

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: 30-05-2024

Information as at : 31-03-2024

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

Name of the TPA - Inhouse Health Claims Management

Validity of agreement with the TPA: Not Applicable

(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	24,791	393	NA
Number of lives serviced	2,79,705	3,41,465	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	854
ii.	Number of claims received during the year	39,483
iii.	Number of claims paid during the year (specify % also in brackets)	33,718 (84%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	5,307 (13%)
v.	Number of claims outstanding at the end of the year	1,312

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	39%	36%	41%	36%
2	Within 1-2 hours	37%	43%	36%	44%
3	Within 2-6 hours	23%	22%	22%	20%
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	22,517	81%	8,672	78%	NA	NA	31,189	80%
Between 1-3 months	5,084	18%	2,402	22%	NA	NA	7,486	19%
Between 3 to 6 months	253	1%	85	1%	NA	NA	338	1%
More than 6 months	10	0%	2	0%	NA	NA	12	0%
Total	27,864	100%	11,161	100%	NA	NA	39,025	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	-
2	Grievances received during the year	183
3	Grievances resolved during the year	183
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 Sampo General Insurance Co Ltd

Date: 30-05-2024

Information as at : 31-03-2024

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 31-03-2025

(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	-	6	-
Number of lives serviced	-	4,405	-

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	GURGAON
Maharashtra	MUMBAI
Gujarat	AHMADNAGAR
Karnataka	BENGALURU
Telangana	HYDERABAD
Maharashtra	PALGHAR
Tamil Nadu	TIRUNELVELI

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	299
ii.	Number of claims received during the year	1,669
iii.	Number of claims paid during the year (specify % also in brackets)	1,863 (95%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	97 (5%)
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**	TAT for discharge***
1	Within <1 hour	-	-	100%	100%
2	Within 1-2 hours	-	-	-	-
3	Within 2-6 hours	-	-	-	-
4	Within 6-12 hours	-	-	-	-
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	-	-
	Total	-	-	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	-	-	1,617	83%	-	-	1,537	78%
Between 1-3 months	-	-	259	13%	-	-	308	16%
Between 3 to 6 months	-	-	69	4%	-	-	81	4%
More than 6 months	-	-	15	1%	-	-	32	2%
Total	-	-	1,960	100%	-	-	1,958	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	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

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

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

Date: 30-05-2024

Information as at : 31-03-2024

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 policies serviced	-	28	-
Number of lives serviced	-	71,180	-

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
Kerala	Thiruvananthapuram
Maharashtra	Pune
Tamilnadu	Coimbatore
Tamilnadu	Chennai
Tamilnadu	Kancheepuram
Telangana	Hyderabad
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	18
ii.	Number of claims received during the year	6,878
iii.	Number of claims paid during the year (specify % also in brackets)	6,809 (99%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	36 (01%)
v.	Number of claims outstanding at the end of the year	51

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	-	-	78%	43%
2	Within 1-2 hours	-	-	15%	37%
3	Within 2-6 hours	-	-	5%	18%
4	Within 6-12 hours	-	-	1%	1%
5	Within 12-24 hours	-	-	1%	1%
6	>24 hours	-	-	1%	0%
	Total	-	-	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	-	-	5,620	82%	-	-	5,620	82%
Between 1-3 months	-	-	1,167	17%	-	-	1,167	17%
Between 3-6 months	-	-	58	1%	-	-	58	1%
More than 6 months	-	-	-	-	-	-	-	-
Total	-	-	6,845	100%	-	-	6,845	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	-
2	Grievances received during the year	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	-

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

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

Date: 30-05-2024

Information as at : 31-03-2024

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	-	4	-
Number of lives serviced	-	4,088	-

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
Haryana	Gurgaon
Uttar Pradesh	Ghaziabad

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	28
ii.	Number of claims received during the year	428
iii.	Number of claims paid during the year (specify % also in brackets)	432 (95%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	14 (03%)
v.	Number of claims outstanding at the end of the year	10

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%	96%
2	Within 1-2 hours	-	-	10%	3%
3	Within 2-6 hours	-	-	5%	2%
4	Within 6-12 hours	-	-	0%	-
5	Within 12-24 hours	-	-	-	-
6	>24 hours	-	-	-	-
	Total	-	-	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	-	-	269	60%	-	-	257	58%
Between 1-3 months	-	-	166	37%	-	-	175	39%
Between 3 to 6 months	-	-	10	2%	-	-	13	3%
More than 6 months	-	-	1	0%	-	-	1	0%
Total	-	-	446	100%	-	-	446	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	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

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

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd Date: 30-05-2024

Information as at : 31-03-2024

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

(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	16,057	69	-
Number of lives serviced	46,715	66,835	-

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Individual Policies		Group Policies	
Name of State	Name of Districts	Name of State	Name of Districts
Gujrat	Gujrat Region	PAN INDIA	PAN INDIA
Delhi /NCR	Delhi /NCR		

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	108
ii.	Number of claims received during the year	6,459
iii.	Number of claims paid during the year (specify % also in brackets)	5,896 (90%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	508 (8%)
v.	Number of claims outstanding at the end of the year	163

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	76.31%	55.08%	55.08%	67.83%
2	Within 1-2 hours	16.65%	36.32%	36.32%	26.67%
3	Within 2-6 hours	0.51%	3.34%	3.34%	2.32%
4	Within 6-12 hours	0.45%	2.15%	2.15%	1.74%
5	Within 12-24 hours	0.23%	0.82%	0.82%	0.00%
6	>24 hours	5.85%	2.30%	2.30%	1.45%
	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 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	3,348	83%	1,984	83%	-	-	5,332	83%
Between 1-3 months	587	15%	344	14%	-	-	931	15%
Between 3 to 6 months	78	2%	42	2%	-	-	120	2%
More than 6 months	14	0%	7	0%	-	-	21	0%
Total	4,027	100%	2,377	100%	-	-	6,404	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	-
2	Grievances received during the year	37
3	Grievances resolved during the year	37
4	Grievances outstanding at the end of the year	-

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

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd Date: 30-05-2024

Information as at : 31-03-2024

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: from 21-03-2023 to 20-03-2026

(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 serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	12	-
No of lives serviced	-	14,542	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	Delhi	Delhi
2	Karnataka	Kolar
3	Kerala	Ernakulam
4	Maharashtra	Aurangabad
5	Maharashtra	Mumbai
6	Maharashtra	Pune
7	Maharashtra	Satara
8	Rajasthan	Alwar
9	Tamil Nadu	Chennai

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	18
No. of claims received during the year	1,919
No. of claims paid during the year	1855 (96%)
No. of claims repudiated during the year	63 (03%)
No. of claims outstanding at the end of the year	19

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

Sr. 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	-	-	88.12%	87.59%
2	Within 1-2 Hours	-	-	11.88%	12.41%
3	Within 2-6 Hours	-	-	0.00%	0.00%
4	Within 6-12 Hours	-	-	0.00%	0.00%
5	Within 12-24 Hours	-	-	0.00%	0.00%
6	>24 Hours	-	-	0.00%	0.00%
	Total	-	-	100.00%	100%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to 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	-	-	1,544	80.50%	-	-	1,544	80.50%
Between 1-3 Months	-	-	357	18.61%	-	-	357	18.61%
Between 3-6 Months	-	-	15	0.78%	-	-	15	0.78%
More than 6 Months	-	-	2	0.10%	-	-	2	0.10%
Total	-	-	1,918	100%	-	-	1,918	100.00%

*Percentage shall be calculated on total of 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	-

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

Name of the Insurance Company: Universal Sampo General Insurance Co Ltd Date: 30-05-2024

Information as at : 31-03-2024

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

Name of the TPA - Medi Assist Insurance TPA Private Limited

Validity of agreement with the TPA: from 01-03-2023 to 28-02-2025

(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 serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	56	3
No of lives serviced	-	1,21,686	2,77,323

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	Pan India	Pan India

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	-
No. of claims received during the year	6,968
No. of claims paid during the year	6,844 (98%)
No. of claims repudiated during the year	35 (01%)
No. of claims outstanding at the end of the year	89

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

Sr. 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	-	-	92.4%	83.4%
2	Within 1-2 Hours	-	-	4.5%	9.1%
3	Within 2-6 Hours	-	-	2.6%	5.6%
4	Within 6-12 Hours	-	-	0.4%	1.7%
5	Within 12-24 Hours	-	-	0.1%	0.2%
6	>24 Hours	-	-	0.0%	0.0%
Total		-	-	100.0%	100.0%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to 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	-	-	5,893	86%	-	-	5,869	85%
Between 1-3 Months	-	-	860	13%	-	-	874	13%
Between 3-6 Months	-	-	118	2%	-	-	127	2%
More than 6 Months	-	-	8	0%	-	-	9	0%
Total	-	-	6,879	100%	-	-	6,879	100%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	1
3	Grievances resolved during the year	1
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: 30-05-2024

Information as at : 31-03-2024

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

Name of the TPA - Paramount Health Services & Insurance TPA Private Limited

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 serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	46	2
No of lives serviced	-	97,814	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	Karnataka	Bangalore
2	Tamil Nadu	Chennai
3	Delhi	Delhi
4	Telangana	Hyderabad
5	Maharashtra	Mumbai
6	Maharashtra	Pune
7	Gujarat	Vadodara

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	47
No. of claims received during the year	6263
No. of claims paid during the year	6212 (98%)
No. of claims repudiated during the year	41 (1%)
No. of claims outstanding at the end of the year	57

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

Sr. 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	-	-	89%	65%
2	Within 1-2 Hours	-	-	10%	30%
3	Within 2-6 Hours	-	-	1%	5%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	>24 Hours	-	-	0%	0%
Total		-	-	100%	100%

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to 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	-	-	5,532	88%	-	-	4,570	73%
Between 1-3 Months	-	-	647	10%	-	-	667	11%
Between 3-6 Months	-	-	72	1%	-	-	447	7%
More than 6 Months	-	-	2	0%	-	-	569	9%
Total	-	-	6,253	100%	-	-	6,253	100%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	3
3	Grievances resolved during the year	3
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: 30-05-2024

Information as at : 31-03-2024

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

Name of the TPA - Vidal Health Insurance TPA Private Limited

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 serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	12	-
No of lives serviced	-	13,268	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Name of State	Name of Districts
Delhi	Gurgaon

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	21
No. of claims received during the year	13,571
Number of claims paid during the year (specify % also in brackets)	13,431 (99%)
Number of claims repudiated during the year (specify % also in brackets)	88 (1%)
No. of claims outstanding at the end of the year	73

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

Sl 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	-	-	88%	72%
2	Within 1-2 Hours	-	-	8%	18%
3	Within 2-6 Hours	-	-	4%	10%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	>24 Hours	-	-	0%	0%
Total		-	-	100%	100%

* Percentage to be calculated on total of respective column

** Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

*** Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to 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	-	-	12,416	91.8%	-	-	12,416	92%
Between 1 – 3 Months	-	-	953	7.0%	-	-	953	7%
Between 3 to 6 Months	-	-	135	1.0%	-	-	135	1%
More than 6 months	-	-	15	0.1%	-	-	15	0%
Total	-	-	13,519	100.0%	-	-	13,519	100%

* Percentage shall be calculated on total of respective column.

g. Data of grievances received against the TPA:

Sl no	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	7
3	Grievances resolved during the year	7
4	Grievances outstanding at the end of the year	-

FORM NO. NL-48

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

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

Date: 30-05-2024

Information as at : 31-03-2024

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: from 01-04-2023 to 31-03-2026

(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 serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	8	-
No of lives serviced	-	251	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District
1	TAMIL NADU	CHENNAI
2	TELANGANA	HYDERABAD

d. Data of number of claims processed:

Outstanding number of claims at the beginning of the year	-
Number of claims received during the year	402
Number of claims paid during the year (specify % also in brackets)	390 (97%)
Number of claims repudiated during the year (specify % also in brackets)	8 (2%)
Number of claims outstanding at the end of the year	4

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

Sr. 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	-	-	86%	92%
2	Within 1-2 Hours	-	-	11%	7%
3	Within 2-6 Hours	-	-	4%	1%
4	Within 6-12 Hours	-	-	0%	0%
5	Within 12-24 Hours	-	-	0%	0%
6	>24 Hours	-	-	0%	0%
Total		-	-	100%	100%

*Percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to 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	-	-	253	63.6%	-	-	253	63.6%
Between 1-3 Months	-	-	104	26.1%	-	-	104	26.1%
Between 3-6 Months	-	-	36	9.0%	-	-	36	9.0%
More than 6 Months	-	-	5	1.3%	-	-	5	1.3%
Total	-	-	398	100.0%	-	-	398	100.0%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. 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	-