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 -

Vidal Health 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	85,920	16,786	
Number of lives serviced	2,31,969	6,52,306	

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	26,465	
II.	Number of claims received during the year	15.55.295	
III.	Number of claims paid during the year (specify % also in brackets)	13,01,713	82.3%
iv.	Number of claims repudiated during the year (specify % also in brackets)	10,165	0.6%
V.	Number of claims outstanding at the end of the year	2.69.882	0.070]

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

S. No.			al Policies %)	Group Policies (in %)	
	Description	TAT for pre- auth**	TAT for discharge**	TAT for pre- auth**	TAT for discharge**
1	Within <1 hour	87.0%	86.0%	87.0%	88.0%
2	Within 1-2 hours	11.0%	13.0%	11.0%	11.0%
3	Within 2-6 hours	1.0%	1.0%	1.0%	1.0%
4	Within 6-12 hours	1.0%	0.0%	1.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	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	Individual		Group		Government		Total	
(to be reckoned from the date of receipt of last	No. of Claims	Percentage						
Within 1 month	6,33,815	94.8%	5,93,609	92.3%		0.0%	12,27,424	93.6%
Between 1-3 months	30,798	4.6%	44,272	6.9%		0.0%	75,070	5.7%
Between 3 to 6 months	3,417	0.5%	3,441	0.5%		0.0%	6,858	0.5%
More than 6 months	890	0.1%	1,636	0.3%		0.0%	2,526	0.2%
Total	6,68,920	100.0%	6,42,958	100.0%		0.0%	13,11,878	100.0%

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	
2	Grievances received during the year	234
3	Grievances resolved during the year	234
4	Grievances outstanding at the end of the year	231

Place: Chennai

Date: 24/11/2022

Signature of the CMD

United India Insurance Company Limited



Annexure - A

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c. Information the TPAs/Insu	with regard to the geographical area in which services are rendered by arer
Name of the State	Name of the Districts
Karnataka	Bangalore
Tamil Nadu	Chennai
Kerala	Cochin
Tamil Nadu	Coimbatore
Delhi	Delhi
Telangana	Hyderabad
West Bengal	Kolkata
Maharashtra	Mumbai
Maharashtra	Pune
Andhra Pradesh	Vishakapatnam