

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	31/03/2024

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 serviced in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	18,65,622	4,732	
Number of lives serviced	43,95,324	86,27,841	

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	25,249
ii.	Number of claims received during the year	7,07,068
iii.	Number of claims paid during the year	662,549 (90%)
iv.	Number of claims repudiated during the year	45,927 (6%)
v.	Number of claims outstanding at the end of the year	23,841

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	90%	77%	90%	75%
2	Within 1-2 hours	8%	19%	8%	21%
3	Within 2-6 hours	1%	4%	1%	4%
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 (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	5,08,600	98%	1,77,661	95%	-	0%	6,86,261	97%
Between 1-3 months	12,487	2%	8,638	5%	-	0%	21,125	3%
Between 3 to 6 months	104	0%	170	0%	-	0%	274	0%
More than 6 months	411	0%	405	0%	-	0%	816	0%
Total	5,21,602	100%	1,86,874	100%	-	0%	7,08,476	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	2,042
3	Grievances resolved during the year	2,042
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