

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 Med Save Health 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	40005	57	0
No. of Lives Covered	91778	57867	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:	2984	NA
ii Number of claims received during the year	19211	NA
iii Number of claims paid during the year: (Number & Percentage)	19259	86.77%
iv Number of Claims repudiated during the year: (Number & Percentage)	1109	5.00%
v Number of claims outstanding at the end of the year:	1827	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	89.93%	84.37%	86.10%	83.83%
2 Within 1-2 hours	6.63%	12.29%	9.58%	13.51%
3 Within 2-6 hours	2.37%	2.80%	3.50%	2.32%
4 Within 6-12 hours	0.18%	0.08%	0.19%	0.04%
5 Within 12-24 hours	0.27%	0.15%	0.23%	0.21%
6 >24 hours	0.62%	0.31%	0.38%	0.09%
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	15057	94.12%	3894	89.08%	0	0.00%	18951	93.04%
Between 1-3 months	737	4.61%	329	7.52%	0	0.00%	1066	5.23%
Between 3-6 months	134	0.84%	78	1.78%	0	0.00%	212	1.04%
More than 6 months	69	0.43%	70	1.61%	0	0.00%	139	0.68%
Total	15997	100.00%	4371	100.00%	0	0.00%	20368	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 01/04/2024	0
2 Grievances received during 2024-25	244
3 Grievances resolved during 2024-25	244
4 Grievance outstanding as on 31/03/2025	0

Place: Chennai
Date : 12-08-2025Signature of the CMD
United India Insurance Co Ltd

TPA PUBLIC DISCLOSURE 2024-2025

Annexure A

TPA

Name : Medsave Health Insurance TPA Ltd

Geographical Area in which services are rendered by the TPA

Sr.no.	Statename	District Name
1	ANDHRA PRADESH	WEST GODAVARI,CHITTOOR,VIZIANAGARAM,HYDERABAD,GODAVARI - EAST,SECUNDERABAD,KRISHNA
2	BIHAR	PATNA,GAYA,SARAN,MADHUBANI,ARWAL,GOPALGANJ,JEHANABAD,MUZAFFARPUR
3	CHANDIGARH	CHANDIGARH
4	CHATTISGARH	DURG,BILASPUR,RAIPUR,RAIPUR,DURG,RAJNANDGAON,BHILAI
5	DADRA & NAGAR HAVELI	DADRA & NAGAR HAVELI
6	DELHI	NEW DELHI
7	GOA	NORTH GOA
8	GUJARAT	SURENDRANAGAR,AHMEDABAD,PATAN,PORBANDAR,AHMADABAD,BANASKANTHA,MEHSANA,SABARKANTHA,RAJKOT,GANDHINAGAR
9	HARYANA	PANCHKULA,PANIPAT,KURUKSHETRA,REWARI,HISAR,GURGAON,FARIDABAD,SIRSA,YAMUNANAGAR,NUH,AMBALA,JIND,BHIWANI
10	HIMACHAL PRADESH	UNA,SOLAN,SIRMAUR,KINNAUR,SHIMLA,KULLU,KANGRA
11	JAMMU & KASHMIR	BARAMULLA,JAMMU,KATHUA,UDHAMPUR,SRINAGAR
12	JHARKHAND	RANCHI
13	JHARKHAND	SINGHBHUM - EAST
14	KARNATAKA	BELGAUM, MYSORE ,BANGALORE
15	KERALA	THRISSUR
16	LADAKH	LEH
17	MADHYA PRADESH	RAJGARH,BARWANI,BURHANPUR,UJJAIN,BHIND,JABALPUR,SATNA,GWALIOR,BHOPAL,INDORE
18	MAHARASHTRA	SOLAPUR,NASHIK,MUMBAI,PUNE,LATUR,AHMADNAGAR,KOLHAPUR
19	ORISSA	KHORDA
20	PONDICHERRY U.T.	PONDICHERRY
21	PUNJAB	LUDHIANA,AMRITSAR,MOHALI,PATIALA,JALANDHAR
22	RAJASTHAN	UDAIPUR,JAISALMER,JAIPUR,BHARATPUR,JODHPUR,OBEAWAR
23	TAMIL NADU	CHENGALPATTU,TIRUCHCHIRAPPALLI,VELLORE,COIMBATORE,PERAMBALUR,CHENNAI
24	TELANGANA	RANGAREDDY, HYDERABAD
25	UTTAR PRADESH	MEERUT,ALLAHABAD,MORADABAD,GAUTAMBUDDHANAGAR,FAIZABAD,LUCKNOW,GORAKHPUR,AGRA
26	UTTARAKHAND	HARIDWAR , DEHRADUN
27	WEST BENGAL	KOLKATA