

### Universal Sompo General Insurance Co. Ltd.

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

# PUBLIC DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (Information as at 31-Mar-2021)

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

- a. Services rendered by: Inhouse Health Claims Management
  - (i) Validity of agreement with the TPA: **Not Applicable**
- b. Number of policies and lives serviced in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	242772	345	0
Number of lives serviced	552338	267140	0

- 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:- 1390
  - ii. Number of claims received during the year- 37279
  - iii. Number of claims paid during the year: 27982 (72%)
  - iv. Number of claims repudiated during the year: 9247\* (24%)
  - v. Number of clams outstanding at the end of the year:- **1440**

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

		Individual P	olicies (in %)	Group Policies (in %)	
S NO	Description	TAT for Pre Auth	TAT for discharge	TAT for Pre Auth	TAT for discharge
1	Within <1 hour	58%	60%	64%	66%
2	Within 1-2 hours	27%	31%	23%	27%
3	Within 2-6 hours	15%	9%	13%	7%
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%

<sup>\*</sup>Percentage to be calculated on total of the respective column.

<sup>\*</sup>This includes claims where Insured had given details about proposed hospitalization but not followed up by actual details of Hospitalization/ or Insured didn't submitted mandatory documents for processing of claim despite multiple reminders.



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

Description	Individual		Group		Government		Total	
(to be reckoned from the date of receipt of last necessary document)	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage
Within 1 months	30941	99.21%	6008	99.44%	0	0.0%	36949	99.25%
Between 1-3 months	246	0.79%	34	0.56%	0	0.0%	280	0.75%
Between 3-6 months	0	0.0%	0	0.0%	0	0.0%	0	0.0%
More than 6 months	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Total	31187	100.0%	6042	100.0%	0	0.0%	37229	100.0%

<sup>\*</sup>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	230
3	Grievances resolved during the year	230
4	Grievances outstanding at the end of the year	0

Place: Mumbai Signature of MD & CEO

Date: 31-07-2021 Name of the Insurer: Universal Sompo

General Insurance Company Limited

<sup>\*\*</sup>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.

<sup>\*\*\*</sup>Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA