

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							
Information as at : 31/03/25							
a. Specify whether In-house Claim Settlement or Services rendered by TPA							
Name of the TPA - Universal Sompo General Insurance Co Ltd- Inhouse Health Claims Management							
Validity of agreement with the TPA: Not applicable							
b. Number of policies and lives services in respect of which public disclosures are made:							
Description	Individual	Group	Government				
Number of policies serviced	88498	134902	0				
Number of lives serviced	236052	327911	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	1382					
ii.	Number of claims received during the year	41808					
iii.	Number of claims paid during the year (specify % also in brackets)	36338 / 84%					
iv.	Number of claims repudiated during the year (specify % also in brackets)	5390 / 12%					
v.	Number of claims outstanding at the end of the year	1462					
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%	28%	74%	29%		
2	Within 1-2 hours	11%	34%	12%	40%		
3	Within 2-6 hours	14%	38%	13%	31%		
4	Within 6-12 hours	1%	0%	1%	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	Individual		Group		Government		Total
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims Percentage
Within 1 month	21188	80%	11933	79%	0	0%	33121 79%
Between 1-3 months	4885	18%	2951	19%	0	0%	7836 19%
Between 3 to 6 months	480	2%	261	2%	0	0%	741 2%
More than 6 months	25	0%	5	0%	0	0%	30 0%
Total	26578	100%	15150	100%	0	0%	41728 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	289					
3	Grievances resolved during the year	289					
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							
Information as at : 31/03/25							
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: 01-Apr-22 to 31-Mar-25							
b. Number of policies and lives services in respect of which public disclosures are made:							
Description	Individual	Group	Government				
Number of policies serviced	0	4	0				
Number of lives serviced	0	3659	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						
HARYANA	GURUGRAM						
KARNATAKA	BENGALURU						
MAHARASHTRA	MUMBAI						
MAHARASHTRA	PALGHAR						
MAHARASHTRA	SATARA						
TAMIL NADU	TIRUNELVELI						
TELANGANA	RANGAREDDY						
d. Data of number of claims processed:							
i.	Outstanding number of claims at the beginning of the year						10
ii.	Number of claims received during the year						430
iii.	Number of claims paid during the year (specify % also in brackets)						413 / 94%
iv.	Number of claims repudiated during the year (specify % also in brackets)						22 / 5%
v.	Number of claims outstanding at the end of the year						5
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%	99%	99%		
2	Within 1-2 hours	0%	0%	1%	0%		
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%		
Total		0%	0%	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	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%	356	82%	0	0%	356 82%
Between 1-3 months	0	0%	57	13%	0	0%	57 13%
Between 3 to 6 months	0	0%	16	4%	0	0%	16 4%
More than 6 months	0	0%	6	1%	0	0%	6 1%
Total	0	0%	435	100%	0	0%	435 100%
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	8					
3	Grievances resolved during the year	8					
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									
Information as at : 31/03/25									
a. Specify whether In-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Vidal Health Insurance TPA									
Validity of agreement with the TPA: 01-Oct-22 to 30-Sept-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description	Individual	Group	Government						
Number of policies serviced	0	13	0						
Number of lives serviced	0	17228	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								
ANDHRA PRADESH	WEST GODAVARI								
HARYANA	GURUGRAM								
KARNATAKA	BENGALURU								
KERALA	KOCHI								
PUNJAB	RUPNAGAR								
TAMIL NADU	CHENNAI								
TELANGANA	RANGAREDDY								
UTTAR PRADESH	GAUTAM BUDDHA NAGAR								
d. Data of number of claims processed:									
i.	Outstanding number of claims at the beginning of the year			76					
ii.	Number of claims received during the year			3418					
iii.	Number of claims paid during the year (specify % also in brackets)			3293 / 94%					
iv.	Number of claims repudiated during the year (specify % also in brackets)			89 / 3%					
v.	Number of claims outstanding at the end of the year			112					
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%	86%	45%				
2	Within 1-2 hours	0%	0%	8%	30%				
3	Within 2-6 hours	0%	0%	5%	24%				
4	Within 6-12 hours	0%	0%	1%	1%				
5	Within 12-24 hours	0%	0%	0%	0%				
6	>24 hours	0%	0%	0%	0%				
Total		0%	0%	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		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%	2501	74%	0	0%	2501	74%
Between 1-3 months		0	0%	704	21%	0	0%	704	21%
Between 3 to 6 months		0	0%	143	4%	0	0%	143	4%
More than 6 months		0	0%	34	1%	0	0%	34	1%
Total		0	0%	3382	100%	0	0%	3382	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	2							
3	Grievances resolved during the year	2							
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									
Information as at : 31/03/25									
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: 01-Oct-22 to 30-Sept-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		570		37		0			
Number of lives serviced		1554		55074		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							
ANDHRA PRADESH		KRISHNA							
BIHAR		ROHTAS							
DELHI		DELHI							
GUJARAT		AHMEDABAD							
GUJARAT		AMRELI							
GUJARAT		ANAND							
GUJARAT		BARDOLI							
GUJARAT		BHARUCH							
GUJARAT		BHAVNAGAR							
GUJARAT		BHUJ							
GUJARAT		GANDHINAGAR							
GUJARAT		KHEDA							
GUJARAT		KUTCH							
GUJARAT		MEHSANA							
GUJARAT		NAVSARI							
GUJARAT		PANCHMAHAL							
GUJARAT		PATAN							
GUJARAT		RAJKOT							
GUJARAT		SURAT							
GUJARAT		SURENDRANAGAR							
GUJARAT		VADODARA							
GUJARAT		VALSAD							
HARYANA		BADSHAHPUR							
HARYANA		FARIDABAD							
HARYANA		GURGAON							
HARYANA		REWARI							
KARNATAKA		BENGALURU							
KARNATAKA		MYSURU							
MAHARASHTRA		MUMBAI							
MAHARASHTRA		PALGHAR							
MAHARASHTRA		PUNE							
MAHARASHTRA		SOLAPUR							
MAHARASHTRA		THANE							
NAGALAND		DIMAPUR							
RAJASTHAN		ALWAR							
TAMIL NADU		CHENNAI							
TELANGANA		HYDERABAD							
TELANGANA		NALGONDA							
UTTAR PRADESH		AMETHI							
UTTAR PRADESH		GAUTAM BUDDHA NAGAR							
UTTAR PRADESH		GHAZIABAD							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year						163	
ii.		Number of claims received during the year						8874	
iii.		Number of claims paid during the year (specify % also in brackets)						8443 / 93%	
iv.		Number of claims repudiated during the year (specify % also in brackets)						378 / 4%	
v.		Number of claims outstanding at the end of the year						216	
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%	62%	88%	63%		
2		Within 1-2 hours		15%	32%	12%	33%		
3		Within 2-6 hours		0%	6%	0%	5%		
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		Individual		Group		Government		Total	
		No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month		3920	69%	1930	62%	0	0%	5850	66%
Between 1-3 months		1513	26%	1053	34%	0	0%	2566	29%
Between 3 to 6 months		217	4%	101	3%	0	0%	318	4%
More than 6 months		62	1%	25	1%	0	0%	87	1%
Total		5712	100%	3109	100%	0	0%	8821	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				131			
3		Grievances resolved during the year				131			
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									
Information as at : 31/03/25									
a. Specify whether In-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Medi Assist Insurance TPA Pvt. Ltd.									
Validity of agreement with the TPA: 01-Mar-23 to 28-Feb-26									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual	Group	Government					
Number of policies serviced		0	92	3					
Number of lives serviced		0	175715	59782					
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								
ANDHRA PRADESH	RANGAREDDY								
DADRA AND NAGAR HAVELI	SILVASSA								
DELHI	NEW DELHI								
GUJARAT	AHMEDABAD								
HARYANA	GURUGRAM								
JAMMU AND KASHMIR	REASI								
JHARKHAND	RANCHI								
KARNATAKA	BENGALURU								
KARNATAKA	MYSURU								
KERALA	ERNAKULAM								
KERALA	THIRUVANANTHAPURAM								
MADHYA PRADESH	BHOPAL								
MAHARASHTRA	MUMBAI								
MAHARASHTRA	NAVI MUMBAI								
MAHARASHTRA	PUNE								
MAHARASHTRA	SATARA								
ODISHA	BHUBANESWAR								
RAJASTHAN	JAIPUR								
TAMIL NADU	CHENNAI								
TAMIL NADU	COIMBATORE								
TAMIL NADU	KANCHIPURAM								
TAMIL NADU	TIRUVALLUR								
TELANGANA	HYDERABAD								
TELANGANA	RANGAREDDY								
WEST BENGAL	HOWRAH								
WEST BENGAL	KOLKATA								
d. Data of number of claims processed:									
i.	Outstanding number of claims at the beginning of the year								89
ii.	Number of claims received during the year								39886
iii.	Number of claims paid during the year (specify % also in brackets)								34477 / 86%
iv.	Number of claims repudiated during the year (specify % also in brackets)								2255 / 6%
v.	Number of claims outstanding at the end of the year								3243
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%	96%	77%				
2	Within 1-2 hours	0%	0%	2%	17%				
3	Within 2-6 hours	0%	0%	1%	5%				
4	Within 6-12 hours	0%	0%	0%	1%				
5	Within 12-24 hours	0%	0%	0%	0%				
6	>24 hours	0%	0%	0%	0%				
Total		0%	0%	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		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%	9948	63%	8100	39%	18048	49%
Between 1-3 months		0	0%	4960	31%	8235	39%	13195	36%
Between 3 to 6 months		0	0%	879	6%	4007	19%	4886	13%
More than 6 months		0	0%	54	0%	549	3%	603	2%
Total		0	0%	15841	100%	20891	100%	36732	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	12							
3	Grievances resolved during the year	12							
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									
Information as at : 31/03/25									
a. Specify whether In-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Family Health Plan Insurance TPA Limited									
Validity of agreement with the TPA: 01-Oct-22 to 30-Sept-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		0		29		0			
Number of lives serviced		0		51291		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							
ANDHRA PRADESH		RANGAREDDY							
GUJARAT		BHARUCH							
KARNATAKA		BENGALURU							
KARNATAKA		KOLAR							
KARNATAKA		KOPPAL							
KERALA		THIRUVANANTHAPURAM							
MAHARASHTRA		PUNE							
ODISHA		BHUBANESWAR							
ODISHA		DHENKANAL							
TAMIL NADU		CHENNAI							
TAMIL NADU		COIMBATORE							
TAMIL NADU		KANCHEEPURAM							
TELANGANA		HYDERABAD							
TELANGANA		SECUNDERABAD							
UTTAR PRADESH		GORAKHPUR							
WEST BENGAL		KOLKATA							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year						52	
ii.		Number of claims received during the year						4067	
iii.		Number of claims paid during the year (specify % also in brackets)						3849 / 93%	
iv.		Number of claims repudiated during the year (specify % also in brackets)						164 / 4%	
v.		Number of claims outstanding at the end of the year						106	
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%	86%	45%		
2		Within 1-2 hours		0%	0%	8%	30%		
3		Within 2-6 hours		0%	0%	5%	24%		
4		Within 6-12 hours		0%	0%	1%	1%		
5		Within 12-24 hours		0%	0%	0%	0%		
6		>24 hours		0%	0%	0%	0%		
Total				0%	0%	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		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%	2641	66%	0	0%	2641	66%
Between 1-3 months		0	0%	1167	29%	0	0%	1167	29%
Between 3 to 6 months		0	0%	152	4%	0	0%	152	4%
More than 6 months		0	0%	53	1%	0	0%	53	1%
Total		0	0%	4013	100%	0	0%	4013	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						6	
3		Grievances resolved during the year						6	
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									
Information as at : 31/03/25									
a. Specify whether In-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Volo Health Insurance TPA Pvt Ltd									
Validity of agreement with the TPA: 01-Apr-23 to 31-Mar-26									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		0		8		0			
Number of lives serviced		0		7475		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							
TAMIL NADU		CHENNAI							
TAMIL NADU		COIMBATORE							
TELANGANA		HYDERABAD							
TELANGANA		RANGAREDDY							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year						4	
ii.		Number of claims received during the year						361	
iii.		Number of claims paid during the year (specify % also in brackets)						348 / 95%	
iv.		Number of claims repudiated during the year (specify % also in brackets)						9 / 2%	
v.		Number of claims outstanding at the end of the year						8	
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**	
1		Within <1 hour		0%		0%		99%	
2		Within 1-2 hours		0%		0%		1%	
3		Within 2-6 hours		0%		0%		0%	
4		Within 6-12 hours		0%		0%		0%	
5		Within 12-24 hours		0%		0%		0%	
6		>24 hours		0%		0%		0%	
Total				0%		0%		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		Individual		Group		Government		Total	
		No. of Claims		No. of Claims		No. of Claims		No. of Claims	
		Percentage		Percentage		Percentage		Percentage	
Within 1 month		0		205		0		205	
Between 1-3 months		0		109		0		109	
Between 3 to 6 months		0		30		0		30	
More than 6 months		0		13		0		13	
Total		0		357		0		357	
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									
Information as at : 31/03/25									
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: 01-Oct-22 to 30-Sept-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description		Individual		Group		Government			
Number of policies serviced		0		68		0			
Number of lives serviced		0		121620		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							
TELANGANA		HYDERABAD							
DELHI		DELHI							
GUJARAT		JAMNAGAR							
GUJARAT		VADODARA							
HARYANA		FARIDABAD							
HARYANA		GURUGRAM							
KARNATAKA		BENGALURU							
KARNATAKA		BIDADI							
KARNATAKA		KOLAR							
KARNATAKA		RAMANAGARA							
MAHARASHTRA		MUMBAI							
MAHARASHTRA		NASHIK							
MAHARASHTRA		NAVI MUMBAI							
MAHARASHTRA		PALGHAR							
MAHARASHTRA		PUNE							
MAHARASHTRA		THANE							
ODISHA		BHUBANESWAR							
PUNJAB		RUPNAGAR							
RAJASTHAN		ALWAR							
RAJASTHAN		JAIPUR							
TAMIL NADU		CHENGALPATTU							
TAMIL NADU		CHENNAI							
TAMIL NADU		KANCHIPURAM							
UTTAR PRADESH		GAUTAM BUDDHA NAGAR							
UTTAR PRADESH		GHAZIABAD							
UTTAR PRADESH		LUCKNOW							
UTTARAKHAND		DEHRADUN							
WEST BENGAL		DARJEELING							
WEST BENGAL		KOLKATA							
d. Data of number of claims processed:									
i.		Outstanding number of claims at the beginning of the year						57	
ii.		Number of claims received during the year						14160	
iii.		Number of claims paid during the year (specify % also in brackets)						13524 / 95%	
iv.		Number of claims repudiated during the year (specify % also in brackets)						321 / 2%	
v.		Number of claims outstanding at the end of the year						372	
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%		93%	
2		Within 1-2 hours		0%		0%		4%	
3		Within 2-6 hours		0%		0%		1%	
4		Within 6-12 hours		0%		0%		0%	
5		Within 12-24 hours		0%		0%		0%	
6		>24 hours		0%		0%		0%	
Total				0%		0%		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		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%		8933		81%	
Between 1-3 months		0		0%		1658		15%	
Between 3 to 6 months		0		0%		317		3%	
More than 6 months		0		0%		67		1%	
Total		0		0%		10975		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 Sompo General Insurance Co Ltd									
Information as at : 31/03/25									
a. Specify whether In-house Claim Settlement or Services rendered by TPA									
Name of the TPA - Genins India Insurance TPA Limited									
Validity of agreement with the TPA: 10-Dec-22 to 09-Dec-25									
b. Number of policies and lives services in respect of which public disclosures are made:									
Description	Individual	Group	Government						
Number of policies serviced	0	2	0						
Number of lives serviced	0	4409	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								
DELHI	NEW DELHI								
UTTAR PRADESH	GAUTAM BUDDHA NAGAR								
d. Data of number of claims processed:									
i.	Outstanding number of claims at the beginning of the year								10
ii.	Number of claims received during the year								521
iii.	Number of claims paid during the year (specify % also in brackets)								496 / 93%
iv.	Number of claims repudiated during the year (specify % also in brackets)								32 / 6%
v.	Number of claims outstanding at the end of the year								3
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%	84%	91%				
2	Within 1-2 hours	0%	0%	11%	6%				
3	Within 2-6 hours	0%	0%	5%	3%				
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		0%	0%	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	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%	227	43%	0	0%	227	43%	
Between 1-3 months	0	0%	230	44%	0	0%	230	44%	
Between 3 to 6 months	0	0%	49	9%	0	0%	49	9%	
More than 6 months	0	0%	22	4%	0	0%	22	4%	
Total	0	0%	528	100%	0	0%	528	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 Sompo General Insurance Co Ltd			
Information as at : 31/03/25			
a. Specify whether In-house Claim Settlement or Services rendered by TPA			
Name of the TPA - MDIndia Health Insurance TPA Pvt. Ltd.			
Validity of agreement with the TPA: 24-Jan-23 to 23-Jan-26			
b. Number of policies and lives services in respect of which public disclosures are made:			
Description	Individual	Group	Government
Number of policies serviced	0	18	0
Number of lives serviced	0	101430	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		
ANDHRA PRADESH	KADAPA		
DELHI	NEW DELHI		
KARNATAKA	BENGALURU		
KARNATAKA	KOLAR		
KERALA	ERNAKULAM		
MAHARASHTRA	AURANGABAD		
MAHARASHTRA	MUMBAI		
MAHARASHTRA	PUNE		
MAHARASHTRA	SATARA		
RAJASTHAN	ALWAR		
TAMIL NADU	CHENNAI		
TAMIL NADU	TIRUNELVELI		
TELANGANA	HYDERABAD		
UTTAR PRADESH	GAUTAM BUDDHA NAGAR		
WEST BENGAL	KOLKATA		

d. Data of number of claims processed:									
i.	Outstanding number of claims at the beginning of the year				19				
ii.	Number of claims received during the year				5575				
iii.	Number of claims paid during the year (specify % also in brackets)				4967 / 89%				
iv.	Number of claims repudiated during the year (specify % also in brackets)				273 / 5%				
v.	Number of claims outstanding at the end of the year				354				
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%	94%	91%				
2	Within 1-2 hours	0%	0%	6%	8%				
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%				
Total		0%	0%	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		0	0%	4198	80%	0	0%	4198	80%
Between 1-3 months		0	0%	803	15%	0	0%	803	15%
Between 3 to 6 months		0	0%	155	3%	0	0%	155	3%
More than 6 months		0	0%	84	2%	0	0%	84	2%
Total		0	0%	5240	100%	0	0%	5240	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				9				
3	Grievances resolved during the year				9				
4	Grievances outstanding at the end of the year				0				
Refer Health TPA Regulations, as amended from time to time									