

**FORM NO. NI-48**

**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 31/03/2024

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

**a.1 TPA NAME** Anmol Medicare Insurance TPA 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 | 12,350 | 6     | -     |
| No. of Lives Covered     | 29,672 | 293   | -     |

**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:          | 346   | NA         |
| ii Number of claims received during the year                          | 4,384 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 3,989 | 84.33%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 348   | 7.36%      |
| v Number of claims outstanding at the end of the year:                | 393   | 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    | 68.16%                     | 74.23%             | 100.00%               | 50.00%             |
| 2 Within 1-2 hours   | 20.00%                     | 18.71%             | 0.00%                 | 50.00%             |
| 3 Within 2-6 hours   | 10.65%                     | 6.77%              | 0.00%                 | 0.00%              |
| 4 Within 6-12 hours  | 1.19%                      | 0.30%              | 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   | 3,910         | 90.83%     | 31            | 95.65%     | -             | 0.00%      | 3,941         | 90.87%     |
| Between 1-3 months   | 337           | 7.83%      | 1             | 4.35%      | -             | 0.00%      | 338           | 7.79%      |
| Between 3-6 months   | 50            | 1.15%      | -             | 0.00%      | -             | 0.00%      | 50            | 1.15%      |
| More than 6 months   | 8             | 0.18%      | -             | 0.00%      | -             | 0.00%      | 8             | 0.18%      |
| Total  | 4,305         | 100.00%    | 32            | 100.00%    | -             | 0.00%      | 4,337         | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 207 |
| 3 Grievances resolved during 2023-24     | 207 |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai

Date:

Signature of the CMD  
United India Insurance Co Ltd.



TPA PUBLIC DISCLOSURE 2023-24

Annexure A

TPA Name : ANMOL MEDICARE INSURANCE TPA LTD.

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename | District Name   |
|--------|-----------|---|
| 1      | Gujarat   | Ahmedabad<br>Vadodara<br>Anand<br>Panchmahal<br>Nadiad<br>Kheda<br>Dakor<br>Kapadwanj |



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 31/03/2024

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

a.1 TPA NAME Ericson 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 | 6,273  | 17    | -     |
| No. of Lives Covered     | 15,216 | 9,299 | -     |

## 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:          | 140   | NA         |
| ii Number of claims received during the year                          | 5,564 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 5,303 | 92.97%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 318   | 5.58%      |
| v Number of claims outstanding at the end of the year:                | 83    | 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    | 98.74%                     | 99.63%             | 97.73%                | 99.14%             |
| 2 Within 1-2 hours   | 1.26%                      | 0.37%              | 2.27%                 | 0.86%              |
| 3 Within 2-6 hours   | 0.00%                      | 0.00%              | 0.00%                 | 0.00%              |
| 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   | 2,627         | 79.96%     | 1,800         | 77.08%     | -             | 0.00%      | 4,427         | 78.76%     |
| Between 1-3 months   | 498           | 15.14%     | 294           | 12.61%     | -             | 0.00%      | 792           | 14.09%     |
| Between 3-6 months   | 141           | 4.28%      | 197           | 8.43%      | -             | 0.00%      | 338           | 6.01%      |
| More than 6 months   | 20            | 0.62%      | 44            | 1.89%      | -             | 0.00%      | 64            | 1.14%      |
| Total  | 3,286         | 100.00%    | 2,335         | 100.00%    | -             | 0.00%      | 5,621         | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 5   |
| 3 Grievances resolved during 2023-24     | 5   |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
 Date:

Signature of the CMD  
 United India Insurance Co Ltd.



TPA PUBLIC DISCLOSURE 2023-24

Annexure A

TPA Name : Ericson Insurance TPA Pvt. Ltd.

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename     | District Name |
|--------|---------------|---------------|
| 1      | Maharashtra   | Mumbai        |
| 2      | Karnataka     | Bengaluru     |
| 3      | Delhi         | New Delhi     |
| 4      | West Bengal   | Kolkata       |
| 5      | Tamil Nadu    | Chennai       |
| 6      | Gujarat       | Ahmedabad     |
| 7      | Maharashtra   | Pune          |
| 8      | Gujarat       | Surat         |
| 9      | Maharashtra   | Nagpur        |
| 10     | Chhattisgarh  | Raipur        |
| 11     | Kerala        | Kochi         |
| 12     | Telangana     | Hyderabad     |
| 13     | Maharashtra   | Nashik        |
| 14     | Gujarat       | Vadodara      |
| 15     | Bihar         | Patna         |
| 16     | Uttar Pradesh | Lucknow       |
| 17     | Odisha        | Bhubaneswar   |



**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 31/03/2024

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

**a.1 TPA NAME** Family Health Plan Insurance TPA Limited  
**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 | 25,797 | 2,136    | -     |
| No. of Lives Covered     | 54,620 | 3,86,529 | -     |

**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:          | 10,725   | NA         |
| ii) Number of claims received during the year                          | 1,44,523 | NA         |
| iii) Number of claims paid during the year: (Number & Percentage)      | 1,34,220 | 86.46%     |
| iv) Number of Claims repudiated during the year: (Number & Percentage) | 12,824   | 8.26%      |
| v) Number of claims outstanding at the end of the year:                | 8,204    | 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    | 54.90%                     | 47.77%             | 77.01%                | 54.08%             |
| 2 Within 1-2 hours   | 21.24%                     | 29.72%             | 13.81%                | 31.65%             |
| 3 Within 2-6 hours   | 15.70%                     | 18.20%             | 5.72%                 | 11.79%             |
| 4 Within 6-12 hours  | 2.61%                      | 2.26%              | 0.87%                 | 0.71%              |
| 5 Within 12-24 hours | 4.32%                      | 1.59%              | 1.80%                 | 1.38%              |
| 6 >24 hours          | 1.23%                      | 0.46%              | 0.79%                 | 0.39%              |
| 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   | 6,906         | 92.96%     | 1,32,478      | 94.89%     | -             | 0.00%      | 1,39,384      | 94.79%     |
| Between 1-3 months   | 428           | 5.76%      | 5,148         | 3.69%      | -             | 0.00%      | 5,576         | 3.79%      |
| Between 3-6 months   | 77            | 1.04%      | 1,509         | 1.08%      | -             | 0.00%      | 1,586         | 1.08%      |
| More than 6 months   | 18            | 0.24%      | 480           | 0.34%      | -             | 0.00%      | 498           | 0.34%      |
| Total  | 7,429         | 100.00%    | 1,39,615      | 100.00%    | -             | 0.00%      | 1,47,044      | 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 01/04/2023 | 9   |
| 2 Grievances received during 2023-24     | 63  |
| 3 Grievances resolved during 2023-24     | 68  |
| 4 Grievance outstanding as on 31/03/2024 | 4   |

Place:

Chennai

Date:

Signature of the CMD  
United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

**Annexure A**

**TPA Name : Family Health Plan Insurance TPA Ltd.**

**Geographical Area in which services are rendered by the TPA**

| Sr.no. | Statename            | District Name        |
|--------|----------------------|----------------------|
| 1      | Andhra Pradesh       | Anantaipur           |
| 2      | Andhra Pradesh       | Chittoor             |
| 3      | Andhra Pradesh       | Cuddapah             |
| 4      | Andhra Pradesh       | East Godavari        |
| 5      | Andhra Pradesh       | Guntur               |
| 6      | Andhra Pradesh       | Krishna              |
| 7      | Andhra Pradesh       | Kurnool              |
| 8      | Andhra Pradesh       | Nellore              |
| 9      | Andhra Pradesh       | Prakasam             |
| 10     | Andhra Pradesh       | Srikakulam           |
| 11     | Andhra Pradesh       | Visakhapatnam        |
| 12     | Andhra Pradesh       | Vizianagaram         |
| 13     | Andhra Pradesh       | West Godavari        |
| 14     | Bihar                | Madhubani            |
| 15     | Bihar                | Patna                |
| 16     | Bihar                | Siwan                |
| 17     | Dadra & Nagar Haveli | Dadra & Nagar Haveli |
| 18     | Delhi                | Central *            |
| 19     | Delhi                | East *               |
| 20     | Delhi                | New Delhi            |
| 21     | Delhi                | North West *         |
| 22     | Delhi                | South West *         |
| 23     | Delhi                | West *               |
| 24     | Goa                  | South Goa            |
| 25     | Gujarat              | Ahmadabad            |
| 26     | Gujarat              | Anand *              |
| 27     | Gujarat              | Bharuch              |
| 28     | Gujarat              | Bhavnagar            |
| 29     | Gujarat              | Gandhinagar          |
| 30     | Gujarat              | Jamnagar             |
| 31     | Gujarat              | Kachchh              |
| 32     | Gujarat              | Mahesana             |
| 33     | Gujarat              | Navsari *            |
| 34     | Gujarat              | Rajkot               |
| 35     | Gujarat              | Sabar Kantha         |
| 36     | Gujarat              | Surat                |
| 37     | Gujarat              | Surendranagar        |
| 38     | Gujarat              | Vadodara             |
| 39     | Gujarat              | Valsad               |
| 40     | Haryana              | Faridabad            |
| 41     | Haryana              | Gurgaon              |
| 42     | Haryana              | Hisar                |



|    |                  |                    |
|----|------------------|--------------------|
| 43 | Haryana          | Kurukshetra        |
| 44 | Haryana          | Rohtak             |
| 45 | Haryana          | Sonapat            |
| 46 | Himachal Pradesh | Chamba             |
| 47 | Himachal Pradesh | Kangra             |
| 48 | Himachal Pradesh | Shimla             |
| 49 | Jharkhand        | Gumla              |
| 50 | Karnataka        | Bagalkot *         |
| 51 | Karnataka        | Bangalore          |
| 52 | Karnataka        | Belgaum            |
| 53 | Karnataka        | Bellary            |
| 54 | Karnataka        | Bijapur            |
| 55 | Karnataka        | Chikkaballapur     |
| 56 | Karnataka        | Chikmagalur        |
| 57 | Karnataka        | Chitradurga        |
| 58 | Karnataka        | Dakshina Kannada   |
| 59 | Karnataka        | Davanagere*        |
| 60 | Karnataka        | Dharwad            |
| 61 | Karnataka        | Gulbarga           |
| 62 | Karnataka        | Hassan             |
| 63 | Karnataka        | Haveri *           |
| 64 | Karnataka        | Kodagu             |
| 65 | Karnataka        | Kolar              |
| 66 | Karnataka        | Koppal *           |
| 67 | Karnataka        | Mandya             |
| 68 | Karnataka        | Mysore             |
| 69 | Karnataka        | Raichur            |
| 70 | Karnataka        | Tumkur             |
| 71 | Karnataka        | Udupi *            |
| 72 | Kerala           | Alappuzha          |
| 73 | Kerala           | Ernakulam          |
| 74 | Kerala           | Idukki             |
| 75 | Kerala           | Kannur             |
| 76 | Kerala           | Kasaragod          |
| 77 | Kerala           | Kollam             |
| 78 | Kerala           | Kottayam           |
| 79 | Kerala           | Kozhikode          |
| 80 | Kerala           | Palakkad           |
| 81 | Kerala           | Pathanamthitta     |
| 82 | Kerala           | Thiruvananthapuram |
| 83 | Kerala           | Thrissur           |
| 84 | Kerala           | Wayanad            |
| 85 | Lakshadweep      | Lakshadweep        |
| 86 | Madhya Pradesh   | Dewas              |
| 87 | Madhya Pradesh   | Gwalior            |
| 88 | Madhya Pradesh   | Indore             |
| 89 | Maharashtra      | Amravati           |
| 90 | Maharashtra      | Guntur             |
| 91 | Maharashtra      | Kolhapur           |
| 92 | Maharashtra      | Mumbai             |



|     |             |                  |
|-----|-------------|------------------|
| 93  | Maharashtra | Nagpur           |
| 94  | Maharashtra | Nashik           |
| 95  | Maharashtra | Osmanabad        |
| 96  | Maharashtra | Parbhani         |
| 97  | Maharashtra | Pune             |
| 98  | Maharashtra | Raigarh          |
| 99  | Maharashtra | Ratnagiri        |
| 100 | Maharashtra | Sangli           |
| 101 | Maharashtra | Satara           |
| 102 | Maharashtra | Sindhudurg       |
| 103 | Maharashtra | Solapur          |
| 104 | Maharashtra | Thane            |
| 105 | Maharashtra | Yavatmal         |
| 106 | Manipur     | Imphal East *    |
| 107 | Meghalaya   | East Khasi Hills |
| 108 | Nagaland    | Dimapur *        |
| 109 | Orissa      | Gajapati *       |
| 110 | Orissa      | Khordha          |
| 111 | Orissa      | Mayurbhanj       |
| 112 | Orissa      | Rayagada *       |
| 113 | Pondicherry | Pondicherry      |
| 114 | Punjab      | Rupnagar         |
| 115 | Rajasthan   | Ajmer            |
| 116 | Rajasthan   | Jaipur           |
| 117 | Rajasthan   | Jaisalmer        |
| 118 | Rajasthan   | Jalor            |
| 119 | Rajasthan   | Jodhpur          |
| 120 | Rajasthan   | Kota             |
| 121 | Rajasthan   | Pali             |
| 122 | Rajasthan   | Rajsamand *      |
| 123 | Rajasthan   | Sirohi           |
| 124 | Rajasthan   | Udaipur          |
| 125 | Tamil Nadu  | Chennai          |
| 126 | Tamil Nadu  | Coimbatore       |
| 127 | Tamil Nadu  | Cuddalore        |
| 128 | Tamil Nadu  | Dindigul         |
| 129 | Tamil Nadu  | Erode            |
| 130 | Tamil Nadu  | Kancheepuram     |
| 131 | Tamil Nadu  | Kanniyakumari    |
| 132 | Tamil Nadu  | Karur *          |
| 133 | Tamil Nadu  | Krishnagiri      |
| 134 | Tamil Nadu  | Madurai          |
| 135 | Tamil Nadu  | Nagapattinam *   |
| 136 | Tamil Nadu  | Namakkal *       |
| 137 | Tamil Nadu  | Salem            |
| 138 | Tamil Nadu  | Sivaganga        |
| 139 | Tamil Nadu  | The Nilgiris     |
| 140 | Tamil Nadu  | Theni *          |
| 141 | Tamil Nadu  | Thiruvallur      |
| 142 | Tamil Nadu  | Thiruvallur      |



|     |               |                            |
|-----|---------------|----------------------------|
| 143 | Tamil Nadu    | Tiruchirappalli            |
| 144 | Tamil Nadu    | Tirunelveli                |
| 145 | Tamil Nadu    | Tiruvannamalai             |
| 146 | Tamil Nadu    | Vellore                    |
| 147 | Tamil Nadu    | Viluppuram                 |
| 148 | Tamil Nadu    | Virudhunagar               |
| 149 | Telangana     | Adilabad                   |
| 150 | Telangana     | Hyderabad                  |
| 151 | Telangana     | Karimnagar                 |
| 152 | Telangana     | Khammam                    |
| 153 | Telangana     | Mahbubnagar                |
| 154 | Telangana     | Medak                      |
| 155 | Telangana     | Nalgonda                   |
| 156 | Telangana     | Nizamabad                  |
| 157 | Telangana     | Rangareddi                 |
| 158 | Telangana     | Warangal                   |
| 159 | Uttar Pradesh | Agra                       |
| 160 | Uttar Pradesh | Allahabad                  |
| 161 | Uttar Pradesh | Baghpat *                  |
| 162 | Uttar Pradesh | Gautam Buddha Nagar *      |
| 163 | Uttar Pradesh | Ghaziabad                  |
| 164 | Uttar Pradesh | Gorakhpur                  |
| 165 | Uttar Pradesh | Kanpur Nagar               |
| 166 | Uttar Pradesh | Kheri                      |
| 167 | Uttar Pradesh | Lucknow                    |
| 168 | Uttar Pradesh | Pratapgarh                 |
| 169 | Uttar Pradesh | Varanasi                   |
| 170 | UTTARAKHAND   | Hardwar                    |
| 171 | UTTARAKHAND   | Udham Singh Nagar *        |
| 172 | West Bengal   | Bardhaman                  |
| 173 | West Bengal   | Birbhum                    |
| 174 | West Bengal   | Darjiling                  |
| 175 | West Bengal   | Hooghly                    |
| 176 | West Bengal   | Howrah                     |
| 177 | West Bengal   | Koch Bihar                 |
| 178 | West Bengal   | Kolkata                    |
| 179 | West Bengal   | Medinipur                  |
| 180 | West Bengal   | North Twenty Four Parganas |
| 181 | West Bengal   | Puruliya                   |
| 182 | West Bengal   | South Twenty Four Parganas |



**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 31/03/2024

**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 01-04-2021 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 | 36,711 | 287    | -     |
| No. of Lives Covered     | 85,127 | 27,583 | -     |

**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:          | 2,101  | NA         |
| ii Number of claims received during the year                          | 25,658 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 22,275 | 80.24%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 4,010  | 14.45%     |
| v Number of claims outstanding at the end of the year:                | 1,474  | 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    | 83.90%                     | 91.21%             | 83.46%                | 94.76%             |
| 2 Within 1-2 hours   | 11.97%                     | 7.05%              | 12.26%                | 4.03%              |
| 3 Within 2-6 hours   | 4.13%                      | 1.74%              | 4.28%                 | 1.21%              |
| 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**

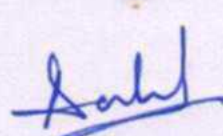
| Description (to be reckoned from the date of receipt of last necessary document) | Individual    |            | Group         |            | Government    |            | Total         |            |
|--|---------------|------------|---------------|------------|---------------|------------|---------------|------------|
|  | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 Month   | 23,091        | 96.10%     | 2,188         | 96.90%     | -             | 0.00%      | 25,279        | 96.17%     |
| Between 1-3 months   | 776           | 3.23%      | 62            | 2.76%      | -             | 0.00%      | 838           | 3.19%      |
| Between 3-6 months   | 151           | 0.63%      | 8             | 0.34%      | -             | 0.00%      | 159           | 0.60%      |
| More than 6 months   | 9             | 0.04%      | -             | 0.00%      | -             | 0.00%      | 9             | 0.03%      |
| Total  | 24,027        | 100.00%    | 2,258         | 100.00%    | -             | 0.00%      | 26,285        | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 102 |
| 3 Grievances resolved during 2023-24     | 102 |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
 Date :

  
 Signature of the CMD  
 United India Insurance Co Ltd.



# TPA PUBLIC DISCLOSURE 2023-24

## Annexure A

TPA Name : Genins India Insurance TPA Ltd.

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename      | District Name  |
|--------|----------------|----------------|
| 1      | Andhra Pradesh | Chittoor       |
| 2      | Andhra Pradesh | Prakasam       |
| 3      | Andhra Pradesh | West Godavari  |
| 4      | Bihar          | Patna          |
| 5      | Chattisgarh    | Mahasamund     |
| 6      | Delhi          | South Delhi    |
| 7      | Goa            | North Goa      |
| 8      | Goa            | South Goa      |
| 9      | Gujarat        | Ahmedabad      |
| 10     | Gujarat        | Amreli         |
| 11     | Gujarat        | Banaskantha    |
| 12     | Gujarat        | Bhavnagar      |
| 13     | Gujarat        | Jamnagar       |
| 14     | Gujarat        | Junagadh       |
| 15     | Gujarat        | Mahesana       |
| 16     | Gujarat        | Panch Mahals   |
| 17     | Gujarat        | Patan          |
| 18     | Gujarat        | Porbandar      |
| 19     | Gujarat        | Rajkot         |
| 20     | Gujarat        | Sabarkantha    |
| 21     | Gujarat        | Surendra Nagar |
| 22     | Gujarat        | Vadodara       |
| 23     | Karnataka      | Bangalore      |
| 24     | Karnataka      | Kodagu         |
| 25     | Karnataka      | Kolar          |
| 26     | Karnataka      | Mandya         |
| 27     | Karnataka      | Mysore         |
| 28     | Kerala         | Palakkad       |
| 29     | Kerala         | Thrissur       |
| 30     | Madhya Pradesh | Indore         |
| 31     | Madhya Pradesh | Neemuch        |
| 32     | Madhya Pradesh | Ujjain         |
| 33     | Maharashtra    | Ahmed Nagar    |
| 34     | Maharashtra    | Akola          |
| 35     | Maharashtra    | Amravati       |
| 36     | Maharashtra    | Buldhana       |
| 37     | Maharashtra    | Jalgaon        |
| 38     | Maharashtra    | Mumbai         |
| 39     | Maharashtra    | Nagpur         |
| 40     | Maharashtra    | Nashik         |
| 41     | Maharashtra    | Pune           |
| 42     | Maharashtra    | Thane          |



|    |               |                   |
|----|---------------|-------------------|
| 43 | Maharashtra   | Washim            |
| 44 | Maharashtra   | Yavatmal          |
| 45 | Rajasthan     | Barmer            |
| 46 | Rajasthan     | Ganganagar        |
| 47 | Rajasthan     | Hanumangarh       |
| 48 | Telangana     | Hyderabad         |
| 49 | Uttar Pradesh | Allahabad         |
| 50 | Uttar Pradesh | Bijnor            |
| 51 | Uttar Pradesh | Budaun            |
| 52 | Uttar Pradesh | Kanpur Nagar      |
| 53 | Uttar Pradesh | Lucknow           |
| 54 | Uttar Pradesh | Mathura           |
| 55 | Uttar Pradesh | Pilibhit          |
| 56 | Uttar Pradesh | Shahjahanpur      |
| 57 | West Bengal   | Bankura           |
| 58 | West Bengal   | East Midnapore    |
| 59 | West Bengal   | Kolkata           |
| 60 | West Bengal   | Nadia             |
| 61 | West Bengal   | North 24 Parganas |
| 62 | West Bengal   | West Tripura      |



**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 31/03/2024

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

**a.1 TPA NAME** Good Health Insurance TPA 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 | 21,081 | 412      | -     |
| No. of Lives Covered     | 47,931 | 2,06,618 | -     |

**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:          | 1,802  | NA         |
| ii Number of claims received during the year                          | 15,400 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 14,074 | 81.82%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 2,188  | 12.72%     |
| v Number of claims outstanding at the end of the year:                | 940    | 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    | 69.81%                     | 73.43%             | 71.32%                | 76.73%             |
| 2 Within 1-2 hours   | 30.19%                     | 26.57%             | 28.68%                | 23.27%             |
| 3 Within 2-6 hours   | 0.00%                      | 0.00%              | 0.00%                 | 0.00%              |
| 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   | 5,757         | 100.00%    | 10,505        | 100.00%    | -             | 0.00%      | 16,262        | 100.00%    |
| Between 1-3 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| Between 3-6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| More than 6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| Total  | 5,757         | 100.00%    | 10,505        | 100.00%    | -             | 0.00%      | 16,262        | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 99  |
| 3 Grievances resolved during 2023-24     | 99  |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
 Date:

Signature of the CMD  
 United India Insurance Co Ltd.



TPA PUBLIC DISCLOSURE 2023-24

Annexure A

TPA Name : GOOD HEALTH INSURANCE TPA LTD

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename      | District Name |
|--------|----------------|---------------|
| 1      | Telangana      | Hyderabad     |
| 2      | Tamilnadu      | Madurai       |
| 3      | Andhra Pradesh | Vishakapatnam |
| 4      | Karnataka      | Bangalore     |
| 5      | Tamilnadu      | Chennai       |
| 6      | Pondicherry    | Pondicherry   |
| 7      | Delhi          | Delhi         |
| 8      | Maharashtra    | Pune          |
| 9      | Uttar Pradesh  | Lucknow       |
| 10     | Delhi          | Delhi         |
| 11     | Maharashtra    | Mumbai        |
| 12     | Maharashtra    | Nagpur        |
| 13     | Rajasthan      | Jaipur        |
| 14     | Tamilnadu      | Coimbatore    |



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 31/03/2024

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

a.1 TPA NAME Healthindia Insurance TPA Services 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 | 61,538   | 450      | -     |
| No. of Lives Covered     | 1,36,959 | 1,50,486 | -     |

## 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:          | 1,937  | NA         |
| ii Number of claims received during the year                          | 36,239 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 31,979 | 83.77%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 4,625  | 12.11%     |
| v Number of claims outstanding at the end of the year:                | 1,572  | 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    | 91.40%                     | 90.47%             | 92.00%                | 92.58%             |
| 2 Within 1-2 hours   | 8.59%                      | 9.54%              | 8.00%                 | 7.42%              |
| 3 Within 2-6 hours   | 0.00%                      | 0.00%              | 0.00%                 | 0.00%              |
| 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   | 24,523        | 99.18%     | 11,719        | 98.65%     | -             | 0.00%      | 36,242        | 99.01%     |
| Between 1-3 months   | 202           | 0.82%      | 160           | 1.35%      | -             | 0.00%      | 362           | 0.99%      |
| Between 3-6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| More than 6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| Total  | 24,725        | 100.00%    | 11,879        | 100.00%    | -             | 0.00%      | 36,604        | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 28  |
| 3 Grievances resolved during 2023-24     | 28  |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
 Date:

Signature of the CMD  
 United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

Annexure A

**TPA Name : Health India Insurance TPA Services Pvt. Ltd.**

**Geographical Area in which services are rendered by the TPA**

| Sr.no. | Statename      | District Name |
|--------|----------------|---------------|
| 1      | Maharashtra    | Mumbai        |
| 2      | Maharashtra    | Mumbai        |
| 3      | Gujarat        | Ahmedabad     |
| 4      | Maharashtra    | Aurangabad    |
| 5      | Karnataka      | Bangalore     |
| 6      | Madhya Pradesh | Bhopal        |
| 7      | Tamil nadu     | Chennai       |
| 8      | Kerala         | Cochin        |
| 9      | Haryana        | Gurgaon       |
| 10     | Telangana      | Hyderabad     |
| 11     | Madhya Pradesh | Indore        |
| 12     | Rajasthan      | Jaipur        |
| 13     | Maharashtra    | Kolhapur      |
| 14     | west Bengal    | Kolkata       |
| 15     | Uttar Pradesh  | Lucknow       |
| 16     | Tamil nadu     | Madurai       |
| 17     | Karnataka      | Mangalore     |
| 18     | Maharashtra    | Nagpur        |
| 19     | Maharashtra    | Nashik        |
| 20     | Maharashtra    | Pune          |
| 21     | Chhattisgarh   | Raipur        |
| 22     | Gujarat        | Rajkot        |
| 23     | Maharashtra    | Solapur       |
| 24     | Gujarat        | Surat         |
| 25     | Gujarat        | Vadodara      |
| 26     | Maharashtra    | Borivali (W)  |
| 27     | Odisha         | Bhubaneswar   |
| 28     | Bihar          | PATNA         |
| 29     | Gujarat        | VALSAD        |
| 30     | Uttarakhand    | DEHARADHUN    |
| 31     | Tamil nadu     | Coimbatore    |
| 32     | JHARKHAND      | Ranchi        |
| 33     | Assam          | Guwahati      |
| 34     | Punjab         | Chandigarh    |



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 31/03/2024

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

a.1 TPA NAME Health Insurance TPA of India 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 | 36,404 | 63     | 1         |
| No. of Lives Covered     | 86,186 | 32,804 | 95,02,921 |

## 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:          | 11,795 | NA         |
| ii Number of claims received during the year                          | 78,426 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 62,894 | 69.71%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 4,803  | 5.32%      |
| v Number of claims outstanding at the end of the year:                | 22,524 | 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    | 89.55%                     | 91.45%             | 90.40%                | 95.52%             |
| 2 Within 1-2 hours   | 10.00%                     | 8.00%              | 9.00%                 | 4.00%              |
| 3 Within 2-6 hours   | 0.45%                      | 0.55%              | 0.60%                 | 0.48%              |
| 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   | 4,901         | 62.96%     | 6,161         | 68.19%     | 50,879        | 0.00%      | 61,941        | 91.50%     |
| Between 1-3 months   | 2,623         | 33.71%     | 2,701         | 29.89%     | -             | 0.00%      | 5,324         | 7.86%      |
| Between 3-6 months   | 259           | 3.33%      | 173           | 1.92%      | -             | 0.00%      | 432           | 0.64%      |
| More than 6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| Total  | 7,783         | 100.00%    | 9,035         | 100.00%    | 50,879        | 0.00%      | 67,697        | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 24  |
| 3 Grievances resolved during 2023-24     | 24  |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
Date:

Signature of the CMD  
United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

**Annexure A**

**TPA Name : Health Insurance TPA of India Ltd.**

**Geographical Area in which services are rendered by the TPA**

| Sr.no. | Statename                   | District-Name   |
|--------|-----------------------------|-----------------|
| 1      | ANDAMAN AND NICOBAR ISLANDS | SOUTH ANDAMAN   |
| 2      | ANDHRA PRADESH              | ANANTAPUR       |
| 3      | ANDHRA PRADESH              | Chittoor        |
| 4      | ANDHRA PRADESH              | CUDDAPAH        |
| 5      | ANDHRA PRADESH              | GODAVARI - EAST |
| 6      | ANDHRA PRADESH              | GODAVARI - WEST |
| 7      | ANDHRA PRADESH              | Guntur          |
| 8      | ANDHRA PRADESH              | Krishna         |
| 9      | ANDHRA PRADESH              | Kurnool         |
| 10     | ANDHRA PRADESH              | Nellore         |
| 11     | ANDHRA PRADESH              | NIZAMBAD        |
| 12     | ANDHRA PRADESH              | PRAKASAM        |
| 13     | ANDHRA PRADESH              | Srikakulam      |
| 14     | ANDHRA PRADESH              | Visakhapatnam   |
| 15     | ANDHRA PRADESH              | Vizianagaram    |
| 16     | ASSAM                       | BONGAIGAON      |
| 17     | ASSAM                       | Nagaon          |
| 18     | ASSAM                       | Sibsagar        |
| 19     | ASSAM                       | Sonitpur        |
| 20     | BIHAR                       | Aurangabad(BH)  |
| 21     | BIHAR                       | Bhagalpur       |
| 22     | BIHAR                       | Bhojpur         |
| 23     | BIHAR                       | Buxar           |
| 24     | BIHAR                       | Darbhanga       |
| 25     | BIHAR                       | Gaya            |
| 26     | BIHAR                       | Kaimur (Bhabua) |
| 27     | BIHAR                       | Khagaria        |
| 28     | BIHAR                       | MADHEPURA       |
| 29     | BIHAR                       | Madhubani       |
| 30     | BIHAR                       | Munger          |
| 31     | BIHAR                       | MUZAFFARPUR     |
| 32     | BIHAR                       | NALANDA         |
| 33     | BIHAR                       | Nawada          |
| 34     | BIHAR                       | Patna           |
| 35     | BIHAR                       | Rohtas          |
| 36     | BIHAR                       | Samastipur      |
| 37     | BIHAR                       | Saran           |
| 38     | BIHAR                       | Sitamarhi       |
| 39     | BIHAR                       | SIWAN           |
| 40     | CHANDIGARH                  | CHANDIGARH      |
| 41     | CHATTISGARH                 | BILASPUR        |
| 42     | CHATTISGARH                 | Durg            |



|    |                        |                        |
|----|------------------------|------------------------|
| 43 | CHATTISGARH            | Raipur                 |
| 44 | CHATTISGARH            | Rajnandgaon            |
| 45 | CHATTISGARH            | Surguja                |
| 46 | DADRA AND NAGAR HAVELI | DADRA AND NAGAR HAVELI |
| 47 | DELHI                  | DELHI                  |
| 48 | GOA                    | GOA.                   |
| 49 | GUJARAT                | AHMADABAD              |
| 50 | GUJARAT                | ANAND                  |
| 51 | GUJARAT                | BANAS KANTHA           |
| 52 | GUJARAT                | Bharuch                |
| 53 | GUJARAT                | Bhavnagar              |
| 54 | GUJARAT                | DAHOD                  |
| 55 | GUJARAT                | GANDHINAGAR            |
| 56 | GUJARAT                | GIR SOMNATH            |
| 57 | GUJARAT                | Jamnagar               |
| 58 | GUJARAT                | JUNAGADH               |
| 59 | GUJARAT                | KACHCHH                |
| 60 | GUJARAT                | Kheda                  |
| 61 | GUJARAT                | MEHSANA                |
| 62 | GUJARAT                | NAVSARI                |
| 63 | GUJARAT                | Panch Mahals           |
| 64 | GUJARAT                | PATAN                  |
| 65 | GUJARAT                | Porbandar              |
| 66 | GUJARAT                | Rajkot                 |
| 67 | GUJARAT                | SABAR KANTHA           |
| 68 | GUJARAT                | Surat                  |
| 69 | GUJARAT                | SURENDRANAGAR          |
| 70 | GUJARAT                | Vadodara               |
| 71 | GUJARAT                | VAPI                   |
| 72 | HARYANA                | AMBALA                 |
| 73 | HARYANA                | Faridabad              |
| 74 | HARYANA                | Fatehabad              |
| 75 | HARYANA                | Gurgaon                |
| 76 | HARYANA                | HISAR                  |
| 77 | HARYANA                | Jhajjar                |
| 78 | HARYANA                | Jind                   |
| 79 | HARYANA                | Kaithal                |
| 80 | HARYANA                | KARNAL                 |
| 81 | HARYANA                | MAHENDRAGARH           |
| 82 | HARYANA                | NUH                    |
| 83 | HARYANA                | Panchkula              |
| 84 | HARYANA                | Panipat                |
| 85 | HARYANA                | REWARI                 |
| 86 | HARYANA                | Rohtak                 |
| 87 | HARYANA                | Sirsa                  |
| 88 | HARYANA                | Sonipat                |
| 89 | HARYANA                | YAMUNANAGAR            |
| 90 | HIMACHAL PRADESH       | HAMIRPUR(HP)           |
| 91 | HIMACHAL PRADESH       | Kangra                 |
| 92 | HIMACHAL PRADESH       | Solan                  |



|     |                   |                            |
|-----|-------------------|----------------------------|
| 93  | HIMACHAL PRADESH  | UNA                        |
| 94  | JAMMU AND KASHMIR | BADGAM                     |
| 95  | JAMMU AND KASHMIR | BARAMULA                   |
| 96  | JAMMU AND KASHMIR | JAMMU                      |
| 97  | JAMMU AND KASHMIR | PULWAMA                    |
| 98  | JAMMU AND KASHMIR | SRINAGAR                   |
| 99  | JHARKHAND         | Bokaro                     |
| 100 | JHARKHAND         | DHANBAD                    |
| 101 | JHARKHAND         | DUMKA                      |
| 102 | JHARKHAND         | GIRIDIH                    |
| 103 | JHARKHAND         | Godda                      |
| 104 | JHARKHAND         | Hazaribag                  |
| 105 | JHARKHAND         | JAMTARA                    |
| 106 | JHARKHAND         | KODERMA                    |
| 107 | JHARKHAND         | Ranchi                     |
| 108 | JHARKHAND         | SINGHBHUM - EAST           |
| 109 | KARNATAKA         | KANARA - NORTH             |
| 110 | KARNATAKA         | BANGALORE                  |
| 111 | KARNATAKA         | BELGAUM                    |
| 112 | KARNATAKA         | BELLARY                    |
| 113 | KARNATAKA         | Bidar                      |
| 114 | KARNATAKA         | BIJAPUR                    |
| 115 | KARNATAKA         | DAVANGERE                  |
| 116 | KARNATAKA         | DHARWAD                    |
| 117 | KARNATAKA         | GADAG                      |
| 118 | KARNATAKA         | Gulbarga                   |
| 119 | KARNATAKA         | Hassan                     |
| 120 | KARNATAKA         | Haveri                     |
| 121 | KARNATAKA         | HUBLI                      |
| 122 | KARNATAKA         | KANARA - NORTH             |
| 123 | KARNATAKA         | KANARA - SOUTH (MANGALORE) |
| 124 | KARNATAKA         | Kolar                      |
| 125 | KARNATAKA         | Koppal                     |
| 126 | KARNATAKA         | MANDYA                     |
| 127 | KARNATAKA         | MYSORE                     |
| 128 | KARNATAKA         | Shimoga                    |
| 129 | KARNATAKA         | TUMKUR                     |
| 130 | KARNATAKA         | UDUPI                      |
| 131 | KERALA            | ALAPPUZHA                  |
| 132 | KERALA            | ALUVA                      |
| 133 | KERALA            | ERNAKULAM                  |
| 134 | KERALA            | IDUKKI                     |
| 135 | KERALA            | KANNUR                     |
| 136 | KERALA            | KASARAGOD                  |
| 137 | KERALA            | Kollam                     |
| 138 | KERALA            | Kottayam                   |
| 139 | KERALA            | KOZHIKODE                  |
| 140 | KERALA            | Malappuram                 |
| 141 | KERALA            | PALAKKAD                   |
| 142 | KERALA            | Pathanamthitta             |



|     |                |                    |
|-----|----------------|--------------------|
| 143 | KERALA         | THIRUVANANTHAPURAM |
| 144 | KERALA         | Thrissur           |
| 145 | KERALA         | WAYANAD            |
| 146 | MADHYA PRADESH | Balaghat           |
| 147 | MADHYA PRADESH | Betul              |
| 148 | MADHYA PRADESH | BHOPAL             |
| 149 | MADHYA PRADESH | Chhindwara         |
| 150 | MADHYA PRADESH | Dewas              |
| 151 | MADHYA PRADESH | DHAR               |
| 152 | MADHYA PRADESH | Gwalior            |
| 153 | MADHYA PRADESH | Harda              |
| 154 | MADHYA PRADESH | Indore             |
| 155 | MADHYA PRADESH | Jabalpur           |
| 156 | MADHYA PRADESH | JHABUA             |
| 157 | MADHYA PRADESH | Khandwa            |
| 158 | MADHYA PRADESH | KHARGONE           |
| 159 | MADHYA PRADESH | NIMAR - EAST       |
| 160 | MADHYA PRADESH | Ratlam             |
| 161 | MADHYA PRADESH | REWA               |
| 162 | MADHYA PRADESH | Seoni              |
| 163 | MADHYA PRADESH | Tikamgarh          |
| 164 | MADHYA PRADESH | Ujjain             |
| 165 | MAHARASHTRA    | AHMADNAGAR         |
| 166 | MAHARASHTRA    | AKOLA              |
| 167 | MAHARASHTRA    | Amravati           |
| 168 | MAHARASHTRA    | Aurangabad         |
| 169 | MAHARASHTRA    | Bhandara           |
| 170 | MAHARASHTRA    | BID                |
| 171 | MAHARASHTRA    | BULDANA            |
| 172 | MAHARASHTRA    | Chandrapur         |
| 173 | MAHARASHTRA    | Dhule              |
| 174 | MAHARASHTRA    | Gadchiroli         |
| 175 | MAHARASHTRA    | GONDIYA            |
| 176 | MAHARASHTRA    | GREATER MUMBAI     |
| 177 | MAHARASHTRA    | HINGOLI            |
| 178 | MAHARASHTRA    | JALGAON            |
| 179 | MAHARASHTRA    | Jalna              |
| 180 | MAHARASHTRA    | KOLHAPUR           |
| 181 | MAHARASHTRA    | Latur              |
| 182 | MAHARASHTRA    | MUMBAI             |
| 183 | MAHARASHTRA    | Nagpur             |
| 184 | MAHARASHTRA    | Nanded             |
| 185 | MAHARASHTRA    | Nandurbar          |
| 186 | MAHARASHTRA    | Nashik             |
| 187 | MAHARASHTRA    | Osmanabad          |
| 188 | MAHARASHTRA    | PARBHANI           |
| 189 | MAHARASHTRA    | Pune               |
| 190 | MAHARASHTRA    | Raigarh            |
| 191 | MAHARASHTRA    | Ratnagiri          |
| 192 | MAHARASHTRA    | SANGLI             |



|     |                  |                      |
|-----|------------------|----------------------|
| 193 | MAHARASHTRA      | SATARA               |
| 194 | MAHARASHTRA      | Sindhudurg           |
| 195 | MAHARASHTRA      | SOLAPUR              |
| 196 | MAHARASHTRA      | THANE                |
| 197 | MAHARASHTRA      | Wardha               |
| 198 | MAHARASHTRA      | Washim               |
| 199 | MAHARASHTRA      | Yavatmal             |
| 200 | ODISHA           | ANGUL                |
| 201 | ODISHA           | Bargarh              |
| 202 | ODISHA           | Bhadrak              |
| 203 | ODISHA           | Cuttack              |
| 204 | ODISHA           | Jajapur              |
| 205 | ODISHA           | KENDRAPARA           |
| 206 | ODISHA           | KHORDHA              |
| 207 | ODISHA           | KHURDA               |
| 208 | ODISHA           | Koraput              |
| 209 | ODISHA           | Nuapada              |
| 210 | ODISHA           | Puri                 |
| 211 | ODISHA           | KENDUJHAR (KEONJHAR) |
| 212 | ODISHA           | BALASORE             |
| 213 | ODISHA           | SUNDARGARH           |
| 214 | PONDICHERRY U.T. | KARAIKAL             |
| 215 | PONDICHERRY U.T. | PONDICHERRY          |
| 216 | PONDICHERRY U.T. | YANAM                |
| 217 | PUNJAB           | Amritsar             |
| 218 | PUNJAB           | BATHINDA             |
| 219 | PUNJAB           | Fatehgarh Sahib      |
| 220 | PUNJAB           | FIROZPUR             |
| 221 | PUNJAB           | Gurdaspur            |
| 222 | PUNJAB           | Hoshiarpur           |
| 223 | PUNJAB           | Jalandhar            |
| 224 | PUNJAB           | KAPURTHALA           |
| 225 | PUNJAB           | Ludhiana             |
| 226 | PUNJAB           | MANSA                |
| 227 | PUNJAB           | Moga                 |
| 228 | PUNJAB           | Mohali               |
| 229 | PUNJAB           | PATIALA              |
| 230 | PUNJAB           | ROPAR                |
| 231 | PUNJAB           | RUPNAGAR             |
| 232 | PUNJAB           | SANGRUR              |
| 233 | RAJASTHAN        | Ajmer                |
| 234 | RAJASTHAN        | ALWAR                |
| 235 | RAJASTHAN        | Baran                |
| 236 | RAJASTHAN        | BARMAR               |
| 237 | RAJASTHAN        | Barmer               |
| 238 | RAJASTHAN        | Bharatpur            |
| 239 | RAJASTHAN        | BHILWARA             |
| 240 | RAJASTHAN        | Bikaner              |
| 241 | RAJASTHAN        | BUNDI                |
| 242 | RAJASTHAN        | CHURU                |



|     |            |                   |
|-----|------------|-------------------|
| 243 | RAJASTHAN  | DAUSA             |
| 244 | RAJASTHAN  | DHOLPUR           |
| 245 | RAJASTHAN  | Ganganagar        |
| 246 | RAJASTHAN  | Hanumangarh       |
| 247 | RAJASTHAN  | JAIPUR            |
| 248 | RAJASTHAN  | Jaisalmer         |
| 249 | RAJASTHAN  | Jalor             |
| 250 | RAJASTHAN  | JHUNJHUNUN        |
| 251 | RAJASTHAN  | Jodhpur           |
| 252 | RAJASTHAN  | Kota              |
| 253 | RAJASTHAN  | Nagaur            |
| 254 | RAJASTHAN  | Pali              |
| 255 | RAJASTHAN  | Sawai Madhopur    |
| 256 | RAJASTHAN  | SIKAR             |
| 257 | RAJASTHAN  | Sirohi            |
| 258 | RAJASTHAN  | TONK              |
| 259 | RAJASTHAN  | Udaipur           |
| 260 | RAJASTHAN  | CHITTAURGARH      |
| 261 | SIKKIM     | EAST SIKKIM       |
| 262 | TAMIL NADU | Ariyalur          |
| 263 | TAMIL NADU | CHENGALPATTU      |
| 264 | TAMIL NADU | Chennai           |
| 265 | TAMIL NADU | COIMBATORE        |
| 266 | TAMIL NADU | Cuddalore         |
| 267 | TAMIL NADU | Dharmapuri        |
| 268 | TAMIL NADU | Dindigul          |
| 269 | TAMIL NADU | Erode             |
| 270 | TAMIL NADU | Kanchipuram       |
| 271 | TAMIL NADU | KANNIYAKUMARI     |
| 272 | TAMIL NADU | Karur             |
| 273 | TAMIL NADU | Krishnagiri       |
| 274 | TAMIL NADU | Madurai           |
| 275 | TAMIL NADU | MAYILADUTHURAI    |
| 276 | TAMIL NADU | NAGAPATTINAM      |
| 277 | TAMIL NADU | Namakkal          |
| 278 | TAMIL NADU | NILGIRIS          |
| 279 | TAMIL NADU | PERAMBALUR        |
| 280 | TAMIL NADU | PUDUKKOTTAI       |
| 281 | TAMIL NADU | Ramanathapuram    |
| 282 | TAMIL NADU | Salem             |
| 283 | TAMIL NADU | SIVAGANGA         |
| 284 | TAMIL NADU | TENI              |
| 285 | TAMIL NADU | Thanjavur         |
| 286 | TAMIL NADU | Theni             |
| 287 | TAMIL NADU | THIRUVARUR        |
| 288 | TAMIL NADU | TIRUCHCHIRAPPALLI |
| 289 | TAMIL NADU | TIRUCHENGODE      |
| 290 | TAMIL NADU | Tirunelveli       |
| 291 | TAMIL NADU | TIRUPUR           |
| 292 | TAMIL NADU | Tiruvallur        |



|     |               |                     |
|-----|---------------|---------------------|
| 293 | TAMIL NADU    | TIRUVANNAMALAI      |
| 294 | TAMIL NADU    | TUTICORIN           |
| 295 | TAMIL NADU    | Vellore             |
| 296 | TAMIL NADU    | Villupuram          |
| 297 | TAMIL NADU    | VILUPPURAM          |
| 298 | TAMIL NADU    | VIRUDUNAGAR         |
| 299 | TELANGANA     | ADILABABAD          |
| 300 | TELANGANA     | Adilabad            |
| 301 | TELANGANA     | HYDERABAD           |
| 302 | TELANGANA     | K.V.Rangareddy      |
| 303 | TELANGANA     | Karim Nagar         |
| 304 | TELANGANA     | Khammam             |
| 305 | TELANGANA     | KOTHAGUEDEM         |
| 306 | TELANGANA     | MAHABUB NAGAR       |
| 307 | TELANGANA     | Medak               |
| 308 | TELANGANA     | Nalgonda            |
| 309 | TELANGANA     | NIZAMABAD           |
| 310 | TELANGANA     | RANGAREDDY          |
| 311 | TELANGANA     | SANGAREDDY          |
| 312 | TELANGANA     | SURYAPET            |
| 313 | TELANGANA     | VIKARABAD           |
| 314 | TELANGANA     | Warangal            |
| 315 | TELANGANA     | JAGITYAL            |
| 316 | TELANGANA     | MEDCHAL MALKAJGIRI  |
| 317 | TRIPURA       | TRIPURA - WEST      |
| 318 | UTTAR PRADESH | Agra                |
| 319 | UTTAR PRADESH | Aligarh             |
| 320 | UTTAR PRADESH | ALLAHABAD           |
| 321 | UTTAR PRADESH | AMBEDKARNAGAR       |
| 322 | UTTAR PRADESH | Auraiya             |
| 323 | UTTAR PRADESH | Azamgarh            |
| 324 | UTTAR PRADESH | BAGHPAT             |
| 325 | UTTAR PRADESH | Bahraich            |
| 326 | UTTAR PRADESH | Ballia              |
| 327 | UTTAR PRADESH | BANDA               |
| 328 | UTTAR PRADESH | Barabanki           |
| 329 | UTTAR PRADESH | Bareilly            |
| 330 | UTTAR PRADESH | Basti               |
| 331 | UTTAR PRADESH | BIJNOR              |
| 332 | UTTAR PRADESH | Budaun              |
| 333 | UTTAR PRADESH | Bulandshahr         |
| 334 | UTTAR PRADESH | Deoria              |
| 335 | UTTAR PRADESH | Farrukhabad         |
| 336 | UTTAR PRADESH | FATEHPUR            |
| 337 | UTTAR PRADESH | Gautam Buddha Nagar |
| 338 | UTTAR PRADESH | GHAZIABAD           |
| 339 | UTTAR PRADESH | GORAKHPUR           |
| 340 | UTTAR PRADESH | Hardoi              |
| 341 | UTTAR PRADESH | JALAUN              |
| 342 | UTTAR PRADESH | Jaunpur             |



|     |               |                            |
|-----|---------------|----------------------------|
| 343 | UTTAR PRADESH | Jhansi                     |
| 344 | UTTAR PRADESH | KANPUR URBAN               |
| 345 | UTTAR PRADESH | KAUSHAMBI                  |
| 346 | UTTAR PRADESH | KUSHINAGAR                 |
| 347 | UTTAR PRADESH | Lucknow                    |
| 348 | UTTAR PRADESH | MAHAMAYA NAGAR (HATHRAS)   |
| 349 | UTTAR PRADESH | Mahoba                     |
| 350 | UTTAR PRADESH | MAINPURI                   |
| 351 | UTTAR PRADESH | MATHURA                    |
| 352 | UTTAR PRADESH | MEERUT                     |
| 353 | UTTAR PRADESH | Muzaffarnagar              |
| 354 | UTTAR PRADESH | Pilibhit                   |
| 355 | UTTAR PRADESH | Pratapgarh                 |
| 356 | UTTAR PRADESH | Rampur                     |
| 357 | UTTAR PRADESH | Saharanpur                 |
| 358 | UTTAR PRADESH | SANT RAVI NAGAR            |
| 359 | UTTAR PRADESH | Shahjahanpur               |
| 360 | UTTAR PRADESH | SITAPUR                    |
| 361 | UTTAR PRADESH | SONBHADRA                  |
| 362 | UTTAR PRADESH | SULTANPUR                  |
| 363 | UTTAR PRADESH | Varanasi                   |
| 364 | UTTAR PRADESH | KANPUR RURAL               |
| 365 | UTTAR PRADESH | RAE BARELI                 |
| 366 | UTTAR PRADESH | KANNUAJ                    |
| 367 | UTTAR PRADESH | JYOTIBA RAO PHULE NAGAR    |
| 368 | UTTARAKHAND   | ALMORA                     |
| 369 | UTTARAKHAND   | Dehradun                   |
| 370 | UTTARAKHAND   | Haridwar                   |
| 371 | UTTARAKHAND   | Nainital                   |
| 372 | UTTARAKHAND   | Pithoragarh                |
| 373 | UTTARAKHAND   | Udham Singh Nagar          |
| 374 | WEST BENGAL   | BARDDHAMAN                 |
| 375 | WEST BENGAL   | Birbhum                    |
| 376 | WEST BENGAL   | Darjiling                  |
| 377 | WEST BENGAL   | EAST MIDNAPORE             |
| 378 | WEST BENGAL   | HOOGLI                     |
| 379 | WEST BENGAL   | Howrah                     |
| 380 | WEST BENGAL   | KOLKATA                    |
| 381 | WEST BENGAL   | MALDAH                     |
| 382 | WEST BENGAL   | Murshidabad                |
| 383 | WEST BENGAL   | North 24 Parganas          |
| 384 | WEST BENGAL   | SOUTH TWENTY FOUR PARGANAS |



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 31/03/2024

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

a.1 TPA NAME Heritage 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 | 1,19,064 | 466      | -     |
| No. of Lives Covered     | 2,62,756 | 1,11,706 | -     |

## 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:          | 2,582  | NA         |
| ii Number of claims received during the year                          | 43,074 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 39,392 | 86.28%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 3,590  | 7.86%      |
| v Number of claims outstanding at the end of the year:                | 2,674  | 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    | 90.27%                     | 93.36%             | 92.62%                | 93.81%             |
| 2 Within 1-2 hours   | 8.83%                      | 6.00%              | 6.71%                 | 5.51%              |
| 3 Within 2-6 hours   | 0.82%                      | 0.62%              | 0.64%                 | 0.67%              |
| 4 Within 6-12 hours  | 0.08%                      | 0.02%              | 0.03%                 | 0.01%              |
| 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   | 34,840        | 96.13%     | 6,500         | 96.45%     | -             | 0.00%      | 41,340        | 96.18%     |
| Between 1-3 months   | 788           | 2.17%      | 119           | 1.77%      | -             | 0.00%      | 907           | 2.11%      |
| Between 3-6 months   | 382           | 1.05%      | 69            | 1.03%      | -             | 0.00%      | 451           | 1.05%      |
| More than 6 months   | 234           | 0.65%      | 50            | 0.75%      | -             | 0.00%      | 284           | 0.66%      |
| Total  | 36,244        | 100.00%    | 6,738         | 100.00%    | -             | 0.00%      | 42,982        | 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 01/04/2023 | 6   |
| 2 Grievances received during 2023-24     | 64  |
| 3 Grievances resolved during 2023-24     | 70  |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
 Date:

Signature of the CMD  
 United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

Annexure A

**TPA Name : Heritage Health Insurance TPA Private Limited**

**Geographical Area in which services are rendered by the TPA**

| Sr.no. | Statename      | District Name |
|--------|----------------|---------------|
| 1      | Andhra Pradesh | Visakhapatnam |
| 2      | Assam          | Kamrup        |
| 3      | Bihar          | Patna         |
| 4      | Delhi          | Delhi         |
| 5      | Gujarat        | Ahmedabad     |
| 6      | Gujarat        | Vadodara      |
| 7      | Karnataka      | Bengaluru     |
| 8      | Madhya Pradesh | Bhopal        |
| 9      | Madhya Pradesh | Nagpur        |
| 10     | Maharashtra    | Mumbai        |
| 11     | Maharashtra    | Pune          |
| 12     | Orrisa         | Khordha       |
| 13     | Pondicherry    | Pondicherry   |
| 14     | Rajasthan      | Jaipur        |
| 15     | Rajasthan      | Jodhpur       |
| 16     | Tamil Nadu     | Chennai       |
| 17     | Tamil Nadu     | Coimbatore    |
| 18     | Tamil Nadu     | Madurai       |
| 19     | Telengana      | Hyderabad     |
| 20     | Uttar Pradesh  | Lucknow       |
| 21     | Uttarakhand    | Dehradun      |
| 22     | West Bengal    | Kolkata       |



FORM NO. NI-48

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 31/03/2024

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

a.1 TPA NAME MDIndia 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 | 92,377   | 278       | 3           |
| No. of Lives Covered     | 2,13,422 | 37,17,896 | 6,28,06,363 |

## 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:          | 1,35,861  | NA         |
| ii Number of claims received during the year                          | 10,02,962 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 8,48,993  | 74.55%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 84,674    | 7.44%      |
| v Number of claims outstanding at the end of the year:                | 2,05,156  | 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    | 86.75%                     | 82.44%             | 90.10%                | 87.42%             |
| 2 Within 1-2 hours   | 10.28%                     | 15.53%             | 9.49%                 | 10.93%             |
| 3 Within 2-6 hours   | 2.97%                      | 2.03%              | 0.41%                 | 1.65%              |
| 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   | 37,652        | 96.15%     | 1,21,191      | 94.05%     | 5,18,584      | 67.73%     | 6,77,427      | 72.56%     |
| Between 1-3 months   | 1,367         | 3.49%      | 4,829         | 3.75%      | 1,95,018      | 25.47%     | 2,01,214      | 21.55%     |
| Between 3-6 months   | 140           | 0.36%      | 1,199         | 0.93%      | 16,296        | 2.13%      | 17,635        | 1.89%      |
| More than 6 months   | -             | 0.00%      | 1,634         | 1.27%      | 35,757        | 4.67%      | 37,391        | 4.00%      |
| Total  | 39,159        | 100.00%    | 1,28,853      | 100.00%    | 7,65,655      | 100.00%    | 9,33,667      | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 61  |
| 3 Grievances resolved during 2023-24     | 61  |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
 Date :

Signature of the CMD  
 United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

**Annexure A**

**TPA Name : MDIndia Health Insurance TPA Pvt. Ltd.**

**Geographical Area in which services are rendered by the TPA**

| Sr.no. | Statename      | District Name    |
|--------|----------------|------------------|
| 1      | Chattisgarh    | Raipur           |
| 2      | Delhi          | Central Delhi    |
| 3      | Gujarat        | Ahmedabad        |
| 4      | Gujarat        | Vadodara         |
| 5      | Gujarat        | Surat            |
| 6      | Haryana        | Gurgaon          |
| 7      | Haryana        | Faridabad        |
| 8      | Haryana        | North West Delhi |
| 9      | Haryana        | North Delhi      |
| 10     | Haryana        | South West Delhi |
| 11     | Haryana        | West Delhi       |
| 12     | Karnataka      | Bangalore        |
| 13     | Karnataka      | Hubli            |
| 14     | Kerala         | TRIVANDRUM       |
| 15     | Kerala         | Kochi            |
| 16     | Madhya Pradesh | Bhopal           |
| 17     | Maharashtra    | Ahmadnagar       |
| 18     | Maharashtra    | Akola            |
| 19     | Maharashtra    | Amravati         |
| 20     | Maharashtra    | Beed             |
| 21     | Maharashtra    | Bhandara         |
| 22     | Maharashtra    | Dhule            |
| 23     | Maharashtra    | Gadchiroli       |
| 24     | Maharashtra    | Gondiya          |
| 25     | Maharashtra    | Jalna            |
| 26     | Maharashtra    | Kolhapur         |
| 27     | Maharashtra    | Latur            |
| 28     | Maharashtra    | Mumbai           |
| 29     | Maharashtra    | Nagpur           |
| 30     | Maharashtra    | Nanded           |
| 31     | Maharashtra    | Nandurbar        |
| 32     | Maharashtra    | Nashik           |
| 33     | Maharashtra    | Osmanabad        |
| 34     | Maharashtra    | Raigad           |
| 35     | Maharashtra    | Ratnagiri        |
| 36     | Maharashtra    | Satara           |
| 37     | Maharashtra    | Sindhudurg       |
| 38     | Maharashtra    | Washim           |
| 39     | Maharashtra    | Pune             |
| 40     | Maharashtra    | Sangali          |
| 41     | Maharashtra    | Solapur          |
| 42     | Maharashtra    | Pandharpur       |



|    |             |                |
|----|-------------|----------------|
| 43 | Maharashtra | Ahmednagar     |
| 44 | Maharashtra | Osmanabad      |
| 45 | Maharashtra | Tuljapur       |
| 46 | Odisha      | Bhubaneswar    |
| 47 | Punjab      | Fazilka        |
| 48 | Tamil Nadu  | Chennai        |
| 49 | Tamil Nadu  | Coimbatore     |
| 50 | Tamil Nadu  | Cuddalore      |
| 51 | Tamil Nadu  | Erode          |
| 52 | Tamil Nadu  | Kallakurichi   |
| 53 | Tamil Nadu  | Kanyakumari    |
| 54 | Tamil Nadu  | Madurai        |
| 55 | Tamil Nadu  | Pondicherry    |
| 56 | Tamil Nadu  | Pudukottai     |
| 57 | Tamil Nadu  | Ramanathapuram |
| 58 | Tamil Nadu  | Ranipet        |
| 59 | Tamil Nadu  | Tenkasi        |
| 60 | Tamil Nadu  | Tirunelveli    |
| 61 | Tamil Nadu  | Tuticorin      |
| 62 | Tamil Nadu  | Villupuram     |
| 63 | Telangana   | Hyderabad      |
| 64 | Uttarakhand | Dehradun       |
| 65 | West Bengal | Kolkata        |



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 31/03/2024

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

a.1 TPA NAME Medi Assist India 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 | 97,555   | 930       | 3           |
| No. of Lives Covered     | 2,29,965 | 27,41,233 | 4,07,01,217 |

## 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:          | 1,02,352 | NA         |
| ii Number of claims received during the year                          | 9,93,607 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 8,55,004 | 78.01%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 88,962   | 8.12%      |
| v Number of claims outstanding at the end of the year:                | 1,51,993 | 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    | 83.41%                     | 69.85%             | 89.69%                | 83.83%             |
| 2 Within 1-2 hours   | 11.85%                     | 23.76%             | 8.43%                 | 12.67%             |
| 3 Within 2-6 hours   | 4.46%                      | 6.09%              | 1.69%                 | 3.22%              |
| 4 Within 6-12 hours  | 0.15%                      | 0.25%              | 0.12%                 | 0.21%              |
| 5 Within 12-24 hours | 0.12%                      | 0.04%              | 0.07%                 | 0.08%              |
| 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   | 23,578        | 96.73%     | 3,82,199      | 97.39%     | 3,49,539      | 66.31%     | 7,55,316      | 80.02%     |
| Between 1-3 months   | 709           | 2.91%      | 8,872         | 2.26%      | 1,44,387      | 27.39%     | 1,53,968      | 16.31%     |
| Between 3-6 months   | 78            | 0.32%      | 1,178         | 0.30%      | 19,040        | 3.61%      | 20,296        | 2.15%      |
| More than 6 months   | 12            | 0.05%      | 176           | 0.04%      | 14,198        | 2.69%      | 14,386        | 1.52%      |
| Total  | 24,377        | 100.00%    | 3,92,425      | 100.00%    | 5,27,164      | 100.00%    | 9,43,966      | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 426 |
| 3 Grievances resolved during 2023-24     | 426 |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
Date :

Signature of the CMD  
United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

Annexure A

TPA Name : Medi Assist India TPA Pvt Ltd

**Geographical Area in which services are rendered by the TPA**

| Sr.no. | Statename      | District Name            |
|--------|----------------|--------------------------|
| 1      | GUJARAT        | UIIC AHMEDABAD RO        |
| 2      | KARNATAKA      | UIIC BANGALORE LCB       |
| 3      | KARNATAKA      | UIIC BANGALORE RO        |
| 4      | MADHYA PRADESH | UIIC BHOPAL RO           |
| 5      | ODISHA         | UIIC BHUBANESWAR RO      |
| 6      | CHANDIGARH     | UIIC CHANDIGARH RO       |
| 7      | TAMIL NADU     | UIIC CHENNAI LCB         |
| 8      | TAMIL NADU     | UIIC CHENNAI RO          |
| 9      | TAMIL NADU     | UIIC COIMBATORE RO       |
| 10     | UTTARAKHAND    | UIIC DEHRADUN RO         |
| 11     | DELHI          | UIIC DELHI RO 1          |
| 12     | DELHI          | UIIC DELHI RO 2          |
| 13     | ASSAM          | UIIC GUWAHATI RO         |
| 14     | KARNATAKA      | UIIC HUBLI RO            |
| 15     | TELANGANA      | UIIC HYDERABAD LCB       |
| 16     | TELANGANA      | UIIC HYDERABAD RO        |
| 17     | RAJASTHAN      | UIIC JAIPUR RO           |
| 18     | KERALA         | UIIC KOCHI RO            |
| 19     | WEST BENGAL    | UIIC KOLKATA RO          |
| 20     | WEST BENGAL    | UIIC KOLKATTA LCB        |
| 21     | KERALA         | UIIC KOZHIKODE RO        |
| 22     | UTTAR PRADESH  | UIIC LUCKNOW RO          |
| 23     | PUNJAB         | UIIC LUDHIANA RO         |
| 24     | TAMIL NADU     | UIIC MADURAI RO          |
| 25     | MAHARASHTRA    | UIIC MUMBAI LCB          |
| 26     | MAHARASHTRA    | UIIC MUMBAI RO 1         |
| 27     | MAHARASHTRA    | UIIC MUMBAI RO 2         |
| 28     | GUJARAT        | UIIC NADIAD RO           |
| 29     | MAHARASHTRA    | UIIC NAGPUR RO           |
| 30     | DELHI          | UIIC NEW DELHI LCB       |
| 31     | BIHAR          | UIIC PATNA RO            |
| 32     | PONDICHERRY    | UIIC PONDICHERRY RO      |
| 33     | MAHARASHTRA    | UIIC PUNE LCB            |
| 34     | MAHARASHTRA    | UIIC PUNE RO             |
| 35     | GUJARAT        | UIIC VADODARA RO         |
| 36     | ANDHRA PRADESH | UIIC VISAKHAPATNAM RO    |
| 37     | MAHARASHTRA    | Aurangabad               |
| 38     |                | Buldhana                 |
| 39     |                | Chandrapur               |
| 40     |                | Jalgaon                  |
| 41     |                | Mumbai & Mumbai Suburban |
| 42     |                | Wardha                   |
| 43     |                | Yavatmal                 |
| 44     |                | ARIYALUR                 |
| 45     |                | COIMBATORE               |



|    |  |                 |
|----|--|-----------------|
| 46 |  | KARUR           |
| 47 |  | KRISHNAGIRI     |
| 48 |  | MAYILADUTHURAI  |
| 49 |  | NAGAPATTINAM    |
| 50 |  | PERAMBALUR      |
| 51 |  | SALEM           |
| 52 |  | SIVAGANGAI      |
| 53 |  | THE NILGIRIS    |
| 54 |  | THENI           |
| 55 |  | TIRUPATTUR      |
| 56 |  | TIRUPPUR        |
| 57 |  | TIRUVARUR       |
| 58 |  | VELLORE         |
| 59 |  | Ariyalur        |
| 60 |  | Coimbatore      |
| 61 |  | DHARMAPURI      |
| 62 |  | Erode           |
| 63 |  | KANNIYAKUMARI   |
| 64 |  | KARUR           |
| 65 |  | KRISHNAGIRI     |
| 66 |  | NAGAPATTNAM     |
| 67 |  | NAMAKKAL        |
| 68 |  | PERAMBALUR      |
| 69 |  | PUDUKOTTAI      |
| 70 |  | SALEM           |
| 71 |  | THANJAVUR       |
| 72 |  | THE NILGIRIS    |
| 73 |  | THIRUNELVELI    |
| 74 |  | TIRUCHIRAPPALLI |
| 75 |  | TIRUPUR         |
| 76 |  | TIRUVARUR       |
| 77 |  | Ariyalur        |
| 78 |  | Coimbatore      |
| 79 |  | DHARMAPURI      |
| 80 |  | Erode           |
| 81 |  | KARUR           |
| 82 |  | KRISHNAGIRI     |
| 83 |  | KANNIYAKUMARI   |
| 84 |  | NAGAPATTNAM     |
| 85 |  | THE NILGIRIS    |
| 86 |  | NAMAKKAL        |
| 87 |  | PUDUKOTTAI      |
| 88 |  | PERAMBALUR      |
| 89 |  | SALEM           |
| 90 |  | THANJAVUR       |
| 91 |  | THIRUNELVELI    |
| 92 |  | TIRUPUR         |
| 93 |  | TIRUCHIRAPPALLI |
| 94 |  | TIRUVARUR       |
| 95 |  | All District    |

TAMIL NADU



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 31/03/2024

## 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 01-04-2021 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 | 49,799   | 890      | -     |
| No. of Lives Covered     | 1,17,641 | 1,07,314 | -     |

## 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:          | 4,192  | NA         |
| ii Number of claims received during the year                          | 32,290 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 29,545 | 80.99%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 3,953  | 10.84%     |
| v Number of claims outstanding at the end of the year:                | 2,984  | 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    | 88.24%                     | 81.88%             | 85.44%                | 80.97%             |
| 2 Within 1-2 hours   | 8.37%                      | 14.88%             | 10.75%                | 15.73%             |
| 3 Within 2-6 hours   | 2.65%                      | 2.69%              | 3.15%                 | 2.75%              |
| 4 Within 6-12 hours  | 0.14%                      | 0.07%              | 0.16%                 | 0.06%              |
| 5 Within 12-24 hours | 0.15%                      | 0.12%              | 0.19%                 | 0.19%              |
| 6 >24 hours          | 0.46%                      | 0.36%              | 0.32%                 | 0.29%              |
| 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   | 19,813        | 88.43%     | 9,530         | 85.91%     | -             | 0.00%      | 29,343        | 87.60%     |
| Between 1-3 months   | 2,003         | 8.94%      | 749           | 6.75%      | -             | 0.00%      | 2,752         | 8.22%      |
| Between 3-6 months   | 426           | 1.90%      | 340           | 3.06%      | -             | 0.00%      | 766           | 2.29%      |
| More than 6 months   | 162           | 0.72%      | 475           | 4.28%      | -             | 0.00%      | 637           | 1.90%      |
| Total  | 22,404        | 100.00%    | 11,094        | 100.00%    | -             | 0.00%      | 33,498        | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 317 |
| 3 Grievances resolved during 2023-24     | 317 |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
Date:

Signature of the CMD  
United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

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 ,Visakhapatnam, HYDERABAD |
| 2      | ASSAM                | GUWAHATI, KAMRUP                        |
| 3      | BIHAR                | NALANDA , PATNA                         |
| 4      | CHANDIGARH           | CHANDIGARH                              |
| 5      | CHANDIGARH U.T.      | CHANDIGARH                              |
| 6      | CHATTISGARH          | RAIGARH, RAIPUR                         |
| 7      | DADRA & NAGAR HAVELI | DADRA & NAGAR HAVELI                    |
| 8      | DAMAN AND DIU        | DAMAN                                   |
| 9      | DELHI                | NEW DELHI                               |
| 10     | GOA                  | GOA - NORTH                             |
| 11     | GUJARAT              | AHAMADABAD, GANDHINAGAR                 |
| 12     | HARYANA              | SONIPAT                                 |
| 13     | HIMACHAL PRADESH     | SHIMLA                                  |
| 14     | JAMMU & KASHMIR      | BARAMULLA                               |
| 15     | JHARKHAND            | RANCHI                                  |
| 16     | KARNATAKA            | BANGALORE                               |
| 17     | KERALA               | ERNAKULAM                               |
| 18     | MADHYA PRADESH       | BHOPAL, SATNA                           |
| 19     | MAHARASHTRA          | MUMBAI                                  |
| 20     | ODISHA               | BALASORE                                |
| 21     | PUNJAB               | CHANDIGARH                              |
| 22     | RAJASTHAN            | JAIPUR                                  |
| 23     | TAMIL NADU           | CHENNAI                                 |
| 24     | TELANGANA            | HYDERABAD                               |
| 25     | UTTAR PRADESH        | LUCKNOW                                 |
| 26     | UTTARAKHAND          | DEHRADUN                                |
| 27     | West Bengal          | Kolkata                                 |
|        |                      |   |



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 31/03/2024

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

a.1 TPA NAME Paramount Health Services & 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 | 84,101   | 304      | 1           |
| No. of Lives Covered     | 1,97,757 | 3,52,959 | 2,04,54,362 |

## 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:          | 42,896   | NA         |
| ii Number of claims received during the year                          | 3,20,964 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 2,68,302 | 73.74%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 16,579   | 4.56%      |
| v Number of claims outstanding at the end of the year:                | 78,979   | 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    | 85.33%                     | 66.74%             | 91.88%                | 67.89%             |
| 2 Within 1-2 hours   | 12.49%                     | 28.75%             | 7.48%                 | 28.89%             |
| 3 Within 2-6 hours   | 1.44%                      | 4.28%              | 0.60%                 | 3.15%              |
| 4 Within 6-12 hours  | 0.09%                      | 0.11%              | 0.02%                 | 0.02%              |
| 5 Within 12-24 hours | 0.32%                      | 0.11%              | 0.01%                 | 0.02%              |
| 6 >24 hours          | 0.34%                      | 0.00%              | 0.02%                 | 0.02%              |
| 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   | 26,959        | 96.69%     | 73,295        | 96.80%     | 1,81,279      | 100.00%    | 2,81,533      | 98.82%     |
| Between 1-3 months   | 645           | 2.31%      | 1,897         | 2.51%      | -             | 0.00%      | 2,542         | 0.89%      |
| Between 3-6 months   | 210           | 0.75%      | 470           | 0.62%      | -             | 0.00%      | 680           | 0.24%      |
| More than 6 months   | 69            | 0.25%      | 57            | 0.07%      | -             | 0.00%      | 126           | 0.04%      |
| Total  | 27,883        | 100.00%    | 75,719        | 100.00%    | 1,81,279      | 100.00%    | 2,84,881      | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 76  |
| 3 Grievances resolved during 2023-24     | 76  |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
 Date :

Signature of the CMD  
 United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

**Annexure A**

**TPA Name : Paramount Health Services & Insurance TPA Pvt. Ltd.**

**Geographical Area in which services are rendered by the TPA**

| Sr.no. | Statename      | District Name    |
|--------|----------------|------------------|
| 1      | Gujarat        | AHMEDABAD R.O.   |
| 2      | Karnataka      | BANGALORE        |
| 3      | Karnataka      | BANGALORE R.O.   |
| 4      | Punjab         | CHANDIGARH R.O.  |
| 5      | Tamil Nadu     | CHENNAI          |
| 7      | Tamil Nadu     | COIMBATORE       |
| 8      | Madhya Pradesh | BHOPAL R.O.      |
| 9      | Delhi          | DELHI            |
| 12     | Assam          | GUWAHATI R.O.    |
| 13     | Telangana      | HYDERABAD        |
| 14     | Telangana      | HYDERABAD R.O.   |
| 15     | Rajasthan      | JAIPUR R.O.      |
| 16     | Rajasthan      | JODHPUR R.O.     |
| 17     | Kerala         | KOCHI R.O.       |
| 18     | West Bengal    | KOLKATA          |
| 19     | West Bengal    | KOLKATA R.O.     |
| 20     | Uttar Pradesh  | LUCKNOW R.O.     |
| 21     | Punjab         | LUDHIANA R.O.    |
| 22     | Tamil Nadu     | MADURAI R.O.     |
| 23     | Maharashtra    | MUMBAI           |
| 24     | Maharashtra    | MUMBAI R.O. I    |
| 26     | Maharashtra    | NAGPUR R.O.      |
| 27     | Bihar          | PATNA R.O.       |
| 28     | Pondicherry    | PONDICHERRY RO   |
| 29     | Orissa         | BHUBANESWAR R.O. |
| 30     | Maharashtra    | PUNE R.O.        |
| 31     | Gujarat        | VADODARA R.O.    |
| 32     | Andhra Pradesh | RO KOZHIKODE     |
| 33     | Maharashtra    | Hingoli          |
| 34     | Maharashtra    | Kolhapur         |
| 35     | Maharashtra    | Parbhani         |
| 36     | Maharashtra    | Pune             |
| 37     | Maharashtra    | Sangli           |
| 38     | Maharashtra    | Solapur          |



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 31/03/2024

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

a.1 TPA NAME Raksha 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 | 45,052   | 96       | -     |
| No. of Lives Covered     | 1,02,609 | 1,94,602 | -     |

## 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:          | 2,528  | NA         |
| ii Number of claims received during the year                          | 33,258 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 28,767 | 80.39%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 3,260  | 9.11%      |
| v Number of claims outstanding at the end of the year:                | 3,759  | 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    | 96.35%                     | 83.85%             | 93.82%                | 84.30%             |
| 2 Within 1-2 hours   | 1.98%                      | 10.77%             | 2.42%                 | 9.58%              |
| 3 Within 2-6 hours   | 1.67%                      | 5.38%              | 3.75%                 | 6.12%              |
| 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   | 12,783        | 86.82%     | 15,751        | 91.02%     | -             | 0.00%      | 28,534        | 89.09%     |
| Between 1-3 months   | 1,465         | 9.95%      | 1,024         | 5.92%      | -             | 0.00%      | 2,489         | 7.77%      |
| Between 3-6 months   | 370           | 2.52%      | 419           | 2.42%      | -             | 0.00%      | 789           | 2.46%      |
| More than 6 months   | 105           | 0.71%      | 110           | 0.63%      | -             | 0.00%      | 215           | 0.67%      |
| Total  | 14,723        | 100.00%    | 17,304        | 100.00%    | -             | 0.00%      | 32,027        | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 0   |
| 3 Grievances resolved during 2023-24     | 0   |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
Date:

Signature of the CMD  
United India Insurance Co Ltd.



TPA PUBLIC DISCLOSURE 2023-24

Annexure A

TPA Name : Raksha Health Insurance TPA Pvt. Ltd.

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename      | District Name    |
|--------|----------------|------------------|
| 1      | Assam          | GUWAHATI         |
| 2      | Chandigarh     | CHANDIGARH       |
| 3      | Gujarat        | AHMEDABAD        |
| 4      | Gujarat        | VADODARA         |
| 5      | Haryana        | FARIDABAD        |
| 6      | Karnataka      | BANGALURU        |
| 7      | Kerala         | COCHIN           |
| 8      | Madhya Pradesh | INDORE           |
| 9      | Maharashtra    | ANDHERI - MUMBAI |
| 10     | Maharashtra    | PUNE             |
| 11     | Rajasthan      | JAIPUR           |
| 12     | TamilNadu      | CHENNAI          |
| 13     | Telangana      | HYDERABAD        |
| 14     | Uttar Pradesh  | LUCKNOW          |
| 15     | West Bengal    | KOLKATTA         |

युनाइटेड इंडिया  
UNITED INDIA  
HEAD OFFICE



**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 31/03/2024

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

**a.1 TPA NAME** Safeway 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 | 17,325 | 17     | -     |
| No. of Lives Covered     | 41,024 | 16,535 | -     |

**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:          | 703    | NA         |
| ii Number of claims received during the year                          | 11,607 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 10,138 | 82.36%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 1,362  | 11.06%     |
| v Number of claims outstanding at the end of the year:                | 810    | 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    | 96.72%                     | 97.21%             | 97.81%                | 98.63%             |
| 2 Within 1-2 hours   | 3.28%                      | 2.79%              | 2.19%                 | 1.37%              |
| 3 Within 2-6 hours   | 0.00%                      | 0.00%              | 0.00%                 | 0.00%              |
| 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   | 9,729         | 99.71%     | 1,736         | 99.64%     | -             | 0.00%      | 11,465        | 99.70%     |
| Between 1-3 months   | 29            | 0.29%      | 6             | 0.36%      | -             | 0.00%      | 35            | 0.30%      |
| Between 3-6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| More than 6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| Total  | 9,758         | 100.00%    | 1,742         | 100.00%    | -             | 0.00%      | 11,500        | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 49  |
| 3 Grievances resolved during 2023-24     | 49  |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
 Date :

Signature of the CMD  
 United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

**Annexure A**

**TPA Name : SAFEWAY INSURANCE TPA PVT LTD**

**Geographical Area in which services are rendered by the TPA**

| Sr.no. | Statename              | District Name   |
|--------|------------------------|---|
| 1      | ANDHRA PRADESH         | ANANTAPUR, CHITTOOR, CUDDAPAH, GODAVARI - EAST, GODAVARI - WEST, GUNTUR, KRISHNA, KURNOOL, NELLORE, PRAKASAM, SRIKAKULAM, VISAKHAPATNAM, VIZIANAGARAM                                   |
| 2      | ASSAM                  | CACHAR, KAMRUP  |
| 3      | BIHAR                  | ARWAL, CHAMPARAN - EAST, CHAMPARAN - WEST, GAYA, JAMUI, KISHANGANJ, MADHUBANI, NALANDA, PATNA, ROHTAS, SAHARSA, SARAN, SITAMARHI  |
| 4      | CHANDIGARH U.T.        | CHANDIGARH  |
| 5      | CHATTISGARH            | DURG, KORBA   |
| 6      | DADRA AND NAGAR HAVELI | DADRA AND NAGAR HAVELI  |
| 7      | DELHI                  | CENTRAL DELHI, EAST DELHI, NEW DELHI, NORTH DELHI, NORTH WEST DELHI, SOUTH DELHI, SOUTH WEST DELHI, WEST DELHI  |
| 8      | GUJARAT                | AHMADABAD, SURAT, VADODARA  |
| 9      | HARYANA                | AMBALA, BHIWANI, FARIDABAD, FATEHABAD, GURGAON, HISAR, JHAJJAR, JIND, KAITHAL, KARNAL, KURUKSHETRA, MAHENDRAGARH, NUH, PALWAL, PANCHKULA, PANIPAT, REWARI, ROHTAK, SONIPAT, YAMUNANAGAR |
| 10     | HIMACHAL PRADESH       | SIRMAUR, SOLAN  |
| 11     | JAMMU AND KASHMIR      | JAMMU   |
| 12     | JHARKHAND              | BOKARO, DHANBAD, RANCHI   |
| 13     | KARNATAKA              | BANGALORE, BANGALORE RURAL, BELGAUM, DHARWAD, GADAG, GULBARGA, KOPPAL, MYSORE   |
| 14     | KERALA                 | ERNAKULAM, IDUKKI, THRISSUR   |
| 15     | MADHYA PRADESH         | BHOPAL, GWALIOR, INDORE, JABALPUR, SHAHDOL, SHIVPURI  |
| 16     | MAHARASHTRA            | AURANGABAD, GONDIYA, JALGAON, LATUR, MUMBAI, PUNE, THANE  |
| 17     | ODISHA                 | CUTTACK, KHORDHA, MAYURBHANJ, RAYAGADA  |
| 18     | PONDICHERRY U.T.       | PONDICHERRY   |
| 19     | PUNJAB                 | AMRITSAR, FIROZPUR, GURDASPUR, HOSHIARPUR, JALANDHAR, LUDHIANA, MOHALI, PATIALA, PHAGWARA, ROPAR, RUPNAGAR  |



|    |                      |  |
|----|----------------------|--|
| 20 | <b>RAJASTHAN</b>     | ALWAR, BARMER, BHARATPUR, BIKANER, BUNDI, CHURU, DHOLPUR, HANUMANGARH, JAIPUR, JHUNJHUNUN, JODHPUR, KARALI, KOTA, NAGPUR, SAWAI MADHOPUR, SIKAR, SIROHI  |
| 21 | <b>TAMIL NADU</b>    | CHENNAI, COIMBATORE, CUDDALORE, KANCHIPURAM, KANNIYAKUMARI, KARUR, NILGIRIS, SIVAGANGA, TENI, TIRUCHCHIRAPPALLI, TIRUNELVELI, TIRUVALLUR, TIRUVANNAMALAI, VELLORE, VILUPPURAM  |
| 22 | <b>TELANGANA</b>     | ADILABABAD, HYDERABAD, HYDERABAD1, K.V.RANGAREDDY, KARIMNAGAR, KHAMMAM, KOTHAGUDEM, MAHABUB NAGAR, MAHBUBNAGAR, MEDAK, MEDCHAL MALKAJGIRI, NALGONDA, NIZAMABAD, RANGAREDDY, SANGAREDDY, VIKARABAD, WARANGAL  |
| 23 | <b>UTTAR PRADESH</b> | AGRA, ALIGARH, ALLAHABAD, AURAIYA, AZAMGARH, BAGHPAT, BANDA, BAREILLY, BIJNOR, BULANDSHAHR, ETAH, GAUTAM BUDDHA NAGAR, GHAZIABAD, GORAKHPUR, HARDOI, JAUNPUR, JHANSI, JYOTIBA RAO PHULE NAGAR, KANPUR URBAN, KUSHINAGAR, LAKHIMPUR KHERI, LUCKNOW, MAHAMAYA NAGAR (HATHRAS), MAHARAJGANJ, MATHURA, MAUNATH BHANJAN, MEERUT, MORADABAD, MUZAFFARNAGAR, SAHARANPUR, SANT KABIR NAGAR, SULTANPUR, UNNAO, VARANASI |
| 24 | <b>UTTARAKHAND</b>   | ALMORA, CHAMOLI, CHAMPAWAT, DEHRADUN, HARIDWAR, NAINITAL, PAURI GARHWAL, PITHORAGARH, Udharn Singh Nagar, UTTARKASHI   |
| 25 | <b>WEST BENGAL</b>   | DARJILING, HOOGLI, HOWRAH, JALPAIGURI, KOLKATA, MALDAH, NORTH TWENTY FOUR PARGANAS, PURBA BARDHAMAN, SOUTH TWENTY FOUR PARGANAS  |



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 31/03/2024

## 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 | 1,24,050 | 4,067     | 2           |
| No. of Lives Covered     | 3,00,715 | 12,78,029 | 1,59,10,583 |

## 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:          | 81,087   | NA         |
| ii Number of claims received during the year:                         | 6,63,680 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 5,78,635 | 77.69%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 91,253   | 12.25%     |
| v Number of claims outstanding at the end of the year:                | 74,879   | 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    | 72.45%                     | 47.37%             | 87.34%                | 73.82%             |
| 2 Within 1-2 hours   | 14.23%                     | 24.44%             | 7.61%                 | 15.00%             |
| 3 Within 2-6 hours   | 12.54%                     | 27.31%             | 4.85%                 | 10.83%             |
| 4 Within 6-12 hours  | 0.79%                      | 0.87%              | 0.20%                 | 0.35%              |
| 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   | 47,078        | 91.75%     | 1,09,358      | 93.16%     | 4,45,989      | 88.99%     | 6,02,425      | 89.93%     |
| Between 1-3 months   | 3,092         | 6.03%      | 6,697         | 5.70%      | 55,202        | 11.01%     | 64,991        | 9.70%      |
| Between 3-6 months   | 792           | 1.54%      | 816           | 0.70%      | -             | 0.00%      | 1,608         | 0.24%      |
| More than 6 months   | 348           | 0.68%      | 516           | 0.44%      | -             | 0.00%      | 864           | 0.13%      |
| Total  | 51,310        | 100.00%    | 1,17,387      | 100.00%    | 5,01,191      | 100.00%    | 6,69,888      | 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 01/04/2023 | 7   |
| 2 Grievances received during 2023-24     | 574 |
| 3 Grievances resolved during 2023-24     | 580 |
| 4 Grievance outstanding as on 31/03/2024 | 1   |

Place: Chennai  
Date:

Signature of the CMD  
United India Insurance Co Ltd.



**TPA PUBLIC DISCLOSURE 2023-24**

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      | Karnataka      | Bangalore      |
| 6      | Madhya Pradesh | Indore         |
| 7      | Maharashtra    | Mumbai         |
| 8      | Maharashtra    | Pune           |
| 9      | Rajasthan      | Jaipur         |
| 10     | Tamil Nadu     | Chennai        |
| 11     | Tamil Nadu     | Coimbatore     |
| 12     | Telangana      | Hyderabad      |
| 13     | West Bengal    | Kolkata        |
| 14     | Kerala         | Kochi          |
| 15     | Uttarakhand    | Dehradun       |
| 16     | Tamilnadu      | Chengalpet     |
| 17     | Tamilnadu      | Chennai        |
| 18     | Tamilnadu      | Dharmapuri     |
| 19     | Tamilnadu      | Dindigul       |
| 20     | Tamilnadu      | Kancheepuram   |
| 21     | Tamilnadu      | Namakkal       |
| 22     | Tamilnadu      | Thanjavur      |
| 23     | Tamilnadu      | Tiruvallur     |
| 24     | Tamilnadu      | Tiruvannamalai |
| 25     | Tamilnadu      | Tiruchirapalli |
| 26     | Tamilnadu      | Virudhunagar   |



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 31/03/2024

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

a.1 TPA NAME Volo 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 | 2,416  | 15     | -     |
| No. of Lives Covered     | 5,592  | 27,678 | -     |

## 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:          | 490    | NA         |
| ii Number of claims received during the year                          | 24,722 | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 23,646 | 93.79%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 912    | 3.62%      |
| v Number of claims outstanding at the end of the year:                | 654    | 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    | 75.00%                     | 72.05%             | 85.42%                | 82.33%             |
| 2 Within 1-2 hours   | 8.04%                      | 16.15%             | 6.68%                 | 11.36%             |
| 3 Within 2-6 hours   | 8.04%                      | 9.32%              | 3.95%                 | 5.19%              |
| 4 Within 6-12 hours  | 6.25%                      | 1.86%              | 2.26%                 | 0.42%              |
| 5 Within 12-24 hours | 2.68%                      | 0.00%              | 1.36%                 | 0.19%              |
| 6 >24 hours          | 0.00%                      | 0.62%              | 0.33%                 | 0.51%              |
| 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   | 66            | 38.95%     | 21,317        | 87.50%     | -             | 0.00%      | 21,383        | 87.07%     |
| Between 1-3 months   | 75            | 44.74%     | 2,512         | 10.30%     | -             | 0.00%      | 2,587         | 10.53%     |
| Between 3-6 months   | 15            | 8.95%      | 439           | 1.80%      | -             | 0.00%      | 454           | 1.85%      |
| More than 6 months   | 12            | 7.37%      | 122           | 0.50%      | -             | 0.00%      | 134           | 0.55%      |
| Total  | 168           | 100.00%    | 24,390        | 100.10%    | -             | 0.00%      | 24,558        | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 1   |
| 3 Grievances resolved during 2023-24     | 1   |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
Date:

Signature of the CMD  
United India Insurance Co Ltd.



TPA PUBLIC DISCLOSURE 2023-24

Annexure A

TPA Name : Volo Health Insurance TPA Private Limited

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename      | District Name |
|--------|----------------|---------------|
| 1      | Andhra Pradesh | Vizag         |
| 2      | Delhi          | Delhi         |
| 3      | Karnataka      | Bangalore     |
| 4      | West Bengal    | Kolkata       |
| 5      | Maharashtra    | Mumbai        |
| 6      | Rajasthan      | Jodhpur       |
| 7      | Telangana      | Hyderabad     |

पुनर्विचार आयोग  
UNITED INDIA  
HEAD OFFICE



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 31/03/2024

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

a.1 TPA NAME In House  
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 | -      | 2      | -     |
| No. of Lives Covered     | -      | 15,095 | -     |

## 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:          | 968 | NA         |
| ii Number of claims received during the year                          | 61  | NA         |
| iii Number of claims paid during the year: (Number & Percentage)      | 190 | 18.46%     |
| iv Number of Claims repudiated during the year: (Number & Percentage) | 64  | 6.22%      |
| v Number of claims outstanding at the end of the year:                | 775 | 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    | 0.00%                      | 0.00%              | 0.00%                 | 0.00%              |
| 2 Within 1-2 hours   | 0.00%                      | 0.00%              | 0.00%                 | 0.00%              |
| 3 Within 2-6 hours   | 0.00%                      | 0.00%              | 0.00%                 | 0.00%              |
| 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                | 0.00%                      | 0.00%              | 0.00%                 | 0.00%              |

\*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   | 104           | 74.00%     | 79            | 69.00%     | -             | 0.00%      | 183           | 72.05%     |
| Between 1-3 months   | 36            | 26.00%     | 35            | 31.00%     | -             | 0.00%      | 71            | 27.95%     |
| Between 3-6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| More than 6 months   | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      | -             | 0.00%      |
| Total  | 140           | 100.00%    | 114           | 100.00%    | -             | 0.00%      | 254           | 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 01/04/2023 | 0   |
| 2 Grievances received during 2023-24     | 0   |
| 3 Grievances resolved during 2023-24     | 0   |
| 4 Grievance outstanding as on 31/03/2024 | 0   |

Place: Chennai  
Date:

Signature of the CMD  
United India Insurance Co Ltd.



TPA PUBLIC DISCLOSURE 2023-24

Annexure A

TPA Name : In house

Geographical Area in which services are rendered by the TPA

| Sr.no. | Statename  | District Name |
|--------|------------|---------------|
| 1      | All States | All Districts |