

FORM NO. NL-48

**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 - MEDI ASSIST INSURANCE TPA PVT. LTD.

Validity of agreement with the TPA: from 26/07/2022 to 25/07/2025

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

Description	Individual	Group	Government
Number of policies serviced	-	89	-
Number of lives serviced	-	496,318	-

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
Karnataka	Bengaluru
Maharashtra	Mumbai
Tamil Nadu	Chennai

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2,186
ii.	Number of claims received during the year	113,849
iii.	Number of claims paid during the year	11,0043 (95%)
iv.	Number of claims repudiated during the year	2,881 (2%)
v.	Number of claims outstanding at the end of the year	3,111

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%	95%	90%
2	Within 1-2 hours	0%	0%	4%	8%
3	Within 2-6 hours	0%	0%	1%	2%
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%

** 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%	106,427	94%	-	0%	106,427	94%
Between 1-3 months	-	0%	3,782	3%	-	0%	3,782	3%
Between 3 to 6 months	-	0%	1,260	1%	-	0%	1,260	1%
More than 6 months	-	0%	1,455	1%	-	0%	1,455	1%
Total	-	0%	112,924	100%	-	0%	112,924	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	5
3	Grievances resolved during the year	5
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**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 services 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

FORM NO. NL-48

**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 - Safeway Insurance Tpa Pvt. Ltd

Validity of agreement with the TPA: from 01/08/2021 to 31/07/2024

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

Description	Individual	Group	Government
Number of policies serviced	-	3	-
Number of lives serviced	-	1,934	-

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	Delhi
Haryana	Gurgaon
Rajasthan	Jaipur

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	-
ii.	Number of claims received during the year	48
iii.	Number of claims paid during the year	42 (88%)
iv.	Number of claims repudiated during the year	5 (10%)
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%	100%	100%
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%	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%	41	87%	-	0%	41	87%
Between 1-3 months	-	0%	6	13%	-	0%	6	13%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	47	100%	-	0%	47	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

FORM NO. NL-48

**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 - East-West Assist Insurance Tpa Pvt Ltd

Validity of agreement with the TPA: from 01/04/2022 to 31/03/2025

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

Description	Individual	Group	Government
Number of policies serviced	-	5	-
Number of lives serviced	-	5,736	-

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	Bengaluru
Maharashtra	Mumbai
Tamil Nadu	Chennai
Telangana	Hyderabad

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	241
iii.	Number of claims paid during the year	226 (94%)
iv.	Number of claims repudiated during the year	15 (6%)
v.	Number of claims outstanding at the end of the year	0

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%	97%	96%
2	Within 1-2 hours	0%	0%	3%	3%
3	Within 2-6 hours	0%	0%	0%	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	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 (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%	226	94%	-	0%	226	94%
Between 1-3 months	-	0%	14	6%	-	0%	14	6%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	1	0%	-	0%	1	0%
Total	-	0%	241	100%	-	0%	241	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

FORM NO. NL-48

**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 - Vidal Health TPA

Validity of agreement with the TPA: from 26/07/2022 to 25/07/2025

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

Description	Individual	Group	Government
Number of policies serviced	-	7	-
Number of lives serviced	-	3,240	-

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
Tamil Nadu	Chennai

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	164
iii.	Number of claims paid during the year	151 (92%)
iv.	Number of claims repudiated during the year	13 (8%)
v.	Number of claims outstanding at the end of the year	0

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%	82%	37%
2	Within 1-2 hours	0%	0%	11%	33%
3	Within 2-6 hours	0%	0%	7%	29%
4	Within 6-12 hours	0%	0%	0%	1%
5	Within 12-24 hours	0%	0%	0%	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 (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%	162	99%	-	0%	162	99%
Between 1-3 months	-	0%	2	1%	-	0%	2	1%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	164	100%	-	0%	164	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

FORM NO. NL-48

**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 - Paramount Health Services and Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 01/04/2021 to 31/03/2024

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

Description	Individual	Group	Government
Number of policies serviced	-	114	-
Number of lives serviced	-	274,682	-

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
Gujarat	Ahmedabad
Karnataka	Bengaluru
Delhi	New Delhi
Maharashtra	Mumbai
Maharashtra	Nagpur

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	696
ii.	Number of claims received during the year	12,170
iii.	Number of claims paid during the year	11,223 (87%)
iv.	Number of claims repudiated during the year	1,524 (12%)
v.	Number of claims outstanding at the end of the year	119

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%	83%	69%
2	Within 1-2 hours	0%	0%	13%	26%
3	Within 2-6 hours	0%	0%	3%	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%

** 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%	11,178	88%	-	0%	11,178	88%
Between 1-3 months	-	0%	1,381	11%	-	0%	1,381	11%
Between 3 to 6 months	-	0%	184	1%	-	0%	184	1%
More than 6 months	-	0%	4	0%	-	0%	4	0%
Total	-	0%	12,747	100%	-	0%	12,747	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	3.00
3	Grievances resolved during the year	3.00
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**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 - Health India Tpa Services Pvt. Ltd.

Validity of agreement with the TPA: from 01/01/2023 to 31/12/2025

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

Description	Individual	Group	Government
Number of policies serviced	-	11	-
Number of lives serviced	-	40,805	-

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

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	183
iii.	Number of claims paid during the year	113 (62%)
iv.	Number of claims repudiated during the year	55 (30%)
v.	Number of claims outstanding at the end of the year	15

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%	59%	63%
2	Within 1-2 hours	0%	0%	24%	24%
3	Within 2-6 hours	0%	0%	17%	13%
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%

** 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%	168	100%	-	0%	168	100%
Between 1-3 months	-	0%	-	0%	-	0%	-	0%
Between 3 to 6 months	-	0%	-	0%	-	0%	-	0%
More than 6 months	-	0%	-	0%	-	0%	-	0%
Total	-	0%	168	100%	-	0%	168	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

FORM NO. NL-48

**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 - Medvantage Insurance TPA Pvt. Ltd. (Formerly known as UnitedHealthcare Parekh Insurance TPA Private Limited)

Validity of agreement with the TPA: from 05/12/2021 to 04/12/2024

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

Description	Individual	Group	Government
Number of policies serviced	-	-	-
Number of lives serviced	-	22,315	-

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
Telangana	Hyderabad

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	91
ii.	Number of claims received during the year	682
iii.	Number of claims paid during the year	687 (89%)
iv.	Number of claims repudiated during the year	86 (11%)
v.	Number of claims outstanding at the end of the year	-

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%	80%	76%
2	Within 1-2 hours	0%	0%	12%	10%
3	Within 2-6 hours	0%	0%	8%	12%
4	Within 6-12 hours	0%	0%	1%	2%
5	Within 12-24 hours	0%	0%	0%	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%	627	81%	-	0%	627	81%
Between 1-3 months	-	0%	129	17%	-	0%	129	17%
Between 3 to 6 months	-	0%	14	2%	-	0%	14	2%
More than 6 months	-	0%	3	0%	-	0%	3	0%
Total	-	0%	773	100%	-	0%	773	100%

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	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**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 - Family Health Plan Insurance TPA Ltd

Validity of agreement with the TPA: from 24/11/2020 to 23/11/2023

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

Description	Individual	Group	Government
Number of policies serviced	-	87	-
Number of lives serviced	-	141,835	-

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
Assam	Dibrugarh
Chandigarh	Chandigarh
Chhattisgarh	Dantewara
Delhi	South West Delhi
Gujarat	Ahmedabad
Haryana	Gurgaon
Karnataka	Bengaluru
Kerala	Ernakulam
Maharashtra	Mumbai
Maharashtra	Pune
Orissa	Khordha
Rajasthan	Bhilwara
Tamilnadu	Chennai
Tamilnadu	Coimbatore
Tamilnadu	Kancheepuram
Telangana	Hyderabad
Uttar Pradesh	Gautam Buddha Nagar
West Bengal	Kolkata
West Bengal	North Twenty Four Pargana

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	771
ii.	Number of claims received during the year	14,599
iii.	Number of claims paid during the year	13,838 (90%)
iv.	Number of claims repudiated during the year	1,475 (10%)
v.	Number of claims outstanding at the end of the year	57

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%	53%	57%
2	Within 1-2 hours	0%	0%	28%	29%
3	Within 2-6 hours	0%	0%	15%	13%
4	Within 6-12 hours	0%	0%	2%	1%
5	Within 12-24 hours	0%	0%	2%	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%	13,598	89%	-	0%	13,598	89%
Between 1-3 months	-	0%	1,449	9%	-	0%	1,449	9%
Between 3 to 6 months	-	0%	215	1%	-	0%	215	1%
More than 6 months	-	0%	51	0%	-	0%	51	0%
Total	-	0%	15,313	100%	-	0%	15,313	100%

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	7
3	Grievances resolved during the year	7
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

FORM NO. NL-48

**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 -NIL

Validity of agreement with the TPA: NIL

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

Description	Individual	Group	Government
Number of policies serviced	1,895,894	3,774	-
Number of lives serviced	4,392,271	5,470,804	-

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
ANDAMAN & NICOBAR IS.	
ANDHRA PRADESH	
ARUNACHAL PRADESH	
ASSAM	
BIHAR	
CHANDIGARH	
CHHATTISGARH	
Dadra & Nagra Haveli	
DAMAN & DIU	
DELHI	
GOA	
GUJARAT	
HARYANA	
HIMACHAL PRADESH	
JAMMU & KASHMIR	
JHARKHAND	
KARNATAKA	
KERALA	
LADAKH	
LAKSHADWEEP	
MADHYA PRADESH	
MAHARASHTRA	
MANIPUR	
MEGHALAYA	
MIZORAM	
NAGALAND	
ORISSA	
PUDUCHERRY	
PUNJAB	
RAJASTHAN	
SIKKIM	
TAMIL NADU	
TELANGANA	
TRIPURA	
UTTAR PRADESH	
UTTARAKHAND	
WEST BENGAL	

D. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	19,055
ii.	Number of claims received during the year	739,069
iii.	Number of claims paid during the year (specify % also in brackets)	649,040 (86%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	83,835 (11%)
v.	Number of claims outstanding at the end of the year	25,249

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	86%	84%	85%	85%
2	Within 1-2 hours	11%	10%	12%	11%
3	Within 2-6 hours	2%	1%	2%	2%
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%

** 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	509,924	96%	187,401	94%	-	0%	697,325	95%
Between 1-3 months	20,662	4%	11,312	6%	-	0%	31,974	4%
Between 3 to 6 months	1,787	0%	780	0%	-	0%	2,567	0%
More than 6 months	715	0%	294	0%	-	0%	1,009	0%
Total	533,088	100%	199,787	100%	-	0%	732,875	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	1,615
3	Grievances resolved during the year	1,615
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations , as amended from time to time