

FORM NO. NL-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 31/03/2022

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

Name of the TPA -

Anmol Medicare Insurance TPA Ltd.

Validity of agreement with the TPA

From:

01/04/2021

To:

31/03/2024

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

Description	Individual	Group	Government
Number of policies serviced	9,439	8	-
Number of lives serviced	23,725	410	-

## c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer As per Annexure A

## d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	184	
ii.	Number of claims received during the year	3,475	
iii.	Number of claims paid during the year (specify % also in brackets)	3,101	84.7%
iv.	Number of claims repudiated during the year (specify % also in brackets)	363	9.9%
v.	Number of claims outstanding at the end of the year	195	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	82.4%	89.4%	75.0%	100.0%
2	Within 1-2 hours	11.4%	6.2%	12.5%	0.0%
3	Within 2-6 hours	6.2%	4.4%	12.5%	0.0%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals  
\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

## f. Turn Around Time in case of payment / repudiation of claims:


Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	2,848	83.0%	22	64.7%	-	0.0%	2,870	82.9%
Between 1-3 months	557	16.2%	12	35.3%	-	0.0%	569	16.4%
Between 3 to 6 months	18	0.5%	-	0.0%	-	0.0%	18	0.5%
More than 6 months	7	0.2%	-	0.0%	-	0.0%	7	0.2%
<b>Total</b>	3,430	100.0%	34	100.0%	-	0.0%	3,464	100.0%

## g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	184
3	Grievances resolved during the year	184
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Gujarat	Ahmedabad, Vadodara, Anand, Nadiad, Rajkot & Panch Mahal.



FORM NO. NL-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 31/03/2022

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

Name of the TPA - East West Assist Pvt. Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	3,074	6	-
Number of lives serviced	4,168	16,651	-

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

i.	Outstanding number of claims at the beginning of the year	354	
ii.	Number of claims received during the year	22,475	
iii.	Number of claims paid during the year (specify % also in brackets)	22,451	98.3%
iv.	Number of claims repudiated during the year (specify % also in brackets)	173	0.8%
v.	Number of claims outstanding at the end of the year	205	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	92.3%	66.7%	85.0%	86.0%
2	Within 1-2 hours	7.7%	23.3%	10.0%	10.0%
3	Within 2-6 hours	0.0%	10.0%	5.0%	4.0%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**


Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	565	48.6%	21,151	98.6%	-	0.0%	21,716	96.0%
Between 1-3 months	487	41.9%	261	1.2%	-	0.0%	748	3.3%
Between 3 to 6 months	73	6.3%	34	0.2%	-	0.0%	107	0.5%
More than 6 months	38	3.3%	15	0.1%	-	0.0%	53	0.2%
<b>Total</b>	1,163	100.0%	21,461	100.0%	-	0.0%	22,624	100.0%

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	9
3	Grievances resolved during the year	9
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Delhi	Delhi
Andhra Pradesh	Visakhapatnam



FORM NO. NL-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 31/03/2022

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

Name of the TPA - Ericson Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA

From: 01/04/2021

To: 31/03/2024

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

Description	Individual	Group	Government
Number of policies serviced	8,685	65	-
Number of lives serviced	19,302	65,816	-

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

i.	Outstanding number of claims at the beginning of the year		
ii.	Number of claims received during the year	836	
iii.	Number of claims paid during the year (specify % also in brackets)	11,824	
iv.	Number of claims repudiated during the year (specify % also in brackets)	11,841	93.5%
v.	Number of claims outstanding at the end of the year	565	4.5%
		254	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	99.0%	77.0%	99.0%	78.0%
2	Within 1-2 hours	1.0%	23.0%	1.0%	22.0%
3	Within 2-6 hours	0.0%	0.0%	0.0%	0.0%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals  
 \*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

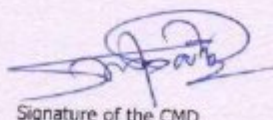
Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	2,202	64.3%	5,337	59.4%	-	0.0%	7,539	60.8%
Between 1-3 months	1,221	35.7%	3,646	40.6%	-	0.0%	4,867	39.2%
Between 3 to 6 months	-	0.0%	-	0.0%	-	0.0%	-	0.0%
More than 6 months	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Total</b>	3,423	100.0%	8,983	100.0%	-	0.0%	12,406	100.0%

**g. Data of grievances received against the TPA:**

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

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Maharashtra	Mumbai, Pune, Nagpur
Karnataka	Bengaluru
Delhi	New Delhi
West Bengal	Kolkata
Tamilnadu	Chennai
Gujarat	Ahmedabad, Surat
Chandigarh	Chandigarh



FORM NO. NL-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 31/03/2022

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

Name of the TPA - Family Health Plan Insurance TPA Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	20,431	3,282	-
Number of lives serviced	40,858	13,27,180	-

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

i.	Outstanding number of claims at the beginning of the year	5,097	
ii.	Number of claims received during the year	1,69,289	
iii.	Number of claims paid during the year (specify % also in brackets)	1,55,339	89.1%
iv.	Number of claims repudiated during the year (specify % also in brackets)	9,451	5.4%
v.	Number of claims outstanding at the end of the year	9,596	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	60.0%	54.0%	82.0%	71.0%
2	Within 1-2 hours	26.0%	31.0%	14.0%	21.0%
3	Within 2-6 hours	11.0%	13.0%	3.0%	7.0%
4	Within 6-12 hours	1.0%	1.0%	0.0%	0.0%
5	Within 12-24 hours	1.0%	1.0%	1.0%	0.0%
6	>24 hours	1.0%	0.0%	0.0%	1.0%
	<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	3,545	93.4%	1,54,405	95.9%	-	0.0%	1,57,950	95.8%
Between 1-3 months	222	5.8%	5,403	3.4%	-	0.0%	5,625	3.4%
Between 3 to 6 months	20	0.5%	874	0.5%	-	0.0%	894	0.5%
More than 6 months	7	0.2%	314	0.2%	-	0.0%	321	0.2%
<b>Total</b>	<b>3,794</b>	<b>100.0%</b>	<b>1,60,996</b>	<b>100.0%</b>	<b>-</b>	<b>0.0%</b>	<b>1,64,790</b>	<b>100.0%</b>

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	4
2	Grievances received during the year	112
3	Grievances resolved during the year	114
4	Grievances outstanding at the end of the year	2

Place: Chennai

Date: 24/11/2022

Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Andaman & Nicobar	Nicobars
Andhra Pradesh	Anantapur, Chittoor, Cuddapah, Cuddapah, East Godavari, Guntur, Krishna, Kurnool, Nellore, Prakasam, Srikakulam, Visakhapatnam, Vizianagaram, West Godavari
Assam	Kokrajhar, Tinsukia
Bihar	Aurangabad, Bhojpur, Pashchim Champaran, Patna, Vaishali
Chandigarh	Chandigarh
Chhattisgarh	Raigarh
Dadra & Nagar Haveli	Dadra & Nagar Haveli
Daman & Diu	Daman
Delhi	Delhi
Goa	North Goa
Gujarat	Ahmadabad, Amreli, Banas Kantha, Bharuch, Gandhinagar, Kachchh, Kheda, Navsari, Surat, Surendranagar, Vadodara, Valsad
Haryana	Faridabad, Gurgaon, Jhajjar, Jind, Kurukshetra, Panchkula, Panipat, Sonapat
Himachal Pradesh	Bilaspur, Shimla
Jharkhand	Bokaro, Purbi Singhbhum, Ranchi
Jharkhand	Bangalore, Belgaum, Bellary, Bidar, Chamarajanagar, Chikkaballapur, Chikmagalur, Chitradurga, Dakshina Kannada, Davanagere, Dharwad, Gulbarga, Hassan, Haveri, Kodagu, Kolar, Mandya, Mysore, Raichur, Ramanagar, Tumkur, Udupi, Uttara Kannada
Kerala	Alappuzha, Ernakulam, Idukki, Kannur, Kasaragod, Kochi, Kollam, Kottayam, Kozhikode, Malappuram, Palakkad, Pathanamthitta, Thiruvananthapuram, Thrissur, Wayanad
Madhya Pradesh	Bhopal, Dhar, Chhindwara, Harda, Indore, Satna, Seoni
Maharashtra	Ahmadnagar, Amravati, Chandrapur, Gondiya, Jalgaon, Kolhapur, Latur, Mumbai, Nagpur, Mumbai (Suburban), Nanded, Nandurbar, Nashik, Osmanabad, Parbhani, Pune, Ratnagiri, Sangli, Satara, Sindhudurg, Solapur, Thane, Wardha, Yavatmal,
Meghalaya	East Khasi Hills
Orissa	Baleswar, Bargarh, Cuttack, Dhenkanal, Ganjam, Khordha, Kendrapara, Khordha, Koraput, Mayurbhanj, Puri, Rayagada, Sundargarh
Pondicherry	Karaikal, Pondicherry, Yanam
Punjab	Sas Nagar (Mohali)
Rajasthan	Jaipur, Jhunjhunun, Kota, Sikar
Tamil Nadu	Kanniyakumari, Karur, Krishnagiri, Madurai, Nagapattinam, Namakkal, Pudukkottai, Ramanathapuram, Salem, Sivaganga, Thanjavur, The Nilgiris, Theni, Thiruvallur, Thiruvarur, Thoothukkudi, Tiruchirappalli, Tirunelveli, Tirupur, Tuticorin, Tiruvannamalai, Vellore, Viluppuram, Virudhunagar
Telangana	Adilabad, Bhadradi Kothagudem, Hyderabad, Jagtial, Jangaon, Jayashankar
Tripura	West Tripura
Uttar Pradesh	Ghaziabad, Ghazipur, Gonda, Kanpur Nagar, Lucknow, Mathura, Meerut, Mirzapur, Moradabad, Muzaffarnagar, Rae Bareilly, Rampur, Saharanpur
Uttarakhand	Hardwar, Udham Singh Nagar
West Bengal	Bardhaman, Darjiling, Hooghly, Howrah, Koch Bihar, Kolkata, Medinipur, Nadia, Murshidabad, North Twenty Four Parganas, Puruliya, South Twenty Four Parganas



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Name of the Insurance Company: United India Insurance Company Limited

Information as at 31/03/2022

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

Name of the TPA - Genins India Insurance TPA Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	92,182	355	-
Number of lives serviced	2,12,480	19,399	-

## c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer As per Annexure A

## d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1,743	
ii.	Number of claims received during the year	39,915	
iii.	Number of claims paid during the year (specify % also in brackets)	35,284	84.5%
iv.	Number of claims repudiated during the year (specify % also in brackets)	4,491	10.8%
v.	Number of claims outstanding at the end of the year	1,913	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	84.4%	95.0%	76.2%	85.0%
2	Within 1-2 hours	12.2%	3.5%	18.0%	11.4%
3	Within 2-6 hours	3.4%	1.5%	5.8%	3.7%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals  
\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

## f. Turn Around Time in case of payment / repudiation of claims:


Description (to be reckoned from the date of receipt of last)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	34,668	92.1%	2,002	93.1%	-	0.0%	36,670	92.2%
Between 1-3 months	2,892	7.7%	137	6.4%	-	0.0%	3,029	7.6%
Between 3 to 6 months	53	0.1%	6	0.3%	-	0.0%	59	0.1%
More than 6 months	11	0.0%	6	0.3%	-	0.0%	17	0.0%
<b>Total</b>	<b>37,624</b>	<b>100.0%</b>	<b>2,151</b>	<b>100.0%</b>	<b>-</b>	<b>0.0%</b>	<b>39,775</b>	<b>100.0%</b>

## g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	262
3	Grievances resolved during the year	262
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022

  
Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Delhi	New Delhi
Goa	North Goa, South Goa
Gujarat	Junagadh, Kutch, Mehsana, Panch Mahals, Morbi, Patan, Porbandar, Rajkot, Sabarkantha, Surendranagar, Vadodara
Karnataka	Bangalore
Maharashtra	Ahmed Nagar
Telangana	Hyderabad
West Bengal	Hooghly, Kolkata, Nadia, North 24 Parganas, South 24 Parganas, Paschim Bardhaman



FORM NO. NL-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 31/03/2022

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

Name of the TPA - Good Health Insurance TPA Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	20,669	3,551	-
Number of lives serviced	57,395	3,37,976	-

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

i.	Outstanding number of claims at the beginning of the year	1,298	
ii.	Number of claims received during the year	20,962	
iii.	Number of claims paid during the year (specify % also in brackets)	18,704	84.0%
iv.	Number of claims repudiated during the year (specify % also in brackets)	2,289	10.3%
v.	Number of claims outstanding at the end of the year	1,267	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	85.0%	97.0%	95.0%	97.0%
2	Within 1-2 hours	15.0%	3.0%	5.0%	3.0%
3	Within 2-6 hours	0.0%	0.0%	0.0%	0.0%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

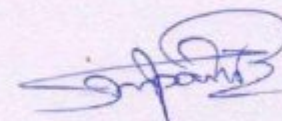
Description (to be reckoned from the date of receipt of last)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	4,431	94.7%	15,586	95.5%	-	0.0%	20,017	95.4%
Between 1-3 months	249	5.3%	727	4.5%	-	0.0%	976	4.6%
Between 3 to 6 months	-	0.0%	-	0.0%	-	0.0%	-	0.0%
More than 6 months	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Total</b>	4,680	100.0%	16,313	100.0%	-	0.0%	20,993	100.0%

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	313
3	Grievances resolved during the year	313
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022

  
 Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Andhra Pradesh	Ananthapur, Chittoor, Cuddapah, East Godavari, Guntur, Kurnool, Visakhapatnam, Vizianagaram, West Godavari
Delhi	Delhi
Karnataka	Bengaluru
Maharashtra	Mumbai
Puducherry	Puducherry
Tamil Nadu	Chennai, Dindigul, Kanchipuram, Kanyakumari, Karur, Madurai, Ramanathapuram, Sivaganga, Theni, Tiruchirappalli, Tiruvallur, Tiruvannamalai, Vellore, Virudhunagar
Telangana	Hyderabad, Karim Nagar, Mahabub Nagar, Warangal



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 31/03/2022

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

Name of the TPA - Healthindia Insurance TPA Services Pvt. Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	66,947	14,499	-
Number of lives serviced	1,76,221	1,28,962	-

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

i.	Outstanding number of claims at the beginning of the year	1,971	
ii.	Number of claims received during the year	39,435	
iii.	Number of claims paid during the year (specify % also in brackets)	35,882	86.7%
iv.	Number of claims repudiated during the year (specify % also in brackets)	3,809	9.2%
v.	Number of claims outstanding at the end of the year	1,715	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	75.5%	77.3%	83.2%	82.4%
2	Within 1-2 hours	22.2%	19.1%	14.3%	14.2%
3	Within 2-6 hours	2.3%	3.6%	2.5%	3.4%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

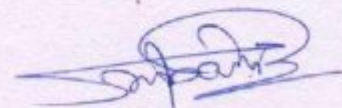
Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	28,714	97.2%	9,877	97.2%	-	0.0%	38,591	97.2%
Between 1-3 months	817	2.8%	283	2.8%	-	0.0%	1,100	2.8%
Between 3 to 6 months	-	0.0%	-	0.0%	-	0.0%	-	0.0%
More than 6 months	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Total</b>	29,531	100.0%	10,160	100.0%	-	0.0%	39,691	100.0%

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	229
3	Grievances resolved during the year	229
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022


  
Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Bihar	Patna
Karnataka	Bangalore
Andhra Pradesh	Hyderabad
Chandigarh	Chandigarh
Chhattisgarh	Raipur
DELHI	DELHI
Gujarat	Ahmedabad, Surat, Vadodara, Rajkot
Karnataka	Dakshina Kannada
Kerala	Ernakulum
Madhya Pradesh	Bhopal, Indore
Maharashtra	Mumbai, Kolhapur, Nagpur, Pune, Solapur, Nashik, Aurangabad, Satara
Odisha	Sundargarh
Rajasthan	Jaipur
Tamil Nadu	Chennai, Madurai
Uttar Pradesh	Lucknow
West Bengal	Kolkata



FORM NO. NL-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 31/03/2022

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

Name of the TPA - Health Insurance TPA of India Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	25,224	77	1
Number of lives serviced	57,394	1,23,650	20,21,898

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

i.	Outstanding number of claims at the beginning of the year	2,019	
ii.	Number of claims received during the year	3,40,434	
iii.	Number of claims paid during the year (specify % also in brackets)	2,39,707	70.00%
iv.	Number of claims repudiated during the year (specify % also in brackets)	12,708	3.71%
v.	Number of claims outstanding at the end of the year	90,038	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	90%	92%	91%	96%
2	Within 1-2 hours	10%	8%	9%	4%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	100%	100%	100%	100%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	18,746	56.2%	1,56,277	71.3%	-	0.0%	1,75,023	69.3%
Between 1-3 months	11,517	34.5%	49,393	22.5%	-	0.0%	60,910	24.1%
Between 3 to 6 months	2,001	6.0%	6,111	2.8%	-	0.0%	8,112	3.2%
More than 6 months	1,113	3.3%	7,257	3.3%	-	0.0%	8,370	3.3%
<b>Total</b>	33,377	100.0%	2,19,038	100.0%	-	0.0%	2,52,415	100.0%

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	1
2	Grievances received during the year	75
3	Grievances resolved during the year	76
4	Grievances outstanding at the end of the year	0

Place: Chennai

Date: 24/11/2022

Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Andhra Pradesh	Adilabad, Ananthapur, Cuddapah, Chittoor, East Godavari, Guntur, Karim Nagar, Krishna, Kurnool, Nellore, Prakasam, Srikakulam, Visakhapatnam, Vizianagaram
Bihar	Arwal, Aurangabad(BH), Banka, Bhagalpur, Bhojpur, Buxar, Darbhanga, Gaya, Katihar, Madhubani, Muzaffarpur, Nalanda, Nawada, Patna, Siwan
Chattisgarh	Bastar, Durg, Kawardha, Korba, Raigarh, Raipur, Rajnandgaon
Gujarat	AHMEDABAD, Amreli, Anand, Bharuch, Bhavnagar, Junagadh, Kachchh, Kheda, Navsari, Patan, Rajkot, Surat, Vadodara, Valsad
Haryana	Bhiwani, Faridabad, Gurgaon, Hisar, Jhajjar, Jind, Panchkula, Panipat, Rewari, Rohtak, Sirsa, Sonapat
Jharkhand	Bokaro, Godda, Hazaribag, Koderma, Ranchi, Seraikela-kharsawan
Karnataka	Bangalore, Bellary, Bidar, Gulbarga, Hassan, Kolar, Koppal, Mandya, Mysore, Raichur, Udupi
Kerala	Alappuzha, Ernakulam, Idukki, Kannur, Kochi, Kollam, Kottayam, Kozhikode, Palakkad, Malappuram, Pathanamthitta, Thiruvananthapuram, Thrissur, Wayanad
Madhya Pradesh	Balaghat, Betul, Chhindwara, Bhopal, Dewas, Gwalior, Indore, Jabalpur, Khandwa, Ratlam, Sehore, Seoni, Shivpuri, Ujjain
Maharashtra	Akola, Amravati, Bhandara, Chandrapur, Gadchiroli, Jalgaon, Jalna, Kolhapur, Mumbai, Latur, Nagpur, Nanded, Nashik, Pune, Satara, Solapur, Wardha, Thane, Washim, Yavatmal
Odisha	Balangir, Bargarh, Bhuvneshwar, Cuttack, Ganjam, Kendrapara, Kendujhar, Koraput, Nuapada, Sambalpur
Punjab	Gurdaspur, Jalandhar, Kapurthala, Ludhiana, Patiala
Rajasthan	Ajmer, Alwar, Bikaner, Bhilwara, Ganganagar, Jaipur, Jodhpur, Kota, Nagaur, Pali, Udaipur
Tamil Nadu	Chennai, Coimbatore, Cuddalore, Dharmapuri, Dindigul, Erode, Kanchipuram, Karaikal, Karur, Krishnagiri, Madurai, Namakkal, Nilgiris, Ramanathapuram, Salem, Sivaganga, Thanjavur, Tirunelveli, Tiruvallur, Tuticorin, Vellore, Villupuram
Telangana	Hydrabad, K.V.Rangareddy, Khammam, Mahabub Nagar, Medak, Nalgonda, Nizamabad, Warangal
Uttar Pradesh	Agra, Aligarh, Allahabad, Ballia, Bareilly, Basti, Bijnor, Budaun, Bulandshahr, Deoria, Farrukhabad, Gautam Buddha Nagar, Ghaziabad, Gonda, Gorakhpur, Jhansi, Kushinagar, Lucknow, Mathura, Meerut, Moradabad, Muzaffarnagar, Pilibhit, Saharanpur, Siddharthnagar, Sitapur, Sultanpur, Varanasi
Uttarakhand	Dehradun, Haridwar, Nainital, Pauri Garhwal, Udham Singh Nagar
West Bengal	Birbhum, Darjiling, East Midnapore, Howrah, Kolkata, Murshidabad, West Midnapore



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 31/03/2022

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

Name of the TPA - Heritage Health Insurance TPA Private Limited

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

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

Description	Individual	Group	Government
Number of policies serviced	1,13,218	593	6
Number of lives serviced	2,49,189	62,928	44,26,662

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

i.	Outstanding number of claims at the beginning of the year	2,173	
ii.	Number of claims received during the year	73,835	
iii.	Number of claims paid during the year (specify % also in brackets)	72,003	94.7%
iv.	Number of claims repudiated during the year (specify % also in brackets)	1,760	2.3%
v.	Number of claims outstanding at the end of the year	2,245	

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

S. No.	Description	Individual Policies		Group Policies	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	93.4%	91.7%	94.3%	93.8%
2	Within 1-2 hours	5.8%	7.1%	4.7%	4.4%
3	Within 2-6 hours	0.8%	1.1%	0.9%	1.5%
4	Within 6-12 hours	0.1%	0.1%	0.1%	0.3%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	29,948	92.9%	5,344	90.9%	35,617	99.9%	70,909	96.1%
Between 1-3 months	1,651	5.1%	317	5.4%	41	0.1%	2,009	2.7%
Between 3 to 6 months	484	1.5%	152	2.6%	-	0.0%	636	0.9%
More than 6 months	143	0.4%	66	1.1%	-	0.0%	209	0.3%
<b>Total</b>	<b>32,226</b>	<b>100.0%</b>	<b>5,879</b>	<b>100.0%</b>	<b>35,658</b>	<b>100.0%</b>	<b>73,763</b>	<b>100.0%</b>

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	51
2	Grievances received during the year	112
3	Grievances resolved during the year	147
4	Grievances outstanding at the end of the year	16

Place: Chennai

Date: 24/11/2022

Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Assam	Guwahati
Bihar	Patna
Delhi	Delhi
Gujarat	Ahmedabad
Karnataka	Bengaluru
Maharashtra	Mumbai, Pune
Orrisa	Bhubaneswar
Pondicherry	Pondicherry
Rajasthan	Jaipur
Tamil Nadu	Chennai, Coimbatore
Telengana	Hyderabad
Uttar Pradesh	Lucknow
West Bengal	Kolkata, Malda, Dakshin Dinajpur, Jalpaiguri



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 31/03/2022

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

Name of the TPA - MDIndia Health Insurance TPA Pvt Ltd

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

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

Description	Individual	Group	Government
Number of policies serviced	1,21,409	336	2
Number of lives serviced	2,84,766	24,78,062	5,97,99,171

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

i.	Outstanding number of claims at the beginning of the year	1,96,448	
ii.	Number of claims received during the year	21,39,254	
iii.	Number of claims paid during the year (specify % also in brackets)	20,60,739	88.2%
iv.	Number of claims repudiated during the year (specify % also in brackets)	59,078	2.5%
v.	Number of claims outstanding at the end of the year	2,15,885	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	82.2%	77.2%	87.1%	83.1%
2	Within 1-2 hours	15.1%	20.1%	11.1%	15.1%
3	Within 2-6 hours	2.7%	2.7%	1.8%	1.8%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\*\* reckoned from the time last necessary document is received by Insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	19,224	95.4%	94,122	96.3%	19,63,775	98.1%	20,77,121	98.0%
Between 1-3 months	498	2.5%	2,861	2.9%	18,338	0.9%	21,697	1.0%
Between 3 to 6 months	429	2.1%	420	0.4%	10,988	0.5%	11,837	0.6%
More than 6 months	-	0.0%	352	0.4%	8,810	0.4%	9,162	0.4%
<b>Total</b>	<b>20,151</b>	<b>100.0%</b>	<b>97,755</b>	<b>100.0%</b>	<b>20,01,911</b>	<b>100.0%</b>	<b>21,19,817</b>	<b>100.0%</b>

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	188
3	Grievances resolved during the year	188
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Chattisgarh	Durg, Raipur
Delhi	Delhi
Gujarat	Ahmedabad, Valsad
Karnataka	Bangalore, Dharwad
Kerala	Ernakulam, Kollam, Pathanamthitta, Thiruvananthapuram, Thrissur
Madhya Pradesh	Bhopal, Indore
Maharashtra	Ahmednagar, Akola, Amravati, Beed, Bhandara, Dhule, Gadchiroli, Gondiya, Jalgaon, Jaln
Punjab	Fazilka, Jalandhar, Ludhiana
Tamil Nadu	Chennaicoimbatore, Cuddalore, Dindigul, Kanchipuram, Karur, Namakkal, Nilgiris, Salem,
Uttar Pradesh	Gautam Buddha Nagar
Uttarakhand	Dehradun
West Bengal	Bankura, Darjiling, Jalpaiguri, North Dinajpur



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 31/03/2022

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

Name of the TPA -

Medvantage Insurance TPA Pvt. Ltd. (Formerly known as UnitedHealthcare Parekh Insurance TPA Private

Validity of agreement with the TPA

From: 01/04/2021

To: 31-03-2024

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

Description	Individual	Group	Government
Number of policies serviced	-	205	-
Number of lives serviced	-	4,73,916	-

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

i.	Outstanding number of claims at the beginning of the year	2,178	
ii.	Number of claims received during the year	84,696	
iii.	Number of claims paid during the year (specify % also in brackets)	79,234	91.2%
iv.	Number of claims repudiated during the year (specify % also in brackets)	2,869	3.3%
v.	Number of claims outstanding at the end of the year	4,771	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	0.0%	0.0%	72.0%	78.0%
2	Within 1-2 hours	0.0%	0.0%	19.0%	10.0%
3	Within 2-6 hours	0.0%	0.0%	9.0%	12.0%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	0.0%	0.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**


Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	0.0%	75,430	91.9%	-	0.0%	75,430	91.9%
Between 1-3 months	-	0.0%	5,771	7.0%	-	0.0%	5,771	7.0%
Between 3 to 6 months	-	0.0%	700	0.9%	-	0.0%	700	0.9%
More than 6 months	-	0.0%	202	0.2%	-	0.0%	202	0.2%
<b>Total</b>	-	0.0%	82,103	100.0%	-	0.0%	82,103	100.0%

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	105
3	Grievances resolved during the year	105
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022

  
Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Karnataka	Bangalore



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 31/03/2022

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

Name of the TPA - Medi Assist Insurance TPA Pvt Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	72,882	3,830	3
Number of lives serviced	1,74,499	30,45,726	3,81,48,917

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

As per Annexure A

**d. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	1,45,941	
ii.	Number of claims received during the year	15,82,926	
iii.	Number of claims paid during the year (specify % also in brackets)	16,01,555	92.6%
iv.	Number of claims repudiated during the year (specify % also in brackets)	20,976	1.2%
v.	Number of claims outstanding at the end of the year	1,06,336	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	82.5%	70.2%	88.7%	77.3%
2	Within 1-2 hours	12.5%	22.6%	8.6%	18.4%
3	Within 2-6 hours	4.9%	7.1%	2.0%	3.8%
4	Within 6-12 hours	0.1%	0.1%	0.5%	0.4%
5	Within 12-24 hours	0.0%	0.0%	0.2%	0.1%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

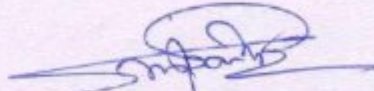
Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	37,975	95.6%	4,51,976	95.4%	10,76,455	97.1%	15,66,406	96.5%
Between 1-3 months	1,443	3.6%	17,434	3.7%	31,640	2.9%	50,517	3.1%
Between 3 to 6 months	285	0.7%	3,734	0.8%	605	0.1%	4,624	0.3%
More than 6 months	22	0.1%	654	0.1%	308	0.0%	984	0.1%
<b>Total</b>	39,725	100.0%	4,73,798	100.0%	11,09,008	100.0%	16,22,531	100.0%

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	3
2	Grievances received during the year	935
3	Grievances resolved during the year	935
4	Grievances outstanding at the end of the year	3

Place: Chennai

Date: 24/11/2022


  
Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Gujarat	Ahmedabad
Karnataka	Bangalore
Odisha	Bhubaneswar
Chandigarh	Chandigarh
Tamilnadu	Chennai, Coimbatore, Cuddalore, Dharmapuri, Kanyakumari, Madurai, Pudukottai, Ramanathapuram, Thanjavur, Tirunelveli, Tuticorin, Tiruvannamalai
Delhi	New Delhi
Assam	Guwahati
Karnataka	Hubli
Telangana	Hyderabad
Kerala	Kochi
West Bengal	Kolkata, Alipurduar, Cooch Behar, Darjeeling, Kalimpong, Uttar Dinajpur
Kerala	Kozhikode
Uttar Pradesh	Lucknow
Tamilnadu	Madurai
Maharashtra	Mumbai, Nagpur, Pune, Aurangabad, Buldana, Jalgaon, Yawatmal, Chandrapur, Wardha
Bihar	Patna
Pondicherry	Pondicherry
Maharashtra	Pune
Gujarat	Vadodara
Andhra Pradesh	Visakhapatnam



FORM NO. NL-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 31/03/2022

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

Name of the TPA - Med Save Health Insurance TPA Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	56,333	5,970	-
Number of lives serviced	1,59,246	1,48,811	-

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

i.	Outstanding number of claims at the beginning of the year	2,284	
ii.	Number of claims received during the year	45,335	
iii.	Number of claims paid during the year (specify % also in brackets)	42,476	89.2%
iv.	Number of claims repudiated during the year (specify % also in brackets)	2,439	5.1%
v.	Number of claims outstanding at the end of the year	2,704	

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

S. No.	Description	Individual Policies (In %)		Group Policies (In %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	73.7%	53.4%	77.4%	59.4%
2	Within 1-2 hours	19.3%	35.4%	18.2%	31.7%
3	Within 2-6 hours	4.4%	10.9%	3.3%	8.8%
4	Within 6-12 hours	0.3%	0.1%	0.1%	0.0%
5	Within 12-24 hours	0.8%	0.1%	0.6%	0.0%
6	>24 hours	1.4%	0.2%	0.4%	0.1%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	23,007	94.1%	19,307	94.4%	-	0.0%	42,314	94.2%
Between 1-3 months	1,202	4.9%	694	3.4%	-	0.0%	1,896	4.2%
Between 3 to 6 months	201	0.8%	210	1.0%	-	0.0%	411	0.9%
More than 6 months	51	0.2%	243	1.2%	-	0.0%	294	0.7%
<b>Total</b>	24,461	100.0%	20,454	100.0%	-	0.0%	44,915	100.0%

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	71
3	Grievances resolved during the year	71
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022

Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Andhra Pradesh	All Districts
Chandigarh	All Districts
Chhatishgarh	Raipur
Delhi	Delhi
Gujarat	Ahmedabad, Gandhinagar, Mansa, Naroda, Anand, Vadodara, Borsad, Cambay
Karnataka	Bangalore, Mysore, Hubli
Madhyapradesh	All Districts
Maharashtra	Pune
Punjab	All Districts
Tamil Nadu	Chennai
Telangana	All Districts



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 31/03/2022

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

Name of the TPA - Paramount Health Services and Insurance TPA Pvt. Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	78,852	379	1
Number of lives serviced	3,66,361	7,51,822	1,95,83,964

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

i.	Outstanding number of claims at the beginning of the year	29,975	
ii.	Number of claims received during the year	52,672	
iii.	Number of claims paid during the year (specify % also in brackets)	71,890	87.0%
iv.	Number of claims repudiated during the year (specify % also in brackets)	6,208	7.5%
v.	Number of claims outstanding at the end of the year	4,549	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	71.8%	65.2%	82.6%	73.9%
2	Within 1-2 hours	20.8%	28.7%	13.8%	22.0%
3	Within 2-6 hours	6.0%	5.8%	2.9%	3.9%
4	Within 6-12 hours	0.2%	0.1%	0.2%	0.1%
5	Within 12-24 hours	0.6%	0.1%	0.1%	0.0%
6	>24 hours	0.6%	0.1%	0.3%	0.0%
	<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

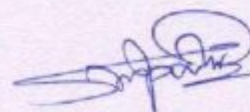
Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	7,940	98.3%	13,785	96.6%	5,753	100.0%	77,478	99.2%
Between 1-3 months	85	1.1%	258	1.8%	-	0.0%	343	0.4%
Between 3 to 6 months	30	0.4%	70	0.5%	-	0.0%	100	0.1%
More than 6 months	23	0.3%	154	1.1%	-	0.0%	177	0.2%
<b>Total</b>	<b>8,078</b>	<b>100.0%</b>	<b>14,267</b>	<b>100.0%</b>	<b>55,753</b>	<b>100.0%</b>	<b>78,098</b>	<b>100.0%</b>

**g. Data of grievances received against the TPA:**

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

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Assam	Guwahati
Bihar	Patna
Chandigarh	Chandigarh
Delhi	Delhi
Gujarat	Ahmedabad, Vadodara
Karnataka	Bangalore
Maharashtra	Mumbai, Pune, Nagpur, Hingoli, Kohlapur, Parbhani, Pune, Sangli, Solapur
Puducherry	Puducherry
Punjab	Ludhiana
Rajasthan	Jodhpur
Tamil Nadu	Chennai, Madurai, Combatore
Telangana	Hyderabad
Uttar Pradesh	Lucknow
Uttrakhand	Dehradun
West Bengal	Kolkata



FORM NO. NL-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 31/03/2022

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

Name of the TPA - Raksha Health Insurance TPA Pvt. Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	49,630	118	-
Number of lives serviced	1,04,803	2,08,943	-

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

As per Annexure A

**d. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	2,266	
ii.	Number of claims received during the year	29,312	
iii.	Number of claims paid during the year (specify % also in brackets)	28,669	90.8%
iv.	Number of claims repudiated during the year (specify % also in brackets)	2,029	6.4%
v.	Number of claims outstanding at the end of the year	880	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	82.2%	88.9%	80.0%	87.0%
2	Within 1-2 hours	8.3%	7.1%	9.0%	6.6%
3	Within 2-6 hours	7.5%	3.2%	9.0%	3.9%
4	Within 6-12 hours	0.5%	0.0%	0.1%	0.0%
5	Within 12-24 hours	1.0%	0.7%	1.4%	2.4%
6	>24 hours	0.6%	0.1%	0.5%	0.1%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	15,829	93.7%	12,486	90.5%	-	0.0%	28,315	92.2%
Between 1-3 months	911	5.4%	1,121	8.1%	-	0.0%	2,032	6.6%
Between 3 to 6 months	127	0.8%	152	1.1%	-	0.0%	279	0.9%
More than 6 months	32	0.2%	40	0.3%	-	0.0%	72	0.2%
<b>Total</b>	16,899	100.0%	13,799	100.0%	-	0.0%	30,698	100.0%

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	88
3	Grievances resolved during the year	88
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022

Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Andhra Pradesh	Hyderabad
Assam	Guwahati
Chandigarh	Ludhiana
Chattisgarh	Raipur
Gujarat	Vadodara, Ahmedabad
Haryana	Delhi(N.C.R)
Karnataka	Bangaluru
Kerala	Cochin
Madhya Pradesh	Indore, Bhopal
Maharashtra	Mumbai, Pune
Orissa	Bhubaneswar
Punjab	Chandigarh
Rajasthan	Jaipur
Tamilnadu	Chennai
Uttar Pradesh	Lucknow
Uttarakhand	Dehradun
West Bengal	Kolkata



FORM NO. NL-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 31/03/2022

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

Name of the TPA - Safeway Insurance TPA Pvt Ltd

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

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

Description	Individual	Group	Government
Number of policies serviced	23,365	7	-
Number of lives serviced	64,077	3,991	-

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

i.	Outstanding number of claims at the beginning of the year	1,182	
ii.	Number of claims received during the year	13,465	
iii.	Number of claims paid during the year (specify % also in brackets)	12,493	85.3%
iv.	Number of claims repudiated during the year (specify % also in brackets)	1,458	10.0%
v.	Number of claims outstanding at the end of the year	696	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	100.0%	100.0%	100.0%	100.0%
2	Within 1-2 hours	0.0%	0.0%	0.0%	0.0%
3	Within 2-6 hours	0.0%	0.0%	0.0%	0.0%
4	Within 6-12 hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

\*\* reckoned from the time last necessary document is received by Insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	10,913	82.1%	550	83.0%	-	0.0%	11,463	82.2%
Between 1-3 months	2,164	16.3%	98	14.8%	-	0.0%	2,262	16.2%
Between 3 to 6 months	211	1.6%	16	2.4%	-	0.0%	227	1.6%
More than 6 months	-	0.0%	-	0.0%	-	0.0%	-	0.0%
<b>Total</b>	<b>13,288</b>	<b>100.0%</b>	<b>663</b>	<b>100.0%</b>	<b>-</b>	<b>0.0%</b>	<b>13,951</b>	<b>100.0%</b>

**g. Data of grievances received against the TPA:**

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	19
3	Grievances resolved during the year	19
4	Grievances outstanding at the end of the year	-

Place: Chennai

Date: 24/11/2022

Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Andhra Pradesh	Anantapur, Chittoor, Cuddapah, Godavari - East, Godavari - West, Guntur, Krishna, Kurnool, Nellore, Prakasam, Srikakulam, Visakhapatnam, Vizianagaram
Assam	Kamrup, Sibsagar
Bihar	Aurangabad(Bh), Banka, Begusarai, Bhagalpur, Bhojpur, Champaran - East, Champaran - West, Darbhanga, Gaya, Gopalganj, Katihar, Khagaria, Madhubani, Muzaffarpur, Nalanda, Nawada, Patna, Rohtas, Saharsa, Samastipur, Saran, Sitamarhi
Chandigarh U.T.	Chandigarh
Chattisgarh	Bijapur, Durg, Janjgir-Champa
Delhi	New Delhi
Goa	Goa - North
Gujarat	Ahmadabad, Bharuch, Gandhinagar, Junagadh, Rajkot, Surat, Vadodara
Haryana	Ambala, Faridabad, Bhiwani, Gurgaon, Hisar, Jhajjar, Jind, Kaithal, Karnal, Kurukshetra, Mahendragarh, Nuh, Palwal, Panchkula, Panipat, Rewari, Rohtak, Sirsa, Sonapat, Yamunanagar
Himachal Pradesh	Bilaspur, Chamba, Kangra, Shimla, Sirmaur, Una
Jammu And Kashmir	Jammu
Jharkhand	Dhanbad, Giridih, Gumla
Karnataka	Bangalore, Belgaum, Bidar, Dharwad, Gadag, Gulbarga, Koppal
Kerala	Ernakulam, Kottayam, Thiruvananthapuram, Thrissur
Madhya Pradesh	Bhopal, Gwalior, Indore, Katni, Khargone, Shahdol, Sidhi, Ujjain
Maharashtra	Aurangabad, Buldana, Gondiya, Jalgaon, Mumbai, Nagpur, Pune, Raigarh, Thane
Odisha	Baleswar, Bargarh, Cuttack, Ganjam, Khurda, Mayurbhanj, Rayagada
Punjab	Amritsar, Bathinda, Faridkot, Firozpur, Gurdaspur, Hoshiarpur, Jalandhar, Ludhiana, Mohali, Patiala, Phagwara, Rupnagar
Rajasthan	Alwar, Banswara, Bharatpur, Bikaner, Bundi, Chittaurgarh, Churu, Dausa, Hanumangarh, Jaipur, Jhunjhunun, Karauli, Kota, Nagaur, Sawai Madhopur, Sikar, Sirohi, Tonk
Tamil Nadu	Chennai, Coimbatore, Kanchipuram, Krishnagiri, Madurai, Sivaganga, Tiruvallur, Vellore, Viluppuram
Telangana	Adilabad, Hyderabad, K.V.Rangareddy, Karimnagar, Khammam, Mahabub Nagar, Mahbubnagar, Medak, Nalgonda, Nizamabad, Rangareddy, Sangareddy, Vikarabad, Warangal
Tripura	Tripura - West
Uttar Pradesh	Agra, Allahabad, Aligarh, Azamgarh, Baghpat, Banda, Barabanki, Bareilly, Bijnor, Bulandshahr, Chitrakut, Etah, Farrukhabad, Firozabad, Gautam Buddha Nagar, Ghaziabad, Ghazipur, Gonda, Gorakhpur, Hardoi, Jaunpur, Jhansi, Kanpur Urban, Kushinagar, Lucknow, Ahamaya Nagar (Hathra, Mahoba, Mainpuri, Mathura, Maunath Bhanjan, Meerut, Moradabad, Muzaffarnagar, Rae Bareli, Rampur, Saharanpur, Sant Kabir Nagar, Shahjahanpur, Shahjahanpur, Siddharthnagar, Sultanpur, Sonbhadra, Unnao
Uttarakhand	Almora, Chamoli, Dehradun, Haridwar, Nainital, Pauri Garhwal, Pithoragarh, Udham Singh Nagar, Uttarkashi
West Bengal	Darjiling, Howrah, Kolkata, Nadia, North Twenty Four Parganas, South Twenty Four Parganas



FORM NO. NL-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 31/03/2022

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

Name of the TPA - United India Insurance Company Limited (In-House)

Validity of agreement with the TPA From: - To: -

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

Description	Individual	Group	Government
Number of policies serviced	456	71	-
Number of lives serviced	995	1,05,455	-

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

All States	All Districts
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**d. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	393	
ii.	Number of claims received during the year	329	
iii.	Number of claims paid during the year (specify % also in brackets)	233	32.3%
iv.	Number of claims repudiated during the year (specify % also in brackets)	78	10.8%
v.	Number of claims outstanding at the end of the year	411	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	NA			
2	Within 1-2 hours				
3	Within 2-6 hours				
4	Within 6-12 hours				
5	Within 12-24 hours				
6	>24 hours				
	<b>Total</b>	-	-	-	-

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	97	53.6%	91	70.0%	-	0.0%	188	60.5%
Between 1-3 months	12	6.6%	9	6.9%	-	0.0%	21	6.8%
Between 3 to 6 months	7	3.9%	3	2.3%	-	0.0%	10	3.2%
More than 6 months	65	35.9%	27	20.8%	-	0.0%	92	29.6%
<b>Total</b>	181	100.0%	130	100.0%	-	0.0%	311	100.0%

**g. Data of grievances received against the TPA:**

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

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited



FORM NO. NL-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 31/03/2022

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

Name of the TPA - Vidal Health TPA Pvt. Ltd.

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

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

Description	Individual	Group	Government
Number of policies serviced	85,920	16,786	-
Number of lives serviced	2,31,969	6,52,306	-

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

i.	Outstanding number of claims at the beginning of the year	26,465	
ii.	Number of claims received during the year	15,55,295	
iii.	Number of claims paid during the year (specify % also in brackets)	13,01,713	82.3%
iv.	Number of claims repudiated during the year (specify % also in brackets)	10,165	0.6%
v.	Number of claims outstanding at the end of the year	2,69,882	

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	87.0%	86.0%	87.0%	88.0%
2	Within 1-2 hours	11.0%	13.0%	11.0%	11.0%
3	Within 2-6 hours	1.0%	1.0%	1.0%	1.0%
4	Within 6-12 hours	1.0%	0.0%	1.0%	0.0%
5	Within 12-24 hours	0.0%	0.0%	0.0%	0.0%
6	>24 hours	0.0%	0.0%	0.0%	0.0%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**

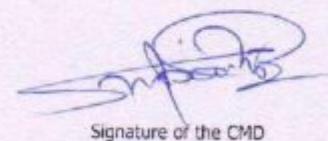
Description (to be reckoned from the date of receipt of last	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	6,33,815	94.8%	5,93,609	92.3%	-	0.0%	12,27,424	93.6%
Between 1-3 months	30,798	4.6%	44,272	6.9%	-	0.0%	75,070	5.7%
Between 3 to 6 months	3,417	0.5%	3,441	0.5%	-	0.0%	6,858	0.5%
More than 6 months	890	0.1%	1,636	0.3%	-	0.0%	2,526	0.2%
<b>Total</b>	6,68,920	100.0%	6,42,958	100.0%	-	0.0%	13,11,878	100.0%

**g. Data of grievances received against the TPA:**

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

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

Name of the State	Name of the Districts
Karnataka	Bangalore
Tamil Nadu	Chennai
Kerala	Cochin
Tamil Nadu	Coimbatore
Delhi	Delhi
Telangana	Hyderabad
West Bengal	Kolkata
Maharashtra	Mumbai
Maharashtra	Pune
Andhra Pradesh	Vishakapatnam



FORM NO. NL-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 31/03/2022

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

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

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

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

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

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

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

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge**	TAT for pre-auth**	TAT for discharge**
1	Within <1 hour	84%	66%	89%	70%
2	Within 1-2 hours	13%	24%	10%	21%
3	Within 2-6 hours	1%	2%	0%	2%
4	Within 6-12 hours	2%	8%	1%	7%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	<b>Total</b>	100.0%	100.0%	100.0%	100.0%

\*\* reckoned from the time last necessary document is received by insurer/ TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

\*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

**f. Turn Around Time in case of payment / repudiation of claims:**


Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	35,466	94%	19,253	90%	-	-	54,719	93%
Between 1-3 months	1,933	5%	1,538	7%	-	-	3,471	6%
Between 3 to 6 months	286	1%	389	2%	-	-	675	1%
More than 6 months	87	0%	107	1%	-	-	194	0%
<b>Total</b>	37,772	100%	21,287	100%	-	-	59,059	100%

**g. Data of grievances received against the TPA:**

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

Place: Chennai

Date: 24/11/2022



Signature of the CMD

United India Insurance Company Limited



## Annexure - A

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

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