

FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Name of the Insurer: Kotak Mahindra General Insurance Company Limited  
Information as at 31st March 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 01/04/2022 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 serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	65546	13184	-
No of lives serviced	141260	165497	-

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

Name of the State	Name of the District
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	Settlement ratio( Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
1112	14801	13318	84%	1897	12%	698

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	69.67%	65.85%	75.6%	68.6%
2	Within 1-2 Hours	21.36%	26.94%	18.2%	25.6%
3	Within 2-6 Hours	6.8%	5.59%	4.8%	4.7%
4	Within 6-12 Hours	0.9%	0.44%	0.5%	0.2%
5	Within 12-24 Hours	1.1%	0.84%	0.7%	0.9%
6	>24 Hours	0.2%	0.33%	0.2%	0.0%
Total		100.00%	100.00%	100.00%	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	9402	100%	5813	100%	0	0%	15215	100%
Between 1-3 Months	0	0%	0	0%			0	0%
Between 3-6 Months	0	0%	0	0%			0	0%
More than 6 Months	0	0%	0	0%			0	0%
	9402	100%	5813	100%	0	0%	15215	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	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

**FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered**

**Name of the Insurer: Kotak Mahindra General Insurance Company Limited**  
**Information as at 31st March 2023**



**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 serviced in respect of which public disclosure is made:**

Description	Individual	Group	Government
No of policies serviced	-	222897	-
No of lives serviced	-	870908	-

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

Name of the State	Name of the District
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	Settlement ratio( Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
92	11321	8776	77%	1034	9%	1603

**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	0.0%	0.0%	66.1%	47.2%
2	Within 1-2 Hours	0.0%	0.0%	28.4%	44.3%
3	Within 2-6 Hours	0.0%	0.0%	5.5%	8.5%
4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		0.0%	0.0%	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	0	0%	9810	100%	0	0%	9810	100%
Between 1-3 Months	0	0%	0	0%	0	0%	0	0%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
	0	0%	9810	100%	0	0%	9810	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	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

**FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered**

Name of the Insurer: Kotak Mahindra General Insurance Company Limited  
Information as at 31st March 2023



**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 30/03/2022 to 29/03/2025

(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 serviced in respect of which public disclosure is made:**

No of policies serviced	-	1387169	-
No of lives serviced	-	2829000	-

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

Name of the State	Name of the District
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	Settlement ratio( Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
1602	39940	34839	84%	4895	12%	1808

**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	0.0%	0.0%	89.0%	69.0%
2	Within 1-2 Hours	0.0%	0.0%	8.0%	27.0%
3	Within 2-6 Hours	0.0%	0.0%	2.0%	4.0%
4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 Hours	0.0%	0.0%	1.0%	0.0%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		0.0%	0.0%	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	0	0%	39734	100%	0	0%	39734	100%
Between 1-3 Months	0	0%	0	0%	0	0%	0	0%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
	0	0%	39734	100%	0	0%	39734	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	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

FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Name of the Insurer: Kotak Mahindra General Insurance Company Limited  
Information as at 31st March 2023



a. Specify whether In – house Claim settlement or Services rendered by TPA:

Name of the TPA - 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 serviced in respect of which public disclosure is made:

Description	Individual	Group	Government
No of policies serviced	-	1387169	-
No of lives serviced	-	2829000	-

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

Name of the State	Name of the District
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	Settlement ratio( Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
116	594	252	35%	317	45%	141

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	0.0%	0.0%	0.0%	0.0%
2	Within 1-2 Hours	0.0%	0.0%	0.0%	0.0%
3	Within 2-6 Hours	0.0%	0.0%	0.0%	0.0%
4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		0.0%	0.0%	0.0%	0.0%

\*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	100%	569	100%	0	0%	574	100%
Between 1-3 Months	0	0%	0	0%	0	0%	0	0%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
	5	100%	569	100%	0	0%	574	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	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