



Universal Sampo General Insurance Co. Ltd.

(A joint venture of Indian Bank, Indian Overseas Bank, Karnataka Bank Ltd,
Dabur Investments Corp. and Sampo Japan Insurance Inc.)

PUBLIC DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

(Information as at 31-Mar-2020)

Name of the Insurance Company: **Universal Sampo General Insurance Co Ltd**

a. TPA Name: **Vidal Health Insurance TPA Pvt Ltd**

(i) Validity of agreement with the TPA: From 01/10/2019 to 30/09/2022

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 9 | 1 | 0 |
| Number of lives serviced | 14 | 4679 | 0 |

c. Information with regards to the geographical area in which services are rendered by the TPA's/ Insurer (State names- District names shall be provided) in respect of which public disclosures are made. **Not applicable**

d. Data of number of claims processed:

- i. Outstanding number of claims at the beginning of the year:- 5
- ii. Number of claims received during the year- 583
- iii. Number of claims paid during the year: - 531 (90%)
- iv. Number of claims repudiated during the year:- 45 (8%)
- v. Number of claims outstanding at the end of the year:- 12

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% | 25.0% | 64.2% | 59.6% |
| 2 | Within 1-2 hours | 50.0% | 25.0% | 19.8% | 24.0% |
| 3 | Within 2-6 hours | 50.0% | 50.0% | 15.1% | 16.1% |
| 4 | Within 6-12 hours | 0.0% | 0.0% | 0.3% | 0.0% |
| 5 | Within 12-24 hours | 0.0% | 0.0% | 0.0% | 0.3% |
| 6 | >24 hours | 0.0% | 0.0% | 0.6% | 0.0% |
| Total | | 100% | 100% | 100% | 100% |

*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 hospital.

***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 | |
|--|------------------|------------|------------------|------------|------------------|------------|------------------|------------|
| | Number of claims | Percentage | Number of claims | Percentage | Number of claims | Percentage | Number of claims | Percentage |
| Within 1 months | 7 | 100% | 502 | 88% | - | - | 509 | 88% |
| Between 1-3 months | - | - | 45 | 8% | - | - | 45 | 8% |
| Between 3-6 months | - | - | 18 | 3% | - | - | 18 | 3% |
| More than 6 months | - | - | 4 | 1% | - | - | 4 | 1% |
| Total | 7 | 100% | 569 | 100% | - | - | 576 | 100% |

*Percentage shall be calculated on total of the respective column.

g. Data of grievances received against the TPA:

| S No | Description | Number of Grievances |
|------|--|----------------------|
| 1 | Grievance outstanding at the beginning of the year | 0 |
| 2 | Grievances received during the year | 1 |
| 3 | Grievances resolved during the year | 1 |
| 4 | Grievances outstanding at the end of the year | 0 |

Place: Mumbai

Signature of MD & CEO

Date:20-10-2020

Name of the Insurer: Universal Sampo
General Insurance Company Limited