number of Claims repudiated during the year: (Number & Percentage)	86262	6.49%
v Number of claims outstanding at the end of the year:	80478	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	67.00%	52.00%	82.00%	56.00%
2 Within 1-2 hours	25.00%	30.00%	13.00%	28.00%
3 Within 2-6 hours	7.00%	17.00%	5.00%	15.00%
4 Within 6-12 hours	1.00%	1.00%	0.00%	1.00%
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	45530	78.00%	102091	88.00%	945161	88.00%	1092782	87.53%
Between 1-3 months	9340	16.00%	8121	7.00%	42962	4.00%	60423	4.84%
Between 3-6 months	2335	4.00%	2320	2.00%	75183	7.00%	79838	6.40%
More than 6 months	1167	2.00%	3480	3.00%	10740	1.00%	15387	1.23%
Total	58372	100.00%	116012	100.00%	1074046	100.00%	1248430	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	327
3 Grievances resolved during 2022-23	320
4 Grievance outstanding as on 31/03/2023	7

Place:
Date :Chennai
10-07-2023Signature of the CMD
United India Insurance Co Ltd

TPA PUBLIC DISCLOSURE 2022-2023

Annexure A

TPA Name : Vidal Health Insurance TPA Pvt Ltd

Geographical Area in which services are rendered by the TPA

Sr.no.	Statename	District Name
1	Andhra Pradesh	Visakhapatnam
2	Chandigarh	Chandigarh
3	Delhi	Delhi
4	Gujarat	Ahmedabad
5	Gujarat	Vadodara
6	Karnataka	Bangalore
7	Madhya Pradesh	Indore
8	Maharashtra	Mumbai
9	Maharashtra	Pune
10	Rajasthan	Jaipur
11	Telangana	Hyderabad
12	Uttarakhand	Dehradun
13	West Bengal	Kolkata
14	Tamil Nadu	Coimbatore
15	Kerala	Kochi
16	Tamil Nadu	Chennai
17	Tamil Nadu	Chengalpet
18	Tamil Nadu	Dharmapuri
19	Tamil Nadu	Dindigul
20	Tamil Nadu	Kancheepuram
21	Tamil Nadu	Namakkal
22	Tamil Nadu	Thanjavur
23	Tamil Nadu	Tiruchirapalli
24	Tamil Nadu	Tiruvallur
25	Tamil Nadu	Tiruvannamalai
26	Tamil Nadu	Virudhunagar