

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 03-Jun-2022

Information as at 31-Mar-2022

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

Name of the TPA - Family Health Plan Insurance TPA Ltd

Validity of agreement with the TPA: from 01/10/2021 to 30/09/2022

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	NA	4	NA
Number of lives serviced	NA	3190	NA

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
Chandigarh	Chandigarh
Karnataka	Bengaluru
Tamil Nadu	Chennai
West Bengal	Kolkata

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	58
iii.	Number of claims paid during the year (specify % also in brackets)	35 (56%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	19 (30%)
v.	Number of claims outstanding at the end of the year	9

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	NA	83%	61%
2	Within 1-2 hours	NA	NA	17%	22%
3	Within 2-6 hours	NA	NA	0%	11%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	6%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	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 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	NA	NA	25	46.3%	NA	NA	25	46.3%
Between 1-3 months	NA	NA	29	53.7%	NA	NA	29	53.7%
Between 3 to 6 months	NA	NA	0	0.0%	NA	NA	0	0.0%
More than 6 months	NA	NA	0	0.0%	NA	NA	0	0.0%
Total	NA	NA	54	100.0%	NA	NA	54	100.0%

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	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

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

Date: 03-Jun-2022

Information as at 31-Mar-2022

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

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

Validity of agreement with the TPA: **from** 01/10/2019 **to** 30/09/2022

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	NA	0	NA
Number of lives serviced	NA	0	NA

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
Not Applicable	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	120
iii.	Number of claims paid during the year (specify % also in brackets)	71 (57%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	54 (43%)
v.	Number of claims outstanding at the end of the year	0

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	NA	100.00%	83.33%
2	Within 1-2 hours	NA	NA	0.00%	16.67%
3	Within 2-6 hours	NA	NA	0.00%	0.00%
4	Within 6-12 hours	NA	NA	0.00%	0.00%
5	Within 12-24 hours	NA	NA	0.00%	0.00%
6	>24 hours	NA	NA	0.00%	0.00%
	Total	NA	NA	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. 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	NA	NA	95	76.00%	NA	NA	95	76.00%
Between 1-3 months	NA	NA	27	21.60%	NA	NA	27	21.60%
Between 3 to 6 months	NA	NA	3	2.40%	NA	NA	3	2.40%
More than 6 months	NA	NA	0	0.00%	NA	NA	0	0.00%
Total	NA	NA	125	100.00%	NA	NA	125	100.00%

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	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 03-Jun-2022

Information as at 31-Mar-2022

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

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	173940	168	0
Number of lives serviced	477404	88699	0

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
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1440
ii.	Number of claims received during the year	50475
iii.	Number of claims paid during the year (specify % also in brackets)	40801 (79%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	9498 (18%)
v.	Number of claims outstanding at the end of the year	1616

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	58%	65%	60%	67%
2	Within 1-2 hours	27%	29%	27%	27%
3	Within 2-6 hours	15%	6%	13%	6%
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%
	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 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	40478	91.00%	5404	92.80%	0	0%	45882	91.20%
Between 1-3 months	3995	9.00%	422	7.20%	0	0%	4417	8.80%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0.00%
More than 6 months	0	0%	0	0%	0	0%	0	0.00%
Total	44473	100.00%	5826	100.00%	0	0%	50299	100.00%

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	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	364
3	Grievances resolved during the year	364
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Date: 03-Jun-2022

Information as at 31-Mar-2022

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

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

Validity of agreement with the TPA: **from** 01/10/2019 **to** 30/09/2022

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	NA	11	NA
Number of lives serviced	NA	60735	NA

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
Odisha	BHUBANESWAR
Delhi	Delhi
Haryana	Gurugram
Maharashtra	Mumbai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	54
ii.	Number of claims received during the year	3644
iii.	Number of claims paid during the year (specify % also in brackets)	3193 (86%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	332 (9%)
v.	Number of claims outstanding at the end of the year	173

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	NA	74%	62%
2	Within 1-2 hours	NA	NA	22%	28%
3	Within 2-6 hours	NA	NA	4%	10%
4	Within 6-12 hours	NA	NA	0%	0%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	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 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	NA	NA	3385	96%	NA	NA	3385	96%
Between 1-3 months	NA	NA	140	4%	NA	NA	140	4%
Between 3 to 6 months	NA	NA	0	0%	NA	NA	0	0%
More than 6 months	NA	NA	0	0%	NA	NA	0	0%
Total	NA	NA	3525	100%	NA	NA	3525	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	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	3
3	Grievances resolved during the year	3
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

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

Date: 03-Jun-2022

Information as at 31-Mar-2022

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

Name of the TPA - Vidal Health Insurance TPA Services

Validity of agreement with the TPA: **from** 01/10/2019 **to** 30/09/2022

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	NA	0	NA
Number of lives serviced	NA	0	NA

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
Not Applicable	Not Applicable

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	54
ii.	Number of claims received during the year	114
iii.	Number of claims paid during the year (specify % also in brackets)	139 (83%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	29 (17%)
v.	Number of claims outstanding at the end of the year	0

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	NA	90%	90%
2	Within 1-2 hours	NA	NA	0%	0%
3	Within 2-6 hours	NA	NA	0%	3%
4	Within 6-12 hours	NA	NA	10%	7%
5	Within 12-24 hours	NA	NA	0%	0%
6	>24 hours	NA	NA	0%	0%
	Total	NA	NA	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 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	NA	NA	138	82%	NA	NA	138	82%
Between 1-3 months	NA	NA	30	18%	NA	NA	30	18%
Between 3 to 6 months	NA	NA	0	0%	NA	NA	0	0%
More than 6 months	NA	NA	0	0%	NA	NA	0	0%
Total	NA	NA	168	100%	NA	NA	168	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	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company: Universal Somp General Insurance Co Ltd

Date: 03-Jun-2022

Information as at 31-Mar-2022

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

Name of the TPA - Ericson Insurance TPA Pvt Ltd

Validity of agreement with the TPA: from 01/04/2019 to 31/03/2022

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	NA	5	NA
Number of lives serviced	NA	107716	NA

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
Karnataka	Bengaluru
Delhi	New Delhi
West Bengal	Kolkata
Tamilnadu	Chennai
Gujarat	Ahmedabad
Maharashtra	Pune
Gujarat	Surat
Chandigarh	Chandigarh
Maharashtra	Nagpur

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1657
ii.	Number of claims received during the year	18459
iii.	Number of claims paid during the year (specify % also in brackets)	12056 (60%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	7023 (35%)
v.	Number of claims outstanding at the end of the year	1037

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	NA	97.09%	84.09%
2	Within 1-2 hours	NA	NA	0.27%	5.05%
3	Within 2-6 hours	NA	NA	2.64%	10.86%
4	Within 6-12 hours	NA	NA	0.00%	0.00%
5	Within 12-24 hours	NA	NA	0.00%	0.00%
6	>24 hours	NA	NA	0.00%	0.00%
	Total	NA	NA	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. 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	NA	NA	14537	76.20%	NA	NA	14537	76.20%
Between 1-3 months	NA	NA	3918	20.50%	NA	NA	3918	20.50%
Between 3 to 6 months	NA	NA	624	3.30%	NA	NA	624	3.30%
More than 6 months	NA	NA	0	0.00%	NA	NA	0	0.00%
Total	NA	NA	19079	100.00%	NA	NA	19079	100.00%

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	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	1595
3	Grievances resolved during the year	1595
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time