

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

Name of the Insurance Company	HDFC ERGO General Insurance Co. Ltd.
Information as at	31/03/2023

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

Name of the TPA	Raksha Health Insurance TPA Pvt. Ltd.
Validity of agreement with the TPA	from 26/07/2022 to 25/07/2025

B. Number of policies and lives serviced in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	-	9	-
Number of lives serviced	-	37,909	-

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
Maharashtra	Mumbai
Haryana	Faridabad
Tamil Nadu	Chennai
Punjab	Chandigarh

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	5
ii.	Number of claims received during the year	3,105
iii.	Number of claims paid during the year	2,739 (88%)
iv.	Number of claims repudiated during the year	370 (2%)
v.	Number of claims outstanding at the end of the year	1

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%	81%	90%
2	Within 1-2 hours	0%	0%	9%	7%
3	Within 2-6 hours	0%	0%	7%	2%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	3%	0%
6	>24 hours	0%	0%	0%	0%
	Total	0%	0%	100%	100%

** 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 (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%	2,676	86%	-	0%	2,676	86%
Between 1-3 months	-	0%	402	13%	-	0%	402	13%
Between 3 to 6 months	-	0%	30	1%	-	0%	30	1%
More than 6 months	-	0%	1	0%	-	0%	1	0%
Total	-	0%	3,109	100%	-	0%	3,109	100%

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	-

Refer Health TPA Regulations, as amended from time to time

For HDFC ERGO General Insurance Company Limited



Ritesh Kumar
Managing Director & CEO