

**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 31/03/2022

a. Specify whether In-house Claim Settlement or Services rendered by TPA - TPA

Name of the TPA - Vipul Medcorp Insurance TPA Pvt Ltd.

Validity of agreement with the TPA From: 01/04/2021 To: 31/03/2024

b. Number of policies and lives services in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	94,167	2,081	-
Number of lives serviced	2,26,852	3,57,969	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer
As per Annexure A**d. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	3,272	
ii.	Number of claims received during the year	59,341	
iii.	Number of claims paid during the year (specify % also in brackets)	55,963	89.4%
iv.	Number of claims repudiated during the year (specify % also in brackets)	3,096	4.9%
v.	Number of claims outstanding at the end of the year	3,554	

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

S. No.	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%	66%	89%	70%
2	Within 1-2 hours	13%	24%	10%	21%
3	Within 2-6 hours	1%	2%	0%	2%
4	Within 6-12 hours	2%	8%	1%	7%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100.0%	100.0%	100.0%	100.0%

** 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. Turn Around Time 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	35,466	94%	19,253	90%	-	-	54,719	93%
Between 1-3 months	1,933	5%	1,538	7%	-	-	3,471	6%
Between 3 to 6 months	286	1%	389	2%	-	-	675	1%
More than 6 months	87	0%	107	1%	-	-	194	0%
Total	37,772	100%	21,287	100%	-	-	59,059	100%

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	3
2	Grievances received during the year	324
3	Grievances resolved during the year	327
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited

Annexure - A

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Gujrat	Ahmedabad
Karnataka	Bangalore
Madhya Pradesh	Bhopal
Punjab/Haryana	Chandigarh
Tamil Nadu	Chennai
Uttarakhand	Dehradun
Rajasthan	Jaipur
Rajasthan	Jodhpur
West Bengal	Kolkata
Punjab	Ludhiana
Tamil Nadu	Madurai
Maharashtra	Mumbai
Delhi	New Delhi
Bihar	Patna
Maharashtra	Pune
Gujrat	Vadodra