

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 31/03/2025

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

a.1 TPA NAME Genins India Insurance TPA Ltd.  
 Validity of agreement From 01-04-2024 To 31-03-2027

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

| Description              | Retail | Group | Govt. |
|--------------------------|--------|-------|-------|
| No. of Policies serviced | 10610  | 28    | 0     |
| No. of Lives Covered     | 23551  | 20592 | 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:          | 1474 | NA         |
| ii Number of claims received during the year                          | 8367 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 8409 | 85.45%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 728  | 7.40%      |
| v Number of claims outstanding at the end of the year:                | 704  | 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    | 91.82%                     | 96.59%             | 92.59%                | 97.14%             |
| 2 Within 1-2 hours   | 5.90%                      | 2.12%              | 6.10%                 | 2.20%              |
| 3 Within 2-6 hours   | 2.28%                      | 1.29%              | 1.31%                 | 0.66%              |
| 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   | 6810          | 92.78%     | 1657          | 92.18%     | 0             | 0.00%      | 8467          | 92.67%     |
| Between 1-3 months   | 408           | 5.56%      | 125           | 6.96%      | 0             | 0.00%      | 533           | 5.83%      |
| Between 3-6 months   | 108           | 1.47%      | 13            | 0.75%      | 0             | 0.00%      | 121           | 1.32%      |
| More than 6 months   | 13            | 0.18%      | 2             | 0.11%      | 0             | 0.00%      | 15            | 0.16%      |
| Total  | 7340          | 100.00%    | 1797          | 100.00%    | 0             | 0.00%      | 9137          | 99.99%     |

\*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 01/04/2024 | 0   |
| 2 Grievances received during 2024-25     | 32  |
| 3 Grievances resolved during 2024-25     | 32  |
| 4 Grievance outstanding as on 31/03/2025 | 0   |

Place: Chennai  
 Date : 12-08-2025

Signature of the CMD  
 United India Insurance Co Ltd



# TPA PUBLIC DISCLOSURE 2024-2025

## Annexure A

TPA Name : Genins India Insurance TPA Ltd.

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename      | District Name   | Sr.no. | Statename     | District Name     |
|--------|----------------|-----------------|--------|---------------|-------------------|
| 1      | Andhra Pradesh | Chittoor        | 29     | Maharashtra   | Yavatmal          |
| 2      | Andhra Pradesh | Nellore         | 30     | Odisha        | Khorda            |
| 3      | Andhra Pradesh | Prakasam        | 31     | Rajasthan     | Barmer            |
| 4      | Andhra Pradesh | West Godavari   | 32     | Rajasthan     | Ganganagar        |
| 5      | Bihar          | Patna           | 33     | Rajasthan     | Hanumangarh       |
| 6      | Chattisgarh    | Mahasamund      | 34     | Telangana     | Hyderabad         |
| 7      | Gujarat        | Ahmedabad       | 35     | Uttar Pradesh | Allahabad         |
| 8      | Gujarat        | Gandhi Nagar    | 36     | Uttar Pradesh | Budaun            |
| 9      | Gujarat        | Junagadh        | 37     | Uttar Pradesh | Kanpur Nagar      |
| 10     | Gujarat        | Panch Mahals    | 38     | Uttar Pradesh | Lucknow           |
| 11     | Karnataka      | Bangalore       | 39     | Uttar Pradesh | Mathura           |
| 12     | Karnataka      | Bangalore Rural | 40     | Uttar Pradesh | Pilibhit          |
| 13     | Karnataka      | Kodagu          | 41     | Uttar Pradesh | Shahjahanpur      |
| 14     | Karnataka      | Kolar           | 42     | West Bengal   | Bankura           |
| 15     | Karnataka      | Mandya          | 43     | West Bengal   | Bardhaman         |
| 16     | Karnataka      | Mysore          | 44     | West Bengal   | Darjiling         |
| 17     | Kerala         | Palakkad        | 45     | West Bengal   | Kolkata           |
| 18     | Kerala         | Thrissur        | 46     | West Bengal   | Nadia             |
| 19     | Madhya Pradesh | Indore          | 47     | West Bengal   | North 24 Parganas |
| 20     | Madhya Pradesh | Neemuch         |        |               |                   |
| 21     | Madhya Pradesh | Ujjain          |        |               |                   |
| 22     | Maharashtra    | Akola           |        |               |                   |
| 23     | Maharashtra    | Amravati        |        |               |                   |
| 24     | Maharashtra    | Buldhana        |        |               |                   |
| 25     | Maharashtra    | Jalgaon         |        |               |                   |
| 26     | Maharashtra    | Mumbai          |        |               |                   |
| 27     | Maharashtra    | Nagpur          |        |               |                   |
| 28     | Maharashtra    | Pune            |        |               |                   |

3-

Q