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

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

Information as at : March 31, 2023

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 01-04-2022 to 31-03-2025

(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 policiesserviced	NA	3	NA
Number of lives serviced	NA	61 942	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
Delhi	New Delhi
Gujarat	Ahemdabad
Gujarat	Surat
Karnataka	Bangalore
Maharashtra	Nagpur
Maharashtra	Mumbai
Maharashtra	Pune
Tamilnadu	Chennai
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	845
ü.	Number of claims received during the year	11585
iii.	Number of claims paid during the year (specify % also in brackets)	9046 / 73%
iv.	Number of claims repudiated during the year (specify % also in brackets)	3085 / 25%
v.	Number of claims outstanding at the end of the year	299

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

S. No.	Description	Individual	Individual Policies (in %)		licies (in %)
	_	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	99.26%	95.46%
2	Within 1-2 hours	-	-	-	1.31%
3	Within 2-6 hours	-	-	0.74%	3.23%
4	Within 6-12 hours	-	-	-	-
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	-	-
Total		-	-	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	Indivi	dual	Group		Government		vernment Total	
necessary document	No. of Claims	Percentage						
Within 1 month	-	-	11,286	93.03%	-	-	11,286	93.03%
Between 1-3 months	-	-	845	6.97%	-	-	845	6.97%
Between 3 to 6 months	-	-	-	-	-	-		-
More than 6 months	-	-	-	-	-	-		-
Total	-	-	12,131	100.00%	-	-	12,131	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	-
2	Grievances received during the year	1,590
3	Grievances resolved during the year	1,584
4	Grievances outstanding at the end of the year	6

Refer Health TPA Regulations , as amended from time to time

Date: March 31, 2023

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

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

Information as at : March 31, 2023

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 01-10-2022 to 30-09-2025

(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 policiesserviced	-	6	-
Number of lives serviced	-	3,608	-

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
Tamilnadu	Coimbatore
Tamilnadu	Chennai
Telangana	Hyderabad
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	100
iii.	Number of claims paid during the year (specify % also in brackets)	66 / 63%
iv.	Number of claims repudiated during the year (specify % also in brackets)	21 / 20%
v.	Number of claims outstanding at the end of the year	18

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

S. No.	Description	Individual	Individual Policies (in %)		icies (in %)
	_	TAT for pre-auth**	TAT for pre-auth** TAT for discharge*** T		TAT for discharge***
1	Within <1 hour	-	-	71.00%	45.00%
2	Within 1-2 hours	-	-	8.00%	8.00%
3	Within 2-6 hours	-	-	6.00%	12.00%
4	Within 6-12 hours	-	-	2.00%	-
5	Within 12-24 hours	-	-	6.00%	18.00%
6	>24 hours	-	-	6.00%	18.00%
Total				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	the		Individual Group		Government		Total	
necessary document	No. of Claims	Percentage						
Within 1 month	-	-	62	71.26%	-	-	62	71.26%
Between 1-3 months	-	-	25	28.74%	-	-	25	28.74%
Between 3 to 6months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Total	-	-	87	100.00%	-	-	87	100.00%

Date: March 31, 2023

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

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

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

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd Date: March 31, 2023

Information as at : March 31, 2023

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

Name of the TPA - Genins India Insurance TPA Ltd.

Validity of agreement with the TPA: from 10-12-2022 to 09-12-2025

(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	-	1	-
Number of lives serviced	-	2,197	-

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

 Uttar Pardesh
 Ghazibad

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	74
iii.	Number of claims paid during the year (specify % also in brackets)	45 / 61%
iv.	Number of claims repudiated during the year (specify % also in brackets)	1/1%
٧.	Number of claims outstanding at the end of the year	28

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	-	-	79.17%	91.55%	
2	Within 1-2 hours	-	-	15.28%	5.63%	
3	Within 2-6 hours	-	-	5.56%	2.82%	
4	Within 6-12 hours	-	-	-	-	
5	Within 12-24 hours	-	-	-	-	
6	>24 hours	-	-	0.23%	-	
	Total	-	-	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	Indivi	dual	Gro	Dup	Governmen	t	T	otal
document	No. of	Percentage	No. of	Percentage	No. of	Percentage	No. of	Percentage
uocument	Claims		Claims		Claims		Claims	
Within 1 month	-	-	37	80.43%	-	-	37	80.43%
Between 1-3 months	-	-	9	19.57%	-	-	9	19.57%
Between 3 to 6months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Total	-	-	46	100.00%	-	-	46	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	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

PUBLIC DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

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

Information as at : March 31, 2023

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 01-10-2022 to 30-09-2025

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

Description	Retail	Group	Govt.
Number of policies serviced	2,161	5	NA
Number of lives serviced	6,328	39,234	NA

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.

	Individu	al Policies	Group P	olicies
Sr. No	Name of State	Name of Districts	Name of State	Name of Districts
1	Gujarat	Gujarat region	PAN India	PAN India
2	Delhi/NCR	Delhi/NCR region		

d. Data of number of claims processed:

	Description	No.	Percentage
i	Outstanding number of claims at the beginning of the	-	
ii	Number of claims received during the year	267	
iii	Number of claims paid during the year: (Number &	131	49.06%
iv	Number of Claims repudiated during the year: (Number &	28	10.49%
v	Number of claims outstanding at the end of the year:	108	

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

	Description	Individual Policie	es (in %)	Group Policies (in %)		
		TAT for pre-auth **	TAT for discharge#	TAT for pre-auth	TAT for discharge#	
				**		
1	Within < 1 hour	11.11%	20.00%	35.71%	26.21%	
2	Within 1-2 hours	33.33%	-	38.89%	38.83%	
3	Within 2-6 hours	55.56%	80.00%	25.40%	34.95%	
4	Within 6-12 hours	-	-	-	-	
5	Within 12-24 hours	-	-	-	-	
6	>24 hours	-	-	-	-	
	Total	100.00%	100.00%	100.00%	100.00%	

*Percentage to be calculated on total of the respective column **Reckoned from the time last necessary document is received by Insurer/TPA (whichever is earlier) and till final pre auth is issued to the hospital. ***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. TAT in case of Payment /Repudiation of Claims

Description (to be	Individual		Group		Government		Total	
reckoned from the date	No. of Claims	Percentage						
Within 1 Month	1	100.00%	143	90.51%	-	-	144	90.57%
Between 1-3 months	-	-	15	9.49%	-	-	15	9.43%
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Total	1	100.00%	158	100.00%	-	-	159	100.00%

*Percentage to be calculated on total of the respective column

g. Data of grievances received against the TPA:

Sr. no.	Description	No. of grievances
1	Grievances Outstanding at the beginning of the year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances Outstanding at the end of the year	-

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

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

Information as at : March 31, 2023

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

(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	1,15,240	171	NA
Number of lives serviced	3,17,581	1.16.006	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

 PAN INDIA
 PAN INDIA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1,518
ii.	Number of claims received during the year	45,115
iii.	Number of claims paid during the year (specify % also in brackets)	39912 / 86%
iv.	Number of claims repudiated during the year (specify % also in brackets)	5867 / 13%
v.	Number of claims outstanding at the end of the year	854

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

S. No.	Description	Individual	Individual Policies (in %)		ies (in %)
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	68.57%	65.67%	68.24%	71.12%
2	Within 1-2 hours	23.25%	27.02%	23.16%	23.54%
3	Within 2-6 hours	8.18%	7.32%	8.61%	5.34%
4	Within 6-12 hours	-	-	-	-
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	-	-
	Total	100.00%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column. ** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals *** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

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

Description (to be reckoned from the date of receipt of last			Group		Government		Total	
necessary document	No. of Claims	Percentage						
Within 1 month	38,089	96.72%	6,222	97.23%	NA	NA	44,311	96.79%
Between 1-3 months	1,291	3.28%	177	2.77%	NA	NA	1,468	3.21%
Between 3 to 6months	-	-	-	-	NA	NA	-	-
More than 6 months	-	-	-	-	NA	NA	-	-
Total	39,380	100.00%	6,399	100.00%	NA	NA	45,779	100.00%

Date: March 31, 2023

Inhouse Health Claims Management

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	-
2	Grievances received during the year	320
3	Grievances resolved during the year	320
4	Grievances outstanding at the end of the year	-

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

Name of the Insurance Company: Universal Sompo General Insurance Co Ltd Date: March 31, 2023

Information as at : March 31, 2023

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

Name of the TPA - MDIndia Health Insurance TPA Pvt. 1 td.

Validity of agreement with the TPA: from 24-01-2023 to 23-01-2026

(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 policiesserviced	-	2	-
Number of lives serviced	-	5,499	-

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	Satara
Maharashtra	Pune

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	18
iii.	Number of claims paid during the year (specify % also in brackets)	-
iv.	Number of claims repudiated during the year (specify % also in brackets)	-
v	Number of claims outstanding at the end of the year	18

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

S. No.	Description	Individual	Policies (in %)	Group Polic	ies (in %)
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	87.81%	86.23%
2	Within 1-2 hours	-	-	12.19%	13.67%
3	Within 2-6 hours	-	-	-	-
4	Within 6-12 hours	-	-	-	-
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	-	-
	Total	-	-	100.00%	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			Group		Government		Total	
necessary document	No. of Claims	Percentage						
Within 1 month	-	-	-	-	-	-	-	-
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3 to 6months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

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

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

Date: March 31, 2023 Name of the Insurance Company: Universal Sompo General Insurance Co Ltd

Information as at : March 31, 2023

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 01-10-2022 to 30-09-2025

(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	21	NA
Number of lives serviced	NA	64,943	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

Karnataka	BENGALURU
Odisha	BHUBANESWAR
Delhi	DELHI
Haryana	GURGAON
Maharashtra	MUMBAI
Delhi	NEW DELHI
Maharashtra	PLINE

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	171
ii.	Number of claims received during the year	2617
iii.	Number of claims paid during the year (specify % also in brackets)	2552 / 92%
iv.	Number of claims repudiated during the year (specify % also in brackets)	189 / 7%
v	Number of claims outstanding at the end of the year	47

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

S. No.	Description	Individual	Individual Policies (in %)		es (in %)
	-	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	80.56%	63.74%
2	Within 1-2 hours	-	-	16.58%	29.10%
3	Within 2-6 hours		-	2.48%	7.00%
4	Within 6-12 hours		-	0.15%	0.17%
5	Within 12-24 hours		-	-	-
6	>24 hours		-	0.23%	-
	Total	-	-	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			Group		Government		Total	
necessary document	No. of Claims	Percentage						
Within 1 month	-	-	2,601	94.89%	-	-	2601	94.89%
Between 1-3 months	-	-	140	5.11%	-	-	140	5.11%
Between 3 to 6months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Total	-	-	2,741	100.00%	-	-	2741	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	-
2	Grievances received during the year	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	-

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

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

Information as at : March 31, 2023

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

Name of the TPA - VIDAL HEALTH INSURANCE THIRD PARTY ADMINISTRATOR

Validity of agreement with the TPA: from 01-Oct-22 to 30-Sep-25

(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	-	9	-
Number of lives serviced	-	44,309	-

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/NCR	Delhi/NCR
Tamilnadu	Chennai

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	223
iii.	Number of claims paid during the year (specify % also in brackets)	164 / 74%
iv.	Number of claims repudiated during the year (specify % also in brackets)	38 / 17%
٧.	Number of claims outstanding at the end of the year	21

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

S. No.	Description	Individual	Individual Policies (in %)		ies (in %)
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	-	-	70.00%	46.00%
2	Within 1-2 hours	-	-	20.00%	28.00%
3	Within 2-6 hours	-	-	10.00%	25.00%
4	Within 6-12 hours	-	-	1.00%	1.00%
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	0.23%	-
	Total	-	-	100.00%	100.00%

Percentage to be calculated on total of the respective column.

** 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			Group		Government		Total	
necessary document	No. of Claims	Percentage						
Within 1 month	-	-	189	93.56%	-	-	189	93.56%
Between 1-3 months	-	-	13	6.44%	-	-	13	6.44%
Between 3 to 6months	-	-	0	-	-	-	-	-
More than 6 months	-	-	0	-	-	-	-	-
Total	-	-	202	100.00%	-	-	202	100.00%

Date: March 31, 2023

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