

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

Name of the Insurance Company Kotak Mahindra General Insurance Company Limited Date:

Information as at 31/03/2022

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** 01/04/2019 **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	Total
Number of policies serviced	66389	879	0	67268
Number of lives serviced	135460	100595	0	236055

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:

No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Paid ratio (%)	Claim Closed due to non-submission #	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
859	12620	10070	75%	998	1299	10%	1112

Claims closed are – Intimation not converted into Claims, cashless intimated but not availed, Non-submission.

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	94%	93%	95%	93%
2	Within 1-2 hours	5%	6%	4%	6%
3	Within 2-6 hours	1%	1%	1%	1%
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	Percent age	No. of Claims	Percent age	No. of Claims	Percent age	No. of Claims	Percent age
Within 1 month	8008	100%	4359	100%	0	0%	12367	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	8008	100%	4359	100%	0	0%	12367	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

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

Name of the Insurance Company Kotak Mahindra General Insurance Company Limited

Date:

Information as at 31/03/2022

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

Name of the TPA: PARAMOUNT HEALTH SERVICES AND INSURANCE TPA PVT. LTD

Validity of agreement with the TPA: **from** 30/04/2019 to 29/03/2022

(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	Total
Number of policies serviced	0	5176	0	5176
Number of lives serviced	0	1650669	0	1650669

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:

No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Paid ratio (%)	Claim Closed due to non-submission #	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
1057	22969	19099	79%	1786	1539	6%	1602

Claims closed are – Intimation not converted into Claims, cashless intimated but not availed, Non-submission.

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%	71%	67%
2	Within 1-2 hours	0%	0%	21%	29%
3	Within 2-6 hours	0%	0%	7%	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	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%	22424	100%	0	0%	22424	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	22424	100%	0	0%	22424	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

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

Name of the Insurance Company Kotak Mahindra General Insurance Company Limited Date:

Information as at 31/03/2022

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

Name of the INHOUSE

Validity of agreement with the 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	Total
Number of policies serviced	2551	284	0	2835
Number of lives serviced	27461	886596	0	914057

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:

No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Paid ratio (%)	Claim Closed due to non-submission #	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
135	1379	1064	70%	241	93	6%	116

Claims closed are – Intimation not converted into Claims and Non-submission.

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%	0%	0%
2	Within 1-2 hours	0%	0%	0%	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%	0%	0%

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	Percent age	No. of Claims	Percent age	No. of Claims	Percent age	No. of Claims	Percent age
Within 1 month	5	100%	1393	100%	0	0%	1398	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	5	100%	1393	100%	0	0%	1398	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	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

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

Name of the Insurance Company Kotak Mahindra General Insurance Company Limited Date:

Information as at 31/03/2022

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

Name of the TPA: MEDI ASSIST INSURANCE TPA P LTD

Validity of agreement with the TPA: **from 01/11/2021 to 31/10/2024**

(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	Total
Number of policies serviced	0	5	0	5
Number of lives serviced	0	37717	0	37717

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:

No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Paid ratio (%)	Claim Closed due to non-submission #	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
0	224	126	56%	1	5	2%	92

Claims closed are – Intimation not converted into Claims, cashless intimated but not availed, Non-submission.

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%	66%	47%
2	Within 1-2 hours	0%	0%	28%	44%
3	Within 2-6 hours	0%	0%	6%	8%
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%	132	100%	0	0%	132	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	132	100%	0	0%	132	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	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