

ManipalCigna Health Insurance Company Limited

(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

ORM NL-1-B-RA

REVENUE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2024 (Audited)

(Rs in Lakhs)

				MISCELL	ANEOUS		TO	TAL	(RS IN LAKES)	
		Schedule Ref. form	For the Quarter ended	For the Year ended	For the Quarter ended	For the Year ended	For the Quarter ended	For the Year ended	For the Quarter ended	For the Year ended
S.No	Particulars	no.	31st March 2024	31st March 2024	31st March 2023	31st March 2023	31st March 2024	31st March 2024	31st March 2023	31st March 2023
			Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Premiums earned (Net)	NL-4	46,468	1,45,924	34,197	1,11,777	46,468	1,45,924	34,197	1,11,777
2	Profit/ (Loss) on sale/redemption of Investments	IVE-4		1,43,324	34,137	1,11,777	40,400	1,43,324	- 34,137	
	Profit on sale of investments		77	263	51	149	77	263	51	149
	Less: Loss on sale of investments		-	-	-	-	-	-		-
3	Others									
	(a)Interest Income		-	-	-	-	-	-	-	-
	(b)Excess provision written back		-	-	-	-	-	-	-	-
	Contribution from Shareholders Funds towards Excess EoM		17,343	17,343	22,154	22,154	17,343	17,343	22,154	22,154
4	Interest, Dividend & Rent – Gross (Note 1)		1,897	6,992	1,487	4,908	1,897	6,992	1,487	4,908
	TOTAL (A)		65,785	1,70,522	57,889	1,38,989	65,785	1,70,522	57,889	1,38,989
5	Claims Incurred (Net)	NL-5	27,399	93,074	20,508	72,279	27,399	93,074	20,508	72,279
6	Commission	NL-6	13,227	34,345	4,436	13,855	13,227	34,345	4,436	13,855
7	Operating Expenses related to Insurance Business	NL-7	7,800	41,077	14,930	51,829	7,800	41,077	14,930	51,829
8	Premium Deficiency				-	-	-	-	-	-
	TOTAL (B)		48,426	1,68,496	39,873	1,37,963	48,426	1,68,496	39,873	1,37,963
9	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		17,359	2,026	18,016	1,026	17,359	2,026	18,016	1,026
10	APPROPRIATIONS									
	Transfer to Shareholders' Account		17,359	2,026	18,016	1,026	17,359	2,026	18,016	1,026
	Transfer to Catastrophe Reserve				-	-			-	-
	Transfer to Other Reserves				-	-			-	-
	TOTAL (C)		17,359	2,026	18,016	1,026	17,359	2,026	18,016	1,026

Note 1

				MISCELL	.ANEOUS			ТО	TAL	
S.No	Particulars	For the Qu	uarter ended	For the Year ended	For the Quarter ended	For the Year ended	For the Quarter ended	For the Year ended	For the Quarter ended	For the Year ended
3.140	r ai diculai 3	31st M	arch 2024	31st March 2024	31st March 2023	31st March 2023	31st March 2024	31st March 2024	31st March 2023	31st March 2023
		Au	dited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Interest, Dividend & Rent		1,923	7,168	1,561	5,339	1,923	7,168	1,561	5,339
	Add/Less:-		-	-	-	-	-	-	-	-
2	Investment Expenses		-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments		(26)	(176)	(74)	(431)	(26)	(176)	(74)	(431)
4	Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-
5	Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-
6	Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-
7	Investment income from Pool		-	-	-	-	-	-	-	-
	Interest, Dividend & Rent – Gross*		1,897	6,992	1,487	4,908	1,897	6,992	1,487	4,908

^{*}Term gross implies inclusive of TDS



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES FORM NL-2-B-PL PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2024 (Audited)

DEPEATING PROFIT/(LOSS)							(Rs in Lakhs)
DERATING PROFIT/LOSS			Schedule Ref. form	For the Quarter ended	For the Year ended 31st	For the Quarter ended	For the Year ended 31st
(a) Fire Insurance	S.No	Particulars	no.	31st March 2024	March 2024	31st March 2023	March 2023
(a) Fire Insurance							
(a) Fire Insurance	1	OPERATING PROFIT/(LOSS)					
C Miscellaneous insurance				-	-	-	-
2 NICOME FROM INVESTMENTS 1,025 3,96 756 2,2		(b) Marine Insurance		-	-	-	-
2 NICOME FROM INVESTMENTS 1,025 3,96 756 2,2		(c) Miscellaneous Insurance	NL-1	17,359	2,026	18,016	1,026
(a) Interest, Dividend & Rent - Cross (b) Profit on sale of investments (c) Less: Loss on sale of investments (d) Amortization of Premium / Discount on Investments (d) Amortization of Premium / Discount on Investments (e) (3) (136) (41) (5) (41) (5) (41) (7) (7) (7) (7) (7) (7) (7) (8) (8) (8) (8) (11) (11) (11) (11) (1							
(b) Profit on sale of investments (c) Less: Loss on sale of investments (d) Amortization of Premium / Discount on Investments (d) Amortization of Premium / Discount on Investments (29) (136) (41) (2) (30) THER INCOME (41) TOTAL (A) 18,374 5,615 18,792 3,4 PROVISIONS (Other than taxaction) (a) In ord diminution in the value of investments (b) For doubtful debts (c) Others (d) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (a) Expenses other than those related to Insurance Business (a) Expenses related to Insurance Business (b) Interest & Bank Charges (c) Others (c) Others (c) Others (d) Expenses related to Insurance Business (e) Expenses related to Insurance Business (f) Others (c) Others (c) Others (d) Expenses related to Insurance Business (e) Others (f) Others (g) Expenses related to Insurance Business (high Expenses related to Insurance Business (h	2	INCOME FROM INVESTMENTS					
(c) Less: Loss on sale of investments (d) Amoritzation of Premium / Discount on Investments (d) Amoritzation of Premium / Discount on Investments (29) (136) (41) (7) (3) OTHER INCOME 7 5 5 44 PROVISIONS (Other than taxation) (a) For diminution in the value of investments (b) For doubtful debts 1 1 39 8 (c) Others 1 1 39 8 (c) Others 1 1 39 8 (d) Expenses other than those related to insurance Business (a) Expenses other than those related to insurance Business (a) Expenses other than those related to insurance Business (a) Expenses other than those related to insurance Business (a) Expenses other than those related to insurance Business (a) Expenses other than those related to insurance Business (a) Expenses other than those related to insurance Business (a) Expenses other than those related to insurance Business (b) For doubtful debts (c) Others (d) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (a) Expenses other than those related to insurance Business (b) Expenses other than those related to insurance Business (c) Others (d) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses of the than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those related to insurance Business (e) Expenses other than those relat		(a) Interest, Dividend & Rent – Gross		1,025	3,596	756	2,528
(d) Amortization of Premium / Discount on Investments (29) (136) (41) (52) (136) (41) (53) (41) (53) (41) (53) (41) (53) (41) (53) (41) (53) (42) (44) (53) (53) (53) (53) (53) (53) (53) (53		(b) Profit on sale of investments		12	79	17	51
(d) Amortization of Premium / Discount on Investments (29) (136) (41) (52) (136) (41) (53) (41) (53) (41) (53) (41) (53) (41) (53) (41) (53) (42) (44) (53) (53) (53) (53) (53) (53) (53) (53		(c) Less: Loss on sale of investments		-	-	-	-
TOTAL(A)		. ,		(29)	(136)	(41)	(166)
TOTAL(A)	2	OTHER INCOME					77
4 PROVISIONS (Other than taxation) (a) For diminution in the value of Investments	3	OTTER INCOME		,	30	44	//
a For diminution in the value of Investments		TOTAL (A)		18,374	5,615	18,792	3,517
a For diminution in the value of Investments							
(b) For doubtful debts 1 39 8	4	·					
C							-
S OTHER EXPENSES							11
Souther Expenses of the rath at hose related to insurance Business		(c) Others					-
(a) Expenses other than those related to Insurance Business Personnel Cost Personnel Cost Legal & professional charges Personnel Cost Interest & Bank Charges Personnel Cost Personnel Cos				-	-	-	-
Personnel Cost (143) 147 93	5						
Legal & professional charges - 148 10 Interest & Bank Charges 2 6 2 Share Issue Expenses (Stamp Duty & Franking) 0 2 0 Expenses related to issuance of Debentures - - Interest on Subordinated Debt 248 1,001 246 Miscellaneous Expenses 31 85 13 Contribution to policyholders Funds towards Excess EOM 17,343 17,343 22,154 22,154 (b) Bad debts written off 5 26 34 (c) Others - - - TOTAL (B) 17,487 18,797 22,562 23,164 Profit / (Loss) Before Tax 887 (13,182) (3,770) (20,170) Provision for Taxation - - - 8 Profit / (Loss) After Tax 887 (13,182) (3,770) (20,170) 9 APROPRIATIONS 887 (13,182) (3,770) (20,170) (a) Interim dividends paid during the year - - - (b) Final dividend Paid - - - (c) Transfer to any Reserves or Other Accounts - - - Balance of profit / (loss) brought forward from last year (1,60,273) (1,46,204) (1,42,434) (1,26,56)				-	-	-	-
Interest & Bank Charges 2 6 2							347
Share Issue Expenses (Stamp Duty & Franking) 0 2 0 Expenses related to issuance of Debentures Interest on Subordinated Debt 248 1,001 246 Miscellaneous Expenses 31 85 13 Contribution to policyholders Funds towards Excess EOM 17,343 17,343 22,154 22,7 (b) Bad debts written off 5 26 34 (c) Others TOTAL (B) 117,487 18,797 22,562 23,1 6 Profit / (Loss) Before Tax 887 (13,182) (3,770) (20,174) 7 Provision for Taxation 8 Profit / (Loss) After Tax 887 (13,182) (3,770) (20,174) 9 APPROPRIATIONS (a) Interin dividends paid during the year (b) Final dividend Paid Balance of profit / (loss) brought forward from last year (1,60,273) (1,46,204) (1,42,434) (1,26,54) (1,26,54) (1,26,244) (1,26,54) (1,26,54) (1,26,244) (1,26,54) (1,26,54) (1,26,244) (1,26,54) (1,26,54) (1,26,244) (1,26,54) (1,26,54) (1,26,244) (1,26,54) (1,26,54) (1,26,244) (1,26,54) (1,26,244) (1,26,54) (1,26,244) (1,26,54) (1,26,244) (1,26,244) (1,26,54) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,244) (1,26,24							10
Expenses related to issuance of Debentures							5
Interest on Subordinated Debt 248 1,001 246 Miscellaneous Expenses 31 85 13 Contribution to policyholders Funds towards Excess EOM 17,343 17,343 22,154 22,254 2							2
Miscellaneous Expenses 31 85 13		·					-
Contribution to policyholders Funds towards Excess EOM 17,343 17,343 22,154 22,					,		999
(b) Bad debts written off (c) Others TOTAL (B) 17,487 18,797 22,562 23,6 6 Profit / (Loss) Before Tax 7 Provision for Taxation 887 (13,182) (3,770) (20,0 9 APPROPRIATIONS (a) Interim dividends paid during the year (b) Final dividend Paid (c) Transfer to any Reserves or Other Accounts Balance of profit / (loss) brought forward from last year (1,60,273) (1,46,204) (1,42,434) (1,26,5)							35
(c) Others							22,154
TOTAL (B)					26		47
6 Profit / (Loss) Before Tax					40.707		- 22.540
7 Provision for Taxation				•	,	•	
8 Profit / (Loss) After Tax 887 (13,182) (3,770) (20,73) 9 APPROPRIATIONS -					. , ,	, , ,	(20,093
9 APROPRIATIONS (a) Interim dividends paid during the year (b) Final dividend Paid (c) Transfer to any Reserves or Other Accounts Balance of profit/ (loss) brought forward from last year (1,60,273) (1,46,204) (1,42,434) (1,26,434)							- (20.002
(a) Interim dividends paid during the year		7 7 7		887	(13,182)	(3,770)	(20,093
(b) Final dividend Paid - - - (c) Transfer to any Reserves or Other Accounts - - - Balance of profit/ (loss) brought forward from last year (1,60,273) (1,46,204) (1,42,434) (1,26,60)	9						
(c) Transfer to any Reserves or Other Accounts							-
Balance of profit/ (loss) brought forward from last year (1,60,273) (1,46,204) (1,42,434) (1,26,600)							-
Balance of profit/ (loss) brought forward from last year (1,60,273) (1,46,204) (1,42,434) (1,26,434)		(c) Transfer to any Reserves or Other Accounts		-	-		-
		Ralance of profit / (loss) brought forward from last year		(1 60 272)	(1.46.204)		(1,26,111
Balance carried forward to Balance Sheet (1.59.386) (1.59.386) (1.59.386) (1.6.204) (1.46.204)		paratice of profit/ (1055) prought forward from last year		(1,00,273)	(1,40,204)	(1,42,434)	(1,20,111
		Balance carried forward to Balance Sheet		(1.59.386)	(1.59 386)	(1.46.204)	(1,46,204)



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-3-B-BS

BALANCE SHEET AS AT 31ST MARCH 2024 (Audited)

(Rs in Lakhs)

				(KS III LAKIIS)
S.No	Particulars	Schedule	As at 31st March 2024	As at 31st March 2023
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	1,52,644	1,34,404
2	SHARE APPLICATION MONEY PENDING ALLOTMENT	INL-O	-	-
3	SHARE APPLICATION MONEY		_	
4	RESERVES AND SURPLUS	NL-10	53,852	44,473
5	FAIR VALUE CHANGE ACCOUNT	142 10	,	•
	-Shareholders' Funds		4	3
	-Policyholders' Funds		15	3
6	BORROWINGS	NL-11	11,100	11,100
	TOTAL		2,17,615	1,89,983
	APPLICATION OF FUNDS			
1	INVESTMENT - Shareholders	NL-12	57,648	45,984
2	INVESTMENT - Policyholders	NL-12A	1,11,905	96,732
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,288	2,003
5	DEFERRED TAX ASSET (Net)			
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	3,889	4,549
	Advances and Other Assets	NL-16	9,486	8,339
	Sub-Total (A)		13,375	12,888
7	CURRENT LIABILITIES	NL-17	45,602	48,368
8	PROVISIONS	NL-18	81,385	65,460
9	DEFERRED TAX LIABILITY			
	Sub-Total (B)		1,26,987	1,13,828
	NET CURRENT ASSETS (C) = (A - B)		(1,13,612)	(1,00,940)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off	NL-19		
	or adjusted)		-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,59,386	1,46,204
	TOTAL		2,17,615	1,89,983

CONTINGENT LIABILITIES

Sr. No	Particulars	As at 31st March, 2024	As at 31st March, 2023
1	Partly paid – up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the Company	-	-
3	Underwriting commitment outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	1,357	91
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	(a) Insurance claims disputed by the Company, to the extent not provided/reserved	537	444
	TOTAL	1,894	535



PERIODIC DISCLOSURES

ORM NI-4-PREMIUM SCHEDULI

гО	RIVI NL-4-PREIVITOIVI SCHEDOLE																(Rs in Lakhs)	
			HEALTH IN	ISURANCE			PERSONAL	ACCIDENT			TRAVELI	NSURANCE		TOTAL				
S.N	lo Particulars	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	
		Audited	Audited															
1	Premium from direct business written	54,051	1,65,591	41,190	1,32,736	949	3,332	873	3,084	61	226	45	159	55,061	1,69,149	42,108	1,35,979	
2	Add: Premium on reinsurance accepted				-		-	-	-					-			-	
3	Less : Premium on reinsurance ceded	2,234	6,816	1,539	5,453	195	534	174	404	2	9	2	7	2,431	7,359	1,715	5,864	
4	Net Written Premium	51,817	1,58,775	39,651	1,27,283	754	2,798	699	2,680	59	217	43	153	52,630	1,61,790	40,393	1,30,115	
-	Add: Opening balance of UPR	73,359	63,697	57,648	46,039	1,358	1.341	1,198	644	101	76	72	93	74.818	65,114	58.918	46.776	
-	Less: Closing balance of UPR	73,359		63,689	63.689	1,400			1,348				93	74,818 80,980	80,980	65,114		
	Total Premium Earned (Net)	45,704									185		169					
	Total Fremium Lamed (Net)	45,704	1,45,000	33,003	1,09,033	/12	2,739	343	1,973	, 52	10:	39	109	40,408	1,43,324	34,137	1,11,///	
\vdash	Gross Direct Premium :																	
	In India	54,051	1,65,591	41,190	1,32,736	949	3,332	873	3,084	61	226	45	159	55,061	1,69,149	42,108	1,35,979	
	Outside India			-			-	-	-			-		-		-	-	
	Gross Direct Premium	54,051	1,65,591	41,190	1,32,736	949	3,332	873	3,084	61	226	45	159	55,061	1,69,149	42,108	1,35,979	



PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDUL

																	(Rs in Lakhs)
			HEALTH	INSURANCE			PERSONA	L ACCIDENT			TRAVELII	NSURANCE			тот		
s	S.No Particulars	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
		Audited	Audited														
	Claims paid (Direct)																
	1 Direct claims	27,096	96,060	19,267	72,047	198	620	118	411	8	39	4	25	27,302	96,719	19,388	72,483
	2 Add : Re-insurance accepted		-	-	-		-	-			-	-	-	-		-	-
Г	3 Less : Re-insurance Ceded*	1,087	3,860	814	3,252	16	75	51	116	0	2	0	1	1,103	3,937	865	3,369
Г	Net Claim Paid	26,009	92,200	18,453	68,795	182	545	67	295		37	4	24	26,199	92,782	18,524	69,114
Г	4 Add : Claims Outstanding at the end of the year	13,120	13,120	13,210	13,210	896	896	519	519	67	67	61	61	14,083	14,083	13,791	13,791
	5 Less: Claims Outstanding at the beginning of the year	12,157	13,211	11,449	10,103	689	519	316	478	37	61	41	45	12,883	13,791	11,807	10,625
	Net Incurred Claims	26,972	92,109	20,214	71,902	389	922	270	336	38	43	24	40	27,399	93,074	20,508	72,279
	Claims Paid (Direct)																
	- In India	26,213	92,410	18,495	69,096	198	620	118	411	5	18	2	10	26,416	93,048	18,615	69,518
	- Outside India	883	3,650	772	2,951		-	-		3	20	2	14	886	3,671	773	2,965
	Estimates of IBNR and IBNER at the end of the year (net)	6,085	6,085	5,439	5,439	385	385	382	382	43	43	59	59	6,513	6,513	5,880	5,880
	Estimates of IBNR and IBNER at the beginning of the year (net)	4,420	5,439	4,227	4,520	216	382	214	363	22	59	40	42	4,658	5,880	4,481	4,925



ERIODIC DISCLOSURES

FORM NL-6-COMMISSION SCHEDULI

																	(Rs in Lakhs)
			HEALTH IN:	SURANCE			PERSONAI	L ACCIDENT			TRAVEL IN	SURANCE				TAL	
S.No	Particulars	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
		Audited	Audited														
Co	ommission & Remuneration	5,753	16.435	3,822	11.878	149	429	94	366		18	3	11	5.906	16.882	3.920	12,255
	ewards*	7,731	18,161	721	2.237					9	45		2			734	
	ewards* istribution fees	7,731	18,161	/21	2,237	39	520	12	3/	3	45	1	3	7,773	18,726	/34	2,276
	irect Commission	13.484	34.596	4.543	14.115	188	949	107	403	-	63	4	14	13.679	35.608	4.654	14.531
	dd: Commission on Re-insurance Accepted	13,484	34,596	4,543	14,115	188	949	107	403	-	- 63	4	- 14	13,679	35,608	4,654	14,531
	ess: Commission on Re-insurance Accepted	416		200	646	36					1	. 0	1			218	
	et Commission	13.068	33,475	4.343	13.468	152					62		13		34.345	4.436	
	reak-up of the expenses (Gross) incurred to procure	13,000	33,473	4,343	13,400	132	000	67	3/3	,	02	- 4	15	15,227	34,343	4,430	15,653
bu	usiness to be furnished as per details indicated below:																
	dividual Agents	2,418		1,572										2,436			
	orporate Agents-Banks	5,697	11,298	792	2,581	12								5,709		824	
	orporate Agents -Others	1,133		329	1,075	38								1,171			
4 Br		4,301	12,780	1,821	5,559	120	430	39	96	7	63	4	14	4,428	13,273	1,864	5,669
	licro Agents							-	-								
	irect Business																
	Officers/Employees																
	Online (Through Company Website)	-	-	-	-	-	-	-	-	-		-	-	-		-	-
	Others	-	-	-	-		-		-	-	-	-	-			-	
	ommon Service Centres (CSC)			-				-	-					-		-	-
	surance Marketing Firm	23	84	14	49	1	1	0	1	-			-	24	85	14	49
	pint of sales person (Direct)	-	-	-	-		-		-	-			-	-		-	-
	IISP (Direct)	-	-	-			-					-	-			-	
	/eb Aggregators	32	57		63	0	0	0	-			-	-	32	57	15	63
	eferral Arrangements	-	-	-	-		-					-	-			-	-
	ther (to be specified)	(120)	67	-		(1)		-	-				-	(121)			-
	OTAL (B)	13,484	34,596	4,543	14,115	188	949	107	403	7	63	4	14	13,679	35,608	4,654	14,531
	ommission and Rewards on (Excluding Reinsurance) usiness written :																
In	India	13,484	34,596	4,543	14,115	188	949	107	403	7	63	4	14	13,679	35,608	4,654	14,531
Ou	utside India	-			-							-				-	

^{*} Includes rewards and remuneration to Agents & Intermediaries.



PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDUL

																	(Rs in Lakhs)
			HEALTH INS	URANCE			PERSONAL	ACCIDENT			TRAVEL II	NSURANCE			тот	AL .	
S.No	31st	e Quarter ended t March 2024	31st March 2024	31st March 2023	31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2024	For the Year ended 31st March 2024	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023
	,	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1 Er	nployees' remuneration & welfare benefits	6,169	21,890	5,015	19,554	104	440	106	454	7	30	6	23	6,280	22,360	5,127	20,032
2 Tr	ravel, conveyance and vehicle running expenses	210	725	111	467	4	15	2	11	0	1	0	1	214	741	113	478
3 Tr	raining expenses	52	645	(349)	259	0	13	(7)	6	0	1	(0)	0	52		(357)	265
	ents, rates & taxes	305	1,136	238	988	5	23		23	1	2	0	1	310		244	1,012
5 Re		24	93	18	56	0	2	0	1	0	0	0	0	24		19	57
	rinting & stationery	43	155	37	173	1	3	1	4	0	0	0	0	44	158	37	177
	ommunication	84	348	82	351	1	7	2	8	0	0	0	0	85	356	84	359
8 Le	egal & professional charges	855	3,605	872	2.867	14	73	18	67	1	5	1	3	869	3,683	892	2,937
9 Au	uditors' fees, expenses etc	-					-			-						-	
	(a) as auditor (Statutory Auditor)	8	29	5	23	0	1	0	1	0	0	0	0	8	30	5	24
	(b) as adviser or in any other capacity, in respect of		-		-		-		-	-					-	-	-
	(i) Taxation matters (Tax Audit)	0	1	0	1	0	0	0	0	0	0	0	0	0	2	0	2
	(ii) Insurance matters	-															
	(iii) Management services; and	-															
	(c) in any other capacity	1	3	1	3	0	0	0	0	0	0	0	0	1	3	1	3
	(d) out of pocket expenses	0	0	(1)	0	0	0	(0)	0	0	0	(0)	0	0	0	(1)	0
10 A	dvertisement and publicity	(1,612)	5,367	6,992	19,672	(41)	108	148	457	(3)	7	8	24	(1,656)	5,482	7,147	20,153
11 In	terest & Bank Charges	130	390	93	294	2	8	2	7	0	1	0	0	132	399	95	301
12 0	thers	-								-						-	
	Membership and Subscription Fees	32	114	9	59	1	2	0	1	0	0	0	0	33		10	
	Information Technology Related Expenses	410	2,347	591	1,981	6	47		46		3	1	2	416		605	2,030
	Equipments, Software and amenities - Usage Cost	295	921	190	844	5	19		20		1	0	1	301	941	195	864
	Business Development and Sales Promotion Expenses	252	446	185	1,123	5	9	4	26	0	1	0		257		189	1,150 357
	Office Expenses	97	408	84	349	2	8	2	8	0	1	0	0	99		86	
	Policy Related Expenses	28	344	137	394	0	7	3	9	0	0	0	0	28		140	404
-	Directors Sitting Fees	7	33	9	32 30	0	1	0	1	0	0	0	0	8	34	9	33
	Miscellaneous Expenses	6 (0)	17	9	30 41	0	0	0	1		0	0	0	6 (0)	18	9	31
12 D	Foreign Exchange Gain/Loss epreciation	285	1.191	263	1.032	(0)	24	0	24		0	0	1	(0)		269	42 1,058
	OTAL OTAL	7.679	40.213	14.604	50.593	113		310	1.176		55		61			14.930	1,058 51,829
	n India	7,679	40,213 40,213	14,604	50,593 50,593	113	809 809		1,176				61			14,930 14.930	51,829 51,829
	n India Jutside India	7,079	40,213	14,604	3U,593	113	809	310	1,176	8	55	16	61	7,800	41,0//	14,930	51,829



ManipalCigna Health Insurance Company Limited (Formerly Known as CignaTTK Health Insurance Company Limited)

IRDA Registration No. 151 Dated November 13, 2013

CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs in lakhs

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Authorised Capital	4,00,000	1,50,000
	400,00,00,000 (Previous Year: 1,500,000,000) Equity Shares of Rs. 10 each	-	-
2	Issued Capital	1,52,644	1,34,404
	152,64,42,807 (Previous Year: 1,344,035,478) Equity Shares of Rs. 10 each	-	-
3	Subscribed Capital	1,52,644	1,34,404
	152,64,42,807 (Previous Year: 1,344,035,478) Equity Shares of Rs. 10 each	-	-
4	Called-up Capital	1,52,644	1,34,404
	152,64,42,807 (Previous Year: 1,344,035,478) Equity Shares of Rs. 10 each	-	-
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less: Expenses including commission or brokerage on underwriting or subscription of	-	-
	shares		
5	Paid Up Capital	1,52,644	1,34,404
	152,64,42,807 (Previous Year: 1,344,035,478) Equity Shares of Rs. 10 each		
	TOTAL	1,52,644	1,34,404



ManipalCigna Health Insurance Company Limited (Formerly Known as CignaTTK Health Insurance Company Limited)

IRDA Registration No. 151 Dated November 13, 2013

CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE (As certified by the management)

Shareholder	As at 31st Ma	rch 2024	As at 31st March 2023				
	Number of Shares	% of Holding	Number of Shares	% of Holding			
Promoters							
- Indian	77,78,73,860	51%	68,54,58,120	51%			
- Foreign	74,73,68,947	49%	65,85,77,358	49%			
Investors	-	-	-	-			
- Indian	-	-	-	-			
- Foreign	-	-	-	-			
Others	12,00,000	0%					
TOTAL	1.52.64.42.807	100%	1.34.40.35.478	100%			

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHREHOLDING PATTERN OF MANIPALCIGNA HEALTH INSURANCE CO. LIMITED INSURANCE COMPANY, AS AT QUARTER ENDED 315T MARCH 2024

SI. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares niedand or	otherwise encumbered	Cha	res under Lock in Period
(1)	(II)	NO. Of HIVESTORS	(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held		As a percentage of Total Shares held (IX) =
L							(VII) = (VI)/(III)*100		(VIII)/(III)*100
Α	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate: (i) Manipal Education and Medical Group India Private Limited (Formally known as Manipal Integrated Services Private Limited (ii) MEMS Fund Advisors, LIP	1 1	12,37,30,000 65,41,43,860	8.11% 42.85%	12,373.00 65,414.39	:	:	0 65,41,43,860	0% 100%
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate: (i) Cigna Holding Overseas, Inc.	1	74,73,68,947	48.96%	74,736.89	-	-	10,43,70,043	13.96%
iii)	Any other (Please specify)								
В.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders								
1.1) i) ii) iii) iv) v) vi) vii) viii) viii)	Mutual Funds Foreign Portfolio Investors Financial Institutions/Banks								
1.2)	Central Government/ State Government(s)/ President of India								
1.3) i) ii)	Non-institutions individual share capital upto Rs. 2 Lacs individual share capital in excess of Rs. 2 Lacs								
iii) iv)	NBECs registered with RBI Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repartriable								
v)	- Bodies Corporate - IEPF Any other (Please Specify)								
		1	12,00,000	0.08%	120				
	Total	4	1.52.64.42.807	100%	1.52.644.28			75,85,13,903	49.69%
	TOTAL	4	1,52,64,42,807	100%	1,52,644.28		1	/5,85,13,903	49.69%

Total
*12,00,000 Equity shares were allotted under ESOP Scheme 2019 during the quarter ended March 31, 2024

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2[1](g) of the Insurance Regulatory and Development Authority

(Registration of Indian Insurance Companies) Regulations, 2000

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to
"Non Promoters" category

PART B:

Name of the Indian Promoter / Indian Investor: MEMG Fund Advisors LLP

Shareholding Pattern as on March 31, 2024

SI. No	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or	otherwise encumbered	Sha	res under Lock in Period
(1)	(11)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
Α	Promoters & Promoters Group						(***/ - (***//(***/ 100		(****)/(***/ 100
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) Dr. Ranjan Ramdas Pai		1,00,000	0.01%	1	-	-	-	
ii)	Bodies Corporate: (i) MEMG Family Office LLP		5,99,99,00,000	99.99%	59,999	-	-	-	
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	
vi)	Any other (Please specify)		-	-	-	-	-	-	
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	
ii)	Bodies Corporate:		-	-	-	-	-	-	
iii)	Any other (Please specify)		-	-	-		-	-	
В.	Non Promoters								
B.1	Public Shareholders		-	-	-		-	•	
1.1) i)	Institutions Mutual Funds		-	-	-	-	-	-	
ii) iii)	Foreign Portfolio Investors Financial Institutions/Banks		-	-	-	-	-	-	
iv) v)	FII belonging to Foreign promoter of Indian Promoter (e)		:	-	-	:	-	:	
vi)	Fill belonging to Foreign promoter of Indian Promoter (e) Provident Fund/Pension Fund		-		-	-	-	-	
vii) viii)	Alternative Investment Fund		-	-			-		
ix)	Any other (Please specify)		-	-	-		-	-	
	Central Government/ State Government(s)/ President of India		-	-	-		-	-	
1.3) i)	Non-Institutions Individual share capital upto Rs. 2 Lacs		-	-	-		_		
ii) iii)	Individual share capital in excess of Rs. 2 Lacs NBFCs registered with RBI		-	-			-		
iv)	Others:		-	-	•	•	-	•	
	- Trusts - Non Resident Indian		-	-	-		-		
	- Clearing Members		-	-	•		-		
	- Non Resident Indian Non Repartriable - Bodies Corporate		-	-			-	-	
	- IEPF		-	-	-		-		
v)	Any other (Please Specify)		-	-	-		-	-	
B.2	Non Public Shareholders		-	-	-	-	-	-	
	Custodian/DR Holder Employee Benefit Trust		-	-					
2.3)			-	-	-	-	-	-	
	Total		6,00,00,00,000	100%	60,000				

- Foot Notes:

 1. At A.1 and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
 2. Insurers are required to highlight the categories which fall within the purview of Regulation 7(ii) of the IRDAI (Registration of Indian Insurance Companies) Regulations, 2022.
 3. Details of investors (excluding employees holding under ESOP) have to be provided where the Insurance company is unlisted.
 4. Details of Indian investors, singly and jointly holding more than 1%, have to be provided where the Insurance company is listed.
 5. Person acting in concert' shall have the same meaning as assigned to it under SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, as amended from time to time.

PART B:

Name of the Indian Promoter / Indian Investor: Manipal Education and Medical Group India Private Limited (Formerly Manipal Integrated Services Pvt Ltd)

Shareholding Pattern as on March 31, 2024

	olding Pattern as on March 31, 2024							T	
SI. No.	Category (II)	No. of Investors	No. of shares held (III)	% of share- holdings (IV)	Paid up equity (Rs. In lakhs) (V)	Shares pledged or Number of shares (VI)	otherwise encumbered As a percentage of Total Shares held		res under Lock in Period As a percentage of Total Shares held (IX) =
(1)	(II)		(111)	(IV)	(V)	Number of Strates (VI)	(VII) = (VI)/(III)*100	Number of shares (VIII)	(VIII)/(III)*100
Α	Promoters & Promoters Group						, , , , , , , , , , , , , , , , , , , ,		, ,,,
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
,	(i) Shruti Ranjan Pai	1	1.00	0.001%	0.00				
ii)	Bodies Corporate:								
,	(i) MEMG Family Office LLP	1	12,25,067	3.77%	122.51				
	(ii) Others	1	2,38,014	0.73%	23.80				
iii)	Financial Institutions/ Banks								
,									
iv)	Central Government/ State Government(s) / President of India								
	Descens action in appear (Diago appoint)								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
1	(i) RSP India Trust	1	3,10,42,682	95.4697%	3,104.27				
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
1111)	Any other (riease specify)								
В.	Non Promoters								
	Public Shareholders								
D.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii) iii)	Foreign Portfolio Investors Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii) ix)	Alternative Investment Fund Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.21	Non-Institutions								
1.3) i)	Non-Institutions Individual share capital upto Rs. 2 Lacs	1	10,000.00	0.03%	1.00				
ii)	Individual share capital in excess of Rs. 2 Lacs	•		0.0370	1.00				
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts - Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repartriable								
	- Bodies Corporate								
v)	- IEPF Any other (Please Specify)								
v,	ruly orner (r neare specify)								
B.2	Non Public Shareholders								
	Custodian/DR Holder								
	Employee Benefit Trust Any other (Please specify)								
2.3)	Any other (ricese specify)								
1	Total	5	3,25,15,764	100%	3251.58				

Footnotes:
A AL and A.2 of Part B above, the names of individuals and bodies corporate must be specifically and separately mentioned.
Insurers are required to highlight the categories which fall within the purview of Regulation 7(ii) of the IRDA (Registration of Indian Insurance Companies) Regulations, 2022.



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Capital Reserve	-	
2	Capital Redemption Reserve	-	
3	Share Premium	-	
	Opening Balance	44,473	35,41
	Addition during the period	9,379	9,05
4	General Reserves	-	
	Less: Amount utilized for issue of Bonus Shares	-	
	Less: Amount utilized for Buy-back	-	
5	Catastrophe Reserve	-	
6	Other Reserves	-	
7	Balance of Profit in Profit & Loss Account	-	
	TOTAL	53,852	44,473



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(Rs in Lakhs)

		As at 31st March	As at 31st March
S.No	Particulars	2024	2023
		Audited	Audited
1	9% Subordinated Debt	11,100	11,100
2	Banks	-	-
3	Financial Institutions	•	-
4	Others	-	-
	TOTAL	11,100	11,100

Sr.No	Source/Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	9% Subordinated Debt	11.100	_	Unsecured



PERIODIC DISCLOSURES

DRM NL-12 & 12 A -INVESTMENT SCHEDULE

(Amount in Lakhs)

		NL	-12	NL ·	-12A		
			holders	Policyl	holders	- To	ital
S.No	Particulars		As at 31st March 2023		,	As at 31st March 2024	As at 31st March 2023
		Audited	Audited	Audited	Audited	Audited	Audited
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	13,619	11,103	24,087	18,486	37,706	29,589
2	Other Approved Securities	13,837	12,431	27,431	24,120	41,268	36,551
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	=	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	=	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	11,516	9,976	20,625	13,270	32,141	23,245
	(e) Other Securities	-	-	-	500	-	500
	(f) Subsidiaries	-	-	-	=	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	12,275	7,829	28,554	22,226	40,829	30,055
5	Other than Approved Investments	-	-	-	-	-	-
	Less : Provisions for doubtful debts	-	-	-	-	=	=
	Sub-total	-	-	-	-	=	=
	LONG TERM INVESTMENTS TOTAL (A)	51,247	41,339	1,00,697	78,602	1,51,944	1,19,941
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	-	510	-	4,016	-	4,526
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	271	330	3,572	2,173	3,843	2,503
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	3,495	1,003	2,993	4,012	6,488	5,015
	(e) Other Securities - Certificate of Deposit/Comercial Paper	-	-	1,500	1,000	1,500	1,000
	(f) Subsidiaries	-	-	-	-	-	=
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,498	2,502	3,012	6,503	5,510	9,005
5	Other than Approved Investments	137	300	131	425	268	725
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	137	300	131	425	268	725
	SHORT TERM INVESTMENTS TOTAL (B)	6,401	4,645	11,208	18,130	17,609	22,775
	TOTAL (C) = (A) + (B)	57,648	45,984	1,11,905	96,732	1,69,553	1,42,716

Notes:

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

					(Amount in	n Rs. Lakhs)
Particulars	Share	nolders	Policyl	nolders	To	tal
Faiticulais	As at 31st March 2024	As at 31st March 2023	As at 31st March 2024	As at 31st March 2023	As at 31st March 2024	As at 31st March 2023
Long Term Investments						
Book Value	51,682	41,601	1,01,303	78,655	1,52,985	1,20,256
Market Value	50,807	40,448	99,915	76,559	1,50,721	1,17,007
Short Term Investments						
Book Value	5,943	4,099	6,061	14,825	12,004	18,924
B. A all - A. M L	E 003	2.000	E 002	14 410	11.005	10.400

IRDA vide circular no: IRDAI/F&A/CIR/CPM/056/03/2016, dated 04th April 2016, the company has segregated the Policyholders and Shareholders funds.



CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs in Lakhs)

			(Rs in Lak
S.No	Particulars Particulars	As at 31st March 2024	As at 31st Marc 2023
		Audited	Audited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	
	(bb) Outside India	-	
	(b) On Shares, Bonds, Govt. Securities	-	
	(c) Others	-	
	Unsecured	-	
	TOTAL	-	
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	
	(b) Banks and Financial Institutions	-	
	(c) Subsidiaries	-	
	(d) Industrial Undertakings	-	
	(e) Others	-	
	TOTAL	-	
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	
	(aa) In India	-	
	(bb) Outside India	-	
	(b) Non-performing loans less provisions	-	
	(aa) In India	-	
	(bb) Outside India	-	
	TOTAL	-	
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	
	(b) Long Term	-	
	TOTAL	-	

Provisions against Non-performing Loans

Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
Sub-standard	=	-
Doubtful	-	-
Loss	-	-
Total	=	-



PERIODIC DISCLOSURES
FORM NL-14-FIXED ASSETS SCHEDULE (Audited)

Particulars		Cost/ Gross Block Depreciation			ost/ Gross Block Depreciation Net Block			Net Block		
	Opening	Additions during the year ended 31st March 2024	Deductions/adjustme nts during the year ended 31st March 2024	As at 31st March 2024	Opening	For the year ended 31st March 2024	Deductions/ adjustments during the year ended 31st March 2024	As at 31st March 2024	As at 31st March 2024	As at 31st March 2023
Goodwill	-	-	1	-	-	-	-	-	-	-
Intangibles (Software)	3,439	919	-	4,358	2,275	923	-	3,198	1,160	1,164
Land-Freehold	-	-	1	-	-	-	-	-	-	-
Leasehold Improvements	372	39	(1)	409	343	20	(1)	362	47	29
Buildings	-	-	1	-	-	-	-	-	-	-
Furniture & Fittings	126	65	(4)	187	104	32	(4)	132	55	21
IT Equipments	1,684	145	(30)	1,799	1,201	223	(30)	1,394	405	483
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	179	36	(14)	201	147	19	(13)	152	49	32
Others	-	-		-	-	-	-	-	-	-
TOTAL	5,799	1,204	(49)	6,954	4,071	1,217	(49)	5,238	1,716	1,729
Capital Work in progress (including intangible under development)	275	1,237	(940)	572	-	-	-	-	572	275
Grand Total	6,074	2,442	(989)	7,526	4,071	1,217	(49)	5,238	2,288	2,003
Previous Year	5,408	1,509	(843)	6,074	3,044	1,058	(31)	4,071	2,003	2,364



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Cook /including sharusa duefte and stanual	305	220
1	Cash (including cheques, drafts and stamps)	305	229
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months)	-	-
	(bb) Others*	55	25
	(b) Current Accounts	3,529	4,295
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	3,889	4,549
	CASH & BANK BALANCES		
1	In India	3,889	4,549
2	Outside India	-	-
	TOTAL	3,889	4,549

Deposit of Rs.55 Lakh (Previous year Rs.25 Lakh) has been lien marked with bank

Cheques on hand amount to Rs.263 Previous Year: Rs.Nil Balances with non-scheduled banks included in 2 above



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

			(Rs in Lakh
		As at 31st March	As at 31st March
S.No	Particulars	2024	2023
		Audited	Audited
	- Privations		
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	975	29
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	98	3
6	Others		
	Security Deposits	565	47
	Advance to Employees against expenses	103	
	Less : Provisions for doubtful debts	(78)	(6
	Sub-total Sub-total	25	1
	Advance to others	1,212	1,26
	TOTAL (A)	2,875	2,08
	OTHER ASSETS		
1	Income accrued on investments	4,399	3,43
2	Outstanding Premiums	71	Ţ
3	Receivable from Agents	72	Ţ
	Less : Provisions for doubtful debts	(57)	(4
	Sub-total	15	
4	Recoverable unallocated premium	44	(
	Less : Provisions for doubtful debts	(32)	(2
	Sub-total	12	4
5	Excess refund recoverable from policyholders	25	:
	Less: Provisions for doubtful debts	(19)	(:
	Sub-total	6	
6	Excess Claims recoverable	15	:
	Less: Provisions for doubtful debts	(12)	(:
	Sub-total Sub-total	3	
7	Foreign Agencies Balances	-	-
8	Due from other entities carrying on insurance business (including reinsurers)	-	-
9	Due from subsidiaries/ holding	-	-
10	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	=	-
11	Others	-	-
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	302	1,87
	Less : Provisions for doubtful debts	-	-
	Deposit with GST Authority	1,464	5:
	Sub-total Sub-total	1,766	2,42
	Investment For Unclaimed Amount*	313	2
	Income on Investment for Unclaimed Amount	25	
12	Contribution to Group Gratuity Plan (Surplus)	1	-
	TOTAL (B)	6,611	6,2!
		-,,,==	8,33



RDA Registration No. 151 Dated November 13, 2 CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

			(KS IN Lak	
S.No	Particulars Particulars	As at 31st March 2024	As at 31st Marc 2023	
		Audited	Audited	
1	Agents' Balances	1,527	9	
2	Balances due to other insurance companies	793	8	
3	Deposits held on re-insurance ceded	-		
4	Premiums received in advance			
	(a) For Long term policies ^(a)	238		
	(b) for Other Policies	703	9	
5	Unallocated Premium	9,345	10,9	
6	Unclaimed Amount of Policyholders	178		
7	Income on Unclaimed Amount of Policyholders	59		
8	Sundry creditors	306		
9	Due to subsidiaries/ holding company	-		
10	Claims Outstanding*	14,083	13,	
11	Due to Officers/ Directors	-		
12	Others -			
	Statutory Dues	1,721	1,	
	Refund Payable - Premium	261		
	Provision for expenses	11,440	14,	
	Contracts for Investments	-		
	Stale Cheque	-		
	Employee Related Liability	15		
	Claims Payable	56		
	Interest accrued and due on Borrowings	2,882	2,	
13	GST Liabilities	1,995	2,3	
	TOTAL	45.602	48.3	

⁽a) Long term policies are policies with more than one year tenure

^{*}Claims Outstanding are shown net of reinsurance

Details of unclaimed amounts and Investment Income thereon					
	(Amount in	Rs. Lakhs)			
	As at 31st March	As at 31st March			
Particulars	2024	2023			
Opening Balance	249	141			
Add: Amount transferred to unclaimed amount	358	427			
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders					
(To be included only when the cheques are stale)	0	0			
Add: Investment Income	17	24			
Less: Amount paid during the year	(387)	(344)			
Less: Transferred to SCWF	0	0			
Closing Balance of Unclaimed Amount	236	249			



ManipalCigna Health Insurance Company Limited (Formerly Known as CignaTTK Health Insurance Company Limited)

IRDA Registration No. 151 Dated November 13, 2013 CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NI-18-PROVISIONS SCHEDULE

S.No	Particulars Particulars	As at 31st March 2024	As at 31st March 2023
		Audited	Audited
1	Reserve for Unexpired Risk	80,895	65,058
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others		
	Provision for Gratuity (Net of Contribution towards Employee Gratuity Fund Trust)	-	59
	Provision for Leave Encashment	407	289
	Deferred Tax Liability	-	-
	Freelook Reserve	83	54
6	Reserve for Premium Deficiency	-	-
	TOTAL	81,385	65,460



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-19 - MISCELLANEOUS EXPENDITURE SCHEDULE (To the extent not written off or adjusted)

S.No	Particulars	As at 31st March 2024 Audited	As at 31st March 2023 Audited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-



PERIODIC DISCLOSURES

FORM NL-20 - ANALYTICAL RATIOS

	Analytical Ratios						
S.No.	Particular	For the Quarter ended 31st March 2024	Up to the quarter ended 31st March 2024	For the corresponding quarter of the previous year ended 31st March 2023	Up to the corresponding quarter of the previous year ended 31st March 2023		
1	Gross Direct Premium Growth Rate	31%	24%	42%	38%		
2	Gross Direct Premium to Net worth Ratio	1.17	3.59	1.29	4.16		
3	Growth rate of Net Worth	44%	44%	55%	55%		
4	Net Retention Ratio	96%	96%	96%	96%		
5	Net Commission Ratio	25%	21%	11%	11%		
6	Expense of Management to Gross Direct Premium Ratio	39%	45%	47%	49%		
7	Expense of Management to Net Written Premium Ratio**	40%	47%	48%	50%		
8	Net Incurred Claims to Net Earned Premium**	59%	64%	60%	65%		
9	Claims paid to claims provisions	59%	71%	44%	62%		
10	Combined Ratio	99%	111%	108%	116%		
11	Investment income ratio	1.78%	6.98%	1.65%	6.33%		
12	Technical Reserves to net premium ratio	1.80	0.59	1.95	0.61		
13	Underwriting balance ratio	-0.04	-0.15	-0.17	-0.23		
14	Operating Profit Ratio	37%	1%	53%	1%		
15	Liquid Assets to liabilities ratio	0.20	0.20	0.30	0.30		
16	Net earning ratio	2%	-8%	-9%	-15%		
17	Return on net worth ratio	2%	-28%	-12%	-61%		
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	1.66	1.66	1.56	1.56		
19	NPA Ratio						
	Gross NPA Ratio	-	-	-			
	Net NPA Ratio	-	-	-	-		
20	Debt Equity Ratio	0.05	0.05	0.06	0.06		
21	Debt Service Coverage Ratio	-12	-12	-19	-19		
22	Interest Service Coverage Ratio	-12	-12	-19	-19		
23	Earnings per share	0.06	-0.91 3.09	-0.31 2.43	-1.66 2.43		
24	Book value per share	3.09	3.09	2.43	2.43		

** Segmental Reporting up to the year ended 31st March 2024

S.No.	Segments Upto the year ended on 31st March 2024	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
1	Health										
	Current Period	25%	96%	21%	45%	46%	64%	73%	111%	58%	-16%
	Previous Period	37%	96%	11%	49%	50%	66%	64%	116%	60%	-24%
2	Personal Accident										
	Current Period	8%	84%	29%	53%	58%	34%	1%	92%	82%	7%
	Previous Period	112%	87%	14%	51%	58%	17%	12%	75%	69%	5%
3	Travel Insurance										
	Current Period	42%	96%	29%	52%	54%	23%	58%	77%	81%	14%
	Previous Period	-39%	96%	9%	47%	48%	24%	22%	72%	90%	33%
4	Total Health										·
	Current Period	24%	96%	21%	45%	47%	64%	71%	111%	59%	-15%
	Previous Period	38%	96%	11%	49%	50%	65%	62%	116%	61%	-23%



PERIODIC DISCLOSURES

FORM NL-21 - RELATED PARTY

PART A - Related Party Transactions (Rs in Lakhs)

					Consideration paid	/ received	
S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the Quarter ended 31st March 2024	Up to the quarter ended 31st March 2024	For the corresponding quarter of the previous year ended 31st March 2023	Up to the corresponding quarter of the previous year ended 31st March 2023
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	2,234	9,242	3,320	11,547
2	MEMG Fund Advisors, LLP	Shareholder	Share premium	1,266	4,508	930	4,303
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	2,146	8,879	3,190	11,094
4	Cigna Holding Overseas Inc.	Shareholder	Share premium	1,354	4,871	1,060	4,756
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	76	306	75	306
6	Prasun Sikdar	Key Management Personnel	Remuneration	135	507	122	466
7	Remuneration of KMP (Excluding MD)	Key Management Personnel	Remuneration	360	1,363	276	1,323
8	Prasun Sikdar	Key Management Personnel	Gross Written Premium	1	1	-	1
9	Mrs. Chandrima Sikdar	Relative of KMP	Gross Written Premium	1	1	-	1
10	Ranjal Pai	Key Management Personnel	Gross Written Premium	2	2	-	1
11	Pradip Kumar Sikdar	Relative of KMP	Gross Written Premium	1	1	-	1
12	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Gross Written Premium	0	116	-	90
13	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Gross Written Premium	-	689	1	737
14	Merittrac Services Private Limited	Entities in which directors have interest	Gross Written Premium	0		1	50
15	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Gross Written Premium	0	125	2	89
16	MEMG International India Private Limited	Entities in which directors have interest	Gross Written Premium	-	30		
17	Cigna Health Solutions India Private Limited	Entities in which directors have interest	Gross Written Premium	0		-	-
18	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claims Expenses	467	1,832	350	1,494
19	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Payable	3	3		
20	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Unallocated Premium	894	894	193	929
21	Merittrac Services Private Limited	Entities in which directors have interest	Unallocated Premium	56	56	3	3
22	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Unallocated Premium	169	169	6	6
23	MEMG International India Private Limited	Entities in which directors have interest	Unallocated Premium	36	36	-	-
24	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Unallocated Premium	40	40	5	5
25	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Outstanding	31	31	75	75
26	Quess Corp Limited	Entities in which directors have interest	Office Expenses	23	- 85	19	81
27	Health Vista India Pvt Limited	Entities in which directors have interest	Office Expenses	-	-	-	10

PART-B Related Party Transaction Balances - As at the end of the Quarter 31.03.2024

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given	Provision for doubtful debts relating to the outstanding balance	Expenses recognised up to the quarter end during the year in respect of bad or dobutful debts due from the related party
1	MEMG Fund Advisors, LLP	Shareholder	65,414	Payable - Shareholder		-		-
2	Cigna Holding Overseas Inc.	Shareholder	74,737	Payable - Shareholder		-		-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder		-		-
4	Cigna Holding Overseas Inc.	Share premium	44,003	Payable - Share premium		-		-
5	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Debenture		-		-
6	MEMG Fund Advisors, LLP	Share premium	9,850	Payable - Share premium		-	-	-
7	Manipal Education and Medical Group India Private Limited	Shareholder	552	Interest on Sub-Debt		-	٠	-

PERIODIC DISCLOSURES FORM NL-22 - RECEIPTS AND PAYMENTS SCHEDULE

Rs in lakhs

		Fan Alas Varu 24 st	Rs in lakhs
S No.	Particulars	For the Year 31st March 2024	For the Year 31st March 2023
l.	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	1,67,623	1,40,862
2	Other receipts	1,07,023	-
3	Payments to the re-insurers, net of commissions and claims	(2,441)	(1,557)
4	Payments to co-insurers, net of claims recovery	-	- (1,557
5	Payments of claims	(95,033)	(71,393)
6	Payments of commission and brokerage	(30,629)	(14,656
7	Payments of other operating expenses	(48,850)	(45,607)
8	Deposits, advances and staff loans	(927)	(1,168)
9	Income taxes paid (Net)	-	-
10	Goods & Service tax paid	533	(806)
	Soods & Service tax paid	-	-
	Cash flows before extraordinary items	(9,725)	5,675
	Cash flow from extraordinary operations	-	-
	east now norm extraoralitary operations		
	Net cash flow from operating activities (A)	(9,725)	5,675
	The task how for the special section (1)	(5): 25)	
II.	Cash flows from investing activities:		
1	Purchase of fixed assets	(1,502)	(701)
2	Proceeds from sale of fixed assets	1	2
3	Purchase of investments	(58,342)	(65,270)
4	Loans disbursed	-	-
5	Sale of investments	32,147	18,396
6	Repayments received	-	-
7	Rents / Interests / Dividends received	9,800	6,968
8	Investment in money market instruments and in liquid mutual funds (net)	(657)	(1,849)
9	Investment in Fixed Deposit(Net)	-	6,048
	Net cash flow from investing activities (B)	(18,554)	(36,407)
III.	Cash flows from financing activities		
1	Proceeds from issuance of share capital / share premium	27,620	31,700
2	Share Issue Expenses	(2)	(2)
3	Proceeds from borrowing (Debentures)	-	-
4	Repayments of borrowing	-	-
5	Interest / Dividend paid	-	140
6	Debenture Issue Expenses	-	-
	Net cash flow from financing activities (C)	27,618	31,838
	Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	(660)	1,106
	Cash and make a simple at a state of the state of the	4.540	2.4.2
	Cash and cash equivalents at the beginning of the year	4,549	3,442
	Cash and cash equivalents at the end of the year***	3,889	4,549
		-	-
Notes:		-	-
*** Recor	nciliation of cash and cash equivalents with the Balance Sheet:	-	-
	Cash and Bank balances	3,889	4,549
	less: Deposit Accounts not considered as cash and cash equivalents as defined in AS-3 "Cash Flow Statements" and therefore included in purchase of investments		
	·	2 000	4 5 40
	Cash and cash equivalents at the end of the year	3,889	4,549



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-23 - STATEMENT OF SOLVENCY MARGIN (FORM IRDAI-GI-TA)

(Rs in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	57,648	57,648
	Policyholders as per NL-12 A of BS	1,11,905	-	1,11,905
(A)	Total Investments as per BS	1,11,905	57,648	1,69,553
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,288	2,288
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	353	353
	Current Assets:			
(E)	Cash & Bank Balances as per BS	-	3,889	3,889
(F)	Advances and Other assets as per BS	-	9,486	9,486
(G)	Total Current Assets as per BS(E)+(F)	-	13,375	13,375
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	4,241	4,241
(1)	Loans as per BS	-	-	
(1)	Fair value change account subject to minimum of zero	15	4	19
(K)	Total Assets as per BS (excl. current liabilities and provisions)(A)+(C)+(G)+(I)	1,11,905	73,310	1,85,215
(L)	Total Inadmissible assets(B)+(D)+(H)+(J)	15	4,598	4,613
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)(K)-(L)	1,11,890	68,712	1,80,602
-				

(Rs in Lakhs)

Item No.	Inadmissible Assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
1	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	15	4	19
2	Inadmissible Fixed assets			
	(a) Furniture & fitting	-	55	55
	(b) Lease hold improvement	-	47	47
	(c) Intangible assets	-	42	42
	(d) IT equipments	-	209	209
3	Inadmissible current assets			
	(a) Bank Gurantee	-	55	55
	(b) Agent balances	-	2	2
	(c) Unclaimed amount of policyholders (net of unclaimed liability)	-	102	102
	(d) GST input tax credit	-	38	38
	(e) Haircut on Debentures	-	2,580	2,580
	(f) GST deposited with the Authority	-	1,464	1,464
	Total	15	4,598	4,613

 ${\bf Note: The\ form\ is\ prepared\ as\ per\ prescribed\ IRDAI\ Solvency\ Regulations\ as\ amended\ from\ time\ to\ time.}$



PERIODIC DISCLOSURES

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

(Rs in Lakhs)

	STATEMENT OF LIABILITIES:	As at 31st March 2024		
S.No.	Reserve	Gross Reserve	Net Reserve	
a	Unearned Premium Reserve (UPR) (a)	84,574	80,895	
b	Premium Deficiency Reserve (PDR)(b)	-	-	
С	Unexpired Risk Reserve (URR)(c)=(a) +(b)	84,574	80,895	
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	7,938	7,570	
е	IBNR Reserve (e)	7,513		
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	1,00,025	94,978	

 $Note: The form is \ prepared \ as \ per \ prescribed \ IRDAI \ Solvency \ Regulations \ as \ amended \ from \ time \ to \ time.$



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA- REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS AT 31ST MARCH 2024

(Rs in Lakhs)

S. No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net Incurred claim	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	1	-	-			-
6	Aviation	-	1	-	-			-
7	Liabilities	-	-	-	-	-	-	-
8	Health	1,69,149	1,61,790	97,216	93,074	32,358	27,922	32,358
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	1,69,149	1,61,790	97,216	93,074	32,358	27,922	32,358

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.



ManipalCigna Health Insurance Company Limited

(Formerly Known as CignaTTK Health Insurance Company Limited) IRDA Registration No. 151 Dated November 13, 2013

CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST MARCH 2024

Item	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	1,11,890
	Available Assets (as per FORM IRDAI-GI-TA)	-
	Deduct:	-
(B)	Current Liabilities as per BS	94,978
(C)	Provisions as per BS	11,645
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	5,267
	Shareholder's FUNDS	
(F)	Available Assets	68,712
	Deduct:	-
(G)	Other Liabilities	20,364
(H)	Excess in Shareholders' funds: (F-G)	48,348
(1)	Total ASM (E+H)	53,615
(1)	Total RSM	32,358
(K)	Solvency Ratio (Total ASM/Total RSM)	166%



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the quarter ended 31st March 2024

							Date of
S	. No.	Name of Product /Add on	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Allottment of
							UIN
	1	ManipalCigna Lifetime Plus- Add On Rider	Email Date: 12-01-2024	MCIHLIA24148V012324	Health	Internal Tariff Rated	15\Jan\24



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

PART A

Section I			(Rs in Lakhs)
S.No	Particulars	SCH ++	Amount
1	Investments (Shareholders)	8	57,648
	Investments (Policyholders)	8A	1,11,905
2	Loans	9	-
3	Fixed Assets	10	2,288
4	Current Assets		
	a. Cash & Bank Balance	11	3,889
	b. Advances & Other Assets	12	9,486
5	Current Liabilities		
	a. Current Liabilities	13	45,602
	b. Provisions	14	81,385
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,59,386
	Application of Funds as per Balance Sheet (A)		2,17,615
	Less: Other Assets	SCH ++	Amount
1	Loans	9	=
2	Fixed Assets	10	2,288
3	Cash & Bank Balance	11	3,889
4	Advances & Other Assets (if any) { except Deposit with Reserve Bank of India u/s	12	9,486
4	7 of The Insurance Act which is part of investment Asset}	12	9,460
5	Current Liabilities	13	45,602
6	Provisions	14	81,385
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		
9	Debit Balance of P&L A/c		1,59,386
		TOTAL (B)	48,062
	'Investment Assets' As per FORM 3B	(A-B)	1,69,553

Section II (Rs in Lakhs)

	'Investment' represented as		SI		PH	Book Value (SH	0/ Astual	FVC Amount	Total	Market
No		Reg. %	Balance	FRSM	F.II	+ PH)	% Actual	FVC Amount	IOLAI	Value
			(a)	(b)	(c)	d = (b+c)		(e)	(d + e)	value
1	Central Govt. Securities.	Not less than 20%	-	13,619	24,087	37,706	22%	-	37,706	37,503
2	Central Govt. Sec or Other Apporved Sec. (incl. (1) above)	Not less than 30%	-	27,456	51,518	78,974	47%	-	78,974	78,450
3	Investment subject to Exposure Norms									
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments									
	Approved Investments	Not less than 15%	-	14,773	31,566	46,339	27%	-	46,339	45,817
	2. Other Investments		-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	15,279	28,675	43,954	26%	18	43,972	43,763
	c. Other Investments (not exceeding 25%)	INOL EXCEPTING 55%	-	136	131	267	0%	1	268	269
	Total Investment Assets	1000/		E7 644	1 11 900	1 60 524	100%	10	1 60 552	1 60 200

- Total Investment Section Research (278)

 Total Investment Assets

 100%

 57,644

 Note:

 (i) Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.

 (iii) FRSM refers 'Funds representing Solvency Margin'

 (iii) Other Investments' are as permitted under 27A(2) of Insurance Act, 1938 as amended from time to time.

 (iv) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

 (v) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

 (vi) SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations (vii) Investment Regulations, as amended from time to time, to be referred

PART B								(Rs in Lakhs)
No	Category of Investments	соі	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A)+(B)	% to Total
1	Central Govt. Securities		37,680	24%	26	0%	37,706	22%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		76,543	50%	2,431	16%	78,974	47%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		8,077	5%	2,482	16%	10,559	6%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		34,807	23%	973	6%	35,780	21%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		33,678	22%	10,276	68%	43,954	26%
	d. Other Investments (not exceeding 15%)		1,306	1%	(1,039)	-7%	267	0%
	Total		1,54,411	100%	15,123	100%	1,69,534	100%

Note:

1. Investment Regulations, as amended from time to time, to be referred



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

(Rs in Lakhs)

		Marke	t Value		Book Value						
S.No	As at 31st March 2024	As % of total for this class	As at 31st March 2023	As % of total for this class	As at 31st March 2024	As % of total for this class	As at 31st March 2023	As % of total for this class			
Break down by credit rating											
AAA rated	84,237	52%	66,084	49%	84,968	52%	67,320	49%			
AA or better	-	-	-	-	-	-	-	-			
Rated below AA but above A	-	-	-	-	-	-	-	-			
Rated below B	-	-	-	-	-	-	-	-			
Any other (Sovereign)	78,450	48%	69,331	51%	78,974	48%	70,667	51%			
	1,62,687	100%	1,35,415	100%	1,63,941	100%	1,37,987	100%			
BREAKDOWN BY RESIDUALMATURITY											
Up to 1 year	11,965	7%	18,408	14%	11,998	7%	18,546	13%			
more than 1 year and upto 3years	32,237	20%	19,273	14%	32,478	20%	19,478	14%			
More than 3years and up to 7years	87,217	54%	86,799	64%	88,562	54%	88,979	65%			
More than 7 years and up to 10 years	24,193	15%	10,935	8%	23,931	15%	10,984	8%			
above 10 years	7,075	4%	-	-	6,972	4%	-	0%			
	1,62,687	100%	1,35,415	100%	1,63,941	100%	1,37,987	100%			
Breakdown by type of the issurer											
a. Central Government	37,503	23%	33,525	25%	37,706	23%	34,116	25%			
b. State Government	40,947	25%	35,806	26%	41,268	24%	36,551	26%			
c.Corporate Securities	84,237	53%	66,084	49%	84,968	53%	67,320	49%			
	1,62,687	100%	1,35,415	100%	1,63,941	100%	1,37,987	100%			

Note

- 1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

 2. Market value of the securities will be in accordnace with the valuation method specified by the Authority under Accounting/ Investment regulations.



PERIODIC DISCLOSURES

		Bonds / De	ebentures	Loans		Other Debt	instruments	All Othe	er Assets	TOTAL	
NO	PARTICULARS	YTD As on 31st									
		March 2024	March 2023								
1	Investments Assets	84,968	67,320	-	-	78,974	70,667	5,593	4,723	1,69,534	1,42,710
2	Gross NPA		-	-	-	-	-	-		-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-		-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	84,968	67,320	-	-	78,974	70,667	5,593	4,723	1,69,534	1,42,710
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

- Note:
 a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
 b) Total Investment Assets should reconcile with figures shown in other relevant forms
 c) Gross NPA is investments classified as NPA, before any provisions
 d) Provision made on the 'Standard Assets' is as per Circular issued, as amended from time to time.
 e) Net Investment assets is net of 'provisions'
 f) Net NPA is gross NPAs less provisions
 g) Write off as approved by the Board
 b) Investment Regulations, as amended from time to time, to be referred
 i) All Other Assets includes Fixed Deposits, Mutual Funds



PERIODIC DISCLOSURES
FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

														(NS III Lakiis)
			Current Quarter			Year to Date (Current Year)				Year to Date (Previous Year)				
S.No.	Category of Investment	Category Code	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	37,844	651	1.72%	1.72%	36,117	2,435	6.74%	6.74%	28,490	1,796	6.30%	6.30%
2	Treasury Bills	CTRB		-	0.00%	0.00%	956	16	1.67%	1.67%	1,122	59	5.22%	5.22%
3	State Government Bonds	SGGB	39,664	704	1.77%	1.77%	36,452	2,595	7.12%	7.12%	26,534	1,828	6.89%	6.89%
4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	1,693	29	1.71%	1.71%	1,646	120	7.29%	7.29%	2,071	143	6.88%	6.88%
5	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	10,725	186	1.73%	1.73%	11,217	662	5.90%	5.90%	11,253	678	6.02%	6.02%
6	Infrastructure - PSU - Debentures / Bonds	IPTD	32,190	564	1.75%	1.75%	28,471	1,979	6.95%	6.95%	22,724	1,456	6.41%	6.41%
7	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	3,020	57	1.89%	1.89%	3,060	218	7.12%	7.12%	1,449	84	5.79%	5.79%
8	Corporate Securities - Debentures	ECOS	37,209	702	1.89%	1.89%	32,068	2,455	7.66%	7.66%	17,956	1,130	6.29%	6.29%
9	Deposits - Deposit with scheduled banks, FIs(incl Bank Balance awaiting investment), CCIL, RBI	ECDB	542	11	2.03%	2.03%	532	43	8.08%	8.08%	3,135	121	3.85%	3.85%
10	Mutual Funds - Gilt/Gsec/Liquid Schemes	EGMF	3,885	62	1.60%	1.60%	3,008	195	6.48%	6.48%	2,312	127	5.50%	5.50%
11	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	928	17	1.83%	1.83%	1,144	75	6.56%	6.56%	995	50	5.06%	5.06%
	TOTAL		1,67,700	2,983	1.78%	1.78%	1,54,671	10,793	6.98%	6.98%	1,18,039	7,470	6.33%	6.33%

- 1 Category of Investment (COI) is as per Guidelines, as amended from time to time.
- 2 Based on daily simple Average of Investments.
- 3 Yield netted for Tax .
- 4 In the previous year column, the figures of the corresponding Year to date of the previous financial year is shown.
- 5 YTD income on investment is reconciled with figures in P&L and Revenue account.
- 6 Investment Regulations, as amended from time to time, to be referred.



ManipalCigna Health Insurance Company Limited (Formerly Known as CignaTTK Health Insurance Company Limited)

IRDA Registration No. 151 Dated November 13, 2013 CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWNGRADED INVESTMENTS AS AT 31ST MARCH 2024

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Last Downgrade	Remarks
A.	During the Quarter ¹	-	-	-	-	-	-	-	-
В.	As on Date ²	-	-	-	-	-	-	-	-

Note:

- 1 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- **2** FORM-2 shall be prepared in respect of each fund.
- 3 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- 4 Investment Regulations, as amended from time to time, to be referred



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES
FORM NL-33 - REINSURANCE RISK CONCENTRATION AS AT 31ST MARCH 2024

	Reinsurance Risk Concentration											
2		No. of reinsurers	Premium ced	to the Quarter)	reinsurers / Total reinsurance							
S.No.	Reinsurance Placements		Proportional	Non-Proportional	Facultative	premium ceded (%)						
	Outside India											
1	No. of Reinsurers with rating of AAA and above	-	-	-	-							
2	No. of Reinsurers with rating AA but less than AAA	1	-	66	-	1%						
3	No. of Reinsurers with rating A but less than AA	-	-	-	-							
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-							
5	No. of Reinsurers with rating less than BBB	-	-	-	-							
	Total (A)	1		66	-	1%						
	Within India											
1	Indian Insurance Companies	-	-	-	-	-						
2	FRBs	1	419	102	5	7%						
3	GIC Re	1	6,766	1	-	92%						
4	4 Other (to be Specified)		-	-	-	-						
	Total (B)	2	7,185	103	5	99%						
	Grand Total (C)= $(A)+(B)$	3	7.185	169	5	100.00%						

PERIODIC DISCLOSURI

RM NL-34 - GEOGRAPHICAL DISTRIBUTION OF BUSINES

GROSS DIRECT PREMIUM WRITTEN	OSS DIRECT PREMIUM WRITTEN										(Rs in Lakhs															
STATES/UNION TERRITORIES		Fire	Mari	ne (Hull)	Marin	te (Cargo)	Total	l Marine	Motor Ow	n Damage	Motor T	hird Party	Total	Motor	Health I	Insurance	Personal	Accident	Travel I	nsurance	Total I	Health	All Other N	Miscellaneous	Gran	d Total
	For the qtr	Upto the qtr	For the qtr	Upto the qtr		Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr		Upto the qtr					For the qtr	Upto the qtr		Upto the qtr	For the qtr	Upto the qtr		Upto the qtr	For the qtr	
(A) STATES																										
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,528	5,300	14			-	1,542	5,369		-	1,542	5,369
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	9	0	0		-	1	9		-	1	
Assam	-	-	-	-	-	-	-	-	-	-		-		-	300	1,066	3			-	303	1,077	-	-	303	
Bihar	-	-		-	-	-	-	-	-		-	-	-	-	1,330	4,820	8	31			1,338	4,851		-	1,338	
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-		-	233	781	11			-	243	818	-	-	243	
Goa	-	-	-	-	-	-	-	-	-	-	-	-		-	80	218				-	81	224	-	-	81	
Gujarat	-	-	-	-	-	-	-	-	-		-	-	-	-	2,256	7,133	71				2,328	7,342		-	2,328	
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,796	10,232	35	185	3		2,835	10,429		-	2,835	10,42
Himachal Pradesh	-	-	-	-	-	-	-	-	-		-	-		-	58	189	4			-	61	199			61	
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	446	1,440	9	39		-	455	1,479		-	455	
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,762	23,772	151	386			6,930	24,237		-	6,930	24,23
Kerala	-	-	-	-	-	-	-	-	-	-		-		-	2,182	7,213	(76)			-	2,106	7,266	-	-	2,106	7,26
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	838	2,722	33	125		-	871	2,847		-	871	2,84
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17,790	43,923	416	1,182	35	129	18,241	45,234		-	18,241	45,234
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	12	0	0		-	4	12		-	4	12
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7	21		0		-	7	22		-	7	2.
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	2		0	-	-	2	2		-	2	
Nagaland	-	-	-	-	-	-	-	-	-	-		-	-	-	1	34	0	1	-	-	1	35		-	1	
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	880	3,009	13			-	893	3,052		-	893	
Punjab	-	-	-	-	-	-	-	-	-	-		-		-	1,252	4,128	17	63	-	-	1,269	4,190		-	1,269	
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	909	3,136	19			-	928	3,209		-	928	
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	275	0	0		-	4	275		-	4	275
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,171	10,167	53	176	1	2	3,225	10,344		-	3,225	10,344
Telangana	-	-	-	-	-	-	-	-	-	-		-	-	-	4,071	11,686	33	145	0	1	4,104	11,832		-	4,104	
Tripura	-	-	-	-	-	-	-	-	-	-		-	-	-	39	133	0	1	-	-	40	135		-	40	
Uttarakhand	-	-	-	-	-	-	-	-	-	-		-	-	-	163	559	5	26		-	168	586		-	168	
Uttar Pradesh	-	-	-	-	-		-	-	-	-		-		-	2,646	8,468	70	252	-	-	2,716	8,720		-	2,716	8,720
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,867	6,113	20	85	1	1	1,888	6,199		-	1,888	6,199
Total (A)															51,615	1,56,561	912	3,207	59	224	52,587	1,59,993	-	-	52,587	1,59,993
(B) UNION TERRITORIES																										
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	10	0	0	-	-	2	10		-	2	10
Chandigarh															79	203	3	7	-	-	82	210		-	82	210
Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	12	0	1	-	-	6	13		-	6	13
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	27	0	2	-	-	4	29		-	4	29
Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,305	8,668	33	112	2	2	2,339	8,781		-	2,339	8,781
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30	63	0	0	-	-	30	64		-	30	64
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-
Lakshadweep	-	-	-	-	-	-		-	-			-	-	-	-		-	-	-	-	-	-	-			
Puducherry	-	-		-	-	-		-	-			-		-	11	47	0	2		-	11	49	-		11	45
Total (B)	-	-		-				-				-		-	2,436	9,030	37	124	2	2	2,474	9,156		-	2,474	9,156
																						i				
(C) OUTSIDE INDIA																						i				
Total (C)	-	-		-	-	-		-	-			-		-	-		-	-		-	-	-	-			
								l i														i				
Grand Total (A)+(B)+(C)						1 .			_						54.051	1.65,591	949	3,332	61	226	55.061	1.69.149			55,061	1.69.149



PERIODIC DISCLOSURES
FORM NL-35 - QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

(Rs in Lakhs)

	Quarterly Business Returns across line of Business								
S.No.	Line of Business	·	ended 31st March 124	For the Quarter 6	ended 31st March 023	For the year end		For the year end	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	54,051	94,833	41,190	90,682	1,65,591	3,19,835	1,32,736	3,04,162
7	Personal Accident	949	10,287	873	10,239	3,332	40,552	3,084	45,025
8	Travel	61	15	45	13	226	39	159	46
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	=	-	-	-	-	1	-
12	Aviation	-	-	-	-	-	-	=	-
13	Crop Insurance	-	-	-	-	-	-	=	-
14	Other segments **	-	=	-	-	-	-	=	-
15	Miscellaneous	-	-	-	-	-	-	1	-

Note:
(a) Premium stands for amount of gross direct premium written in India



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-36 - BUSINESS CHANNELWISE

(Rs in Lakhs)

		Business Acqu	isition through diff	erent channels					(KS IN Lakns)	
S.No.	Channels	For the Quarter ed	nded 31st March	For the year end 20			ended 31st March 023	For the year ended 31st March 2023		
		No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	
1	Individual agents	46,218	12,630	1,52,991	39,423	43,154	10,306	1,47,624	31,283	
2	Corporate Agents-Banks	7,767	6,253	31,045	21,787	10,258	5,717	45,270	18,688	
3	Corporate Agents -Others	3,368	7,821	12,784	17,991	3,110	2,382	11,943	8,434	
4	Brokers	41,258	26,254	1,40,936	67,781	38,302	15,942	1,21,128	45,987	
5	Micro Agents	-	-	-	-	-	-	-	-	
6	Direct Business -Officers/Employees	2,801	1,261	10,764	19,344	2,893	7,058	11,462	29,028	
O	-Online (Through Company Website)	2,456	605	8,664	2,003	2,357	508	8,361	1,648	
	-Others	26	5	178	33	31	5	210	140	
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	
8	Insurance Marketing Firm	875	134	1,802	473	356	89	1,279	393	
9	Point of sales person (Direct)	-	-		-	-	-	-	-	
10	MISP (Direct)	-	-		-	-	-	-	-	
11	Web Aggregators	366	98	1,262	314	473	101	1,956	378	
12	Referral Arrangements									
13	Others									
	Total (A)	1,05,135	55,061	3,60,426	1,69,149	1,00,934	42,108	3,49,233	1,35,979	
14	Business outside India Total (B)	-	-	-	-	-	-	-	-	
	Grand Total (A+B)	1,05,135	55,061	3,60,426	1,69,149	1,00,934	42,108	3,49,233	1,35,979	

Note

- 1. Premium means amount of premium received from business acquired by the source
- 2. No of Policies stand for no. of policies sold



	isclosures				
ORM NL-3					
					(No.of Claims Only
S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the year	8,232	286	6	8,524
2	Claims reported during the period	4,40,667	3,993	176	4,44,836
	(a) Booked During the period	4,40,565	3,993	171	4,44,729
	(b) Reopened during the Period	102		5	107
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	3,94,074	3,302	138	3,97,514
	(a) paid during the period	-			-
4	Claims Repudiated during the period	50,491	907	40	51,438
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	536			536
6	Claims O/S at End of the period	4,334	70	4	4,408
	Less than 3months	4,208	64	4	4,276
	3 months to 6 months	66	5		7:
	6months to 1 year	45	1	-	46
	1year and above	15	-	-	15

- Notes:(a) The Claims O/S figures are consistent with all relevant NL forms
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
 (c) Claim o/s exclusive of IBNR AND IBNER reserves

					(Rs in Lakhs)
S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the year	3,967	143	2	4,112
2	Claims reported during the period	1,61,062	2,641	58	1,63,761
	(a) Booked During the period	1,61,045	2,641	51	1,63,737
	(b) Reopened during the Period	17	-	7	24
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	91,819	586	30	92,436
	(a) paid during the period	_	_		_
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	69,807	1,666	17	71,490
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	32	-	-	32
6	Claims O/S at End of the period	3,402	532	12	3,947
	Less than 3months	3,205	435	12	3,652
	3 months to 6 months	152	77	-	229
	6months to 1 year	37	20	-	57
	1year and above	9	-	-	9

- Notes:(a) The Claims O/S figures are consistent with all relevant NL forms
 (b) Repudiated means rejected, partial rejection on account of policy terms and conditions
 (c) Claim o/s exclusive of IBNR AND IBNER reserves



					Accident Ye	ear Cohort					
Particulars	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023	FYE 31-Mar 20
A] Ultimate Net loss Cost - Original Estimate	1	431	4,293	8,254	11,667	21,469	30,315	38,321	60,566	68,835	89,42
B] Net Claims Provisions ²	1	330	1,664	2,922	3,431	3,658	5,504	8,167	8,336	11,043	11,4
C] Cumulative Payment as of											
one year later - 1st Diagonal	-	145	3,342	6,233	10,228	20,543	27,967	36,500	58,860	66,832	1
two year later - 2nd Diagonal	-	145	3,290	6,375	10,390	20,667	28,092	36,772	59,210		í
three year later - 3rd Diagonal	-	145	3,303	6,391	10,407	20,681	28,207	36,860			í
four year later - 4th Diagonal	-	145	3,305	6,392	10,414	20,729	28,282				í
five year later - 5th Diagonal	-	145	3,304	6,394	10,436	20,793					í
six year later - 6th Diagonal	-	145	3,318	6,396	10,439						1
seven year later - 7th Diagonal	-	145	3,318	6,403							1
eight year later - 8th Diagonal	-	145	3,319								1
nine year later - 9th Diagonal	-	145									1
D] Ultimate Net Loss Cost re-estimated											
one year later - 1st Diagonal	1	304	3,428	6,420	10,537	20,811	28,234	36,950	59,372	67,236	(
two year later - 2nd Diagonal	-	150	3,301	6,398	10,407	20,681	28,104	36,779	59,256		
three year later - 3rd Diagonal	-	145	3,304	6,391	10,407	20,685	28,208	36,886			
four year later - 4th Diagonal	-	145	3,305	6,392	10,424	20,729	28,282				
five year later - 5th Diagonal		145	3,304	6,394	10,436	20,796					
six year later - 6th Diagonal	-	145	3,318	6,396	10,443						
seven year later - 7th Diagonal	-	145	3,318	6,403							
eight year later - 8th Diagonal	-	145	3,319								
nine year later - 9th Diagonal	-	145									
Favourable / (unfavorable) development3		286	973	1.851	1,225	673	2.033	1.435	1.310	1,599	(
Amount (A-D)	1	286	9/3	1,851	1,225	6/3	2,033	1,435	1,310	1,599	i
In%	100%	5501	220/	220/	400/	20/	70/	40/		20/	(
[(A-D)/A]	100%	66%	23%	22%	10%	3%	7%	4%	2%	2%	í
											(
Note:-											
1. Claims Provision includes outstanding Claim Reserve & IBNR / IBNEF	R (incl. Margin for Adverse Deviation -	MAD), however does no	ot include Claim Expense	Reserve (CER).							



PERIODIC DISCLOSURES
FORM NL-39 - AGEING OF CLAIMS

Ageing of Claims for the Quarter ended 31st March 2024

	(Rs in Lakhs)
otal No. of claims	Total amount of
paid	claims paid *
_	_

S.No.	Line of Business	No. of claims paid Amount of Claims Paid								paid	claims paid *						
3.140.	Line of Dusiness	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-
2	Marine Cargo		-	-	-		-			-			-				-
3	Marine Other than Cargo		-	-	-		-			-			-				-
4	Motor OD		-	-	-		-			-			-				-
5	Motor TP		-	-	-		-		-	-			-				-
6	Health	1,11,946	430	77	56	1			25,424	263	33	32				1,12,510	25,751
7	Personal Accident	795	8	-	-				190	-						803	190
8	Travel	22	-	-	-				4	-		-				22	4
9	Workmen's Compensation/ Employer's liability		-	-	-		-			-							-
10	Public/ Product Liability		-	-	-		-			-							-
11	Engineering		-	-	-		-			-							-
12	Aviation		-	-	-		-			-			-				-
13	Crop Insurance		-	-	-		-			-			-				-
14	Other segments (a)		-	-	-		-			-			-				-
15	Miscellaneous		-	-	-		-			-			-				-

^{*} Excluding TPA Fees, Claim Investigation Fees & other allocated claim cost * Including Exgratia claim payment

Ageing of Claims upto the Quarter ended 31st March 2024

S.No.	Line of Business		No. of claims paid									Amount of Claims Paid	d			Total No. of claims paid	Total amount of claims paid *
3.140.	Line of Dusiness	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years	upto 1 month	> 1 month and <=3 months	> 3 months and <= 6 months	> 6 months and <= 1 year	> 1 year and <= 3 years	> 3 years and <= 5 years	> 5 years		
1	Fire	-	-		-	-	-		-	-		-		-			- 1
2	Marine Cargo	-	-		-	-	-		-	-		-		-	-		-
3	Marine Other than Cargo	-	-		-	-	-	-	-	-	-	-		-	-		-
4	Motor OD	-	-		-	-	-		-	-	-	-		-	-		-
5	Motor TP	-	-	-	-	-	-	-	-	-		-		-			-
6	Health	3,90,668	3,177	158	69	2	-		90,449	1,227	109	34				3,94,074	91,819
7	Personal Accident	3,142	159	1	-	-	-		585	1		-		-		3,302	586
8	Travel	135	3		-	-	-		30	1		-		-	-	138	30
9	Workmen's Compensation/ Employer's liability	-			-		-		-	-		-		-	-		-
10	Public/ Product Liability	-			-		-	-	-	-	-	-		-	-		-
11	Engineering	-			-		-	-	-	-	-	-		-	-		-
12	Aviation	-			-		-	-	-	-	-	-		-	-		-
13	Crop Insurance	-			-	-	-		-	-		-		-	-		-
14	Other segments (a)	-			-	-	-	-	-	-		-		-	-		
15	Miscellaneous	-			-		-										-



CIN: U66000MH2012PLC227948

	LOSURES DEFICES INFORMATION		
6. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2023)		77
2	No. of branches approved during the year		43
3	No. of branches opened during the year	Out of approvals of previous year	1
4	No. of branches opened during the year	Out of approvals of this year	NIL
5	No. of branches closed during the year		NIL
6	No of branches at the end of the year (As on 31.03.2024)		78
7	No. of branches approved but not opened		43
8	No. of rural branches		NIL
9	No. of urban branches		78
10	No. of Directors:-		8
	(a) Independent Director		3
	(b) Executive Director		NIL
	(c) Non-executive Director		4
	(d) Women Director		1
	(e) Whole time director		1
11	No. of Employees		
	(a) On-roll:		2964
	(b) Off-roll:		120
	(c) Total - (a) + (b)		3084
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		69350
	(b) Corporate Agents-Banks		19
	(c)Corporate Agents-Others		58
-	(d) Insurance Brokers		396
	(e) Web Aggregators		9
	(f) Insurance Marketing Firm		108
	(g) Motor Insurance Service Providers (DIRECT)		0
	(h) Point of Sales persons (DIRECT)		0
	(i) Other as allowed by IRDAI (To be specified)		0

Employees and Insurance Agents and Intermediaries - Movement

Employees	Employees and insurance Agents and intermediaries -iviovement									
Sr.No	Particulars	Employees	Insurance Agents and Intermediaries							
1	Number at the beginning of the quarter	2838	66965							
2	Recruitments during the quarter	557	3158							
3	Attrition during the quarter	431	183							
4	Number at the end of the quarter	2964	69940							



CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 31ST MARCH 2024

	Board of Directors									
S. No.	Name of person	Role/Designation	Details of change in the period							
1	Mr. Luis Miranda	Chairman & Independent Director	Nil							
2	Mr. Rajeev Chitrabhanu	Independent Director	Nil							
3	Ms. Revathy Ashok	Independent Director	Nil							
4	Dr. Ranjan Pai	Non-Executive Director	Nil							
5	Mr. S. Vaitheeswaran	Non-Executive Director	Nil							
6	Mr. Jason Sadler	Non-Executive Director	Nil							
7	Mr. Jerome Droesch	Non-Executive Director	Nil							
8	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil							

		Key Management Persons	
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
2	Mr. Srikanth Kandikonda	Chief Financial Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary and Chief Officer – Actuarial, Product, Reinsurance, Group Underwriting & Analytics	Nil
5	Ms. Sapna Desai	Chief Marketing Officer	Nil
6	Mr. Mahesh Darak	Chief Investment Officer	Nil
7	Mr. Sumeet Aggarwal	Chief Technology Offcier	Nil
8	Mr. Sameer Bhatnagar	Chief Compliance and Risk Officer, General Counsel & Head Secretarial	Nil
9	Ms. Gauri Anirudh Takale	Company Secretary	Nil

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"



ManipalCigna Health Insurance Company Limited (Formerly Known as CignaTTK Health Insurance Company Limited)

IRDA Registration No. 151 Dated November 13, 2013

CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-43 - RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

(Rs in Lakhs)

S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
1	TIKE	Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
2	IVIANINE CANGO	Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
3	WARINE OTHER THAN CARGO	Social	-	-	-
4	MOTOR OD	Rural	-	-	-
4	MOTOR OD	Social	-	-	-
_	MOTOR TR	Rural	-	-	-
5	MOTOR TP	Social	-	-	-
_	LIEALTH.	Rural	4,609	3,476	1,96,83
6	HEALTH	Social	-	1,256	2,890
7	DEDCOMAL ACCIDENT	Rural	2,586	107	92,37
7	PERSONAL ACCIDENT	Social	-	-	· -
•	TRAVEL	Rural	-	-	-
8	TRAVEL	Social	-	-	_
		Rural	-	-	-
9	Workmen's Compensation/ Employer's liability	Social	-	-	-
40	D. 11: /D. 1 11:	Rural	-	-	-
10	Public/ Product Liability	Social	-	-	-
		Rural	-	-	-
11	Engineering	Social	-	-	-
40	A	Rural	-	-	-
12	Aviation	Social	-	-	-
		Rural	-	-	
13	Other Segment (a)	Social	-	-	-
4.4	Act. II	Rural	-	-	-
14	Miscellaneous	Social	_	_	-
		Rural	7,195	3,583	2,89,20
	Total	Social	-	1,256	2,890

Note:

- (a) Premium Collected means gross direct written premium.
- (b) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time.



Total Number of Complaints

ManipalCigna Health Insurance Company Limited (Formerly Known as CignaTTK Health Insurance Company Limited) IRDA Registration No. 151 Dated November 13, 2013

CIN: U66000MH2012PLC227948

PERIODIC DISCLOSURES

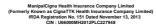
ORM NI-45 - GRIEVANCE DISPOSAL FOR THE QUARTER ENDED 31ST MARCH 2024

S. No.	Particulars	Opening Balance as on beginning of the quarter	quarter (net of duplicate	Complaints F	esolved/Settled durin	g the quarter	Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the
		quarter	complaints)	Fully Accepted	Partial Accepted	Rejected	quarter	financial year
				422	107	405	T	1 4 707
1	Complaints Made by customer Proposal Related	4	451	123	137	195	-	1,737
a b	Claim Related	1	299	62	97	141	-	1,149
c	Policy Related	1	82	32				212
	Premium Related	-	- 7	32		4		29
e	Refund Related	1	10	6	2	3		59
f	Coverage Related	-	- 1	-	1		-	9
g	Cover Note Related	-		-	-	-	-	-
h	Product Related	-	. 9	3	2	4	-	. 22
i	Other (i) Renewal Related (ii) Feedback related to sales	1	42	17	12	14	-	247
	Total number of complaints	4	451	123	137	195	-	1,737
2	Total No. of policies during previous year:	3,49,233	3					
3	Total No. of claims during previous year:	4,11,177	7					
4	Total No. of policies during current year: 31st March 2024	58,28,901*	•					
5	Total No. of claims during current year: 31st March 2024	4,44,836						
6	Total No. of Policy Complaints (upto 31st March 2024) per 10,000 policies	1.0						
7	Total No. of Claim Complaints (upto 31st March 2024) per 10,000 claims registered	25.8						
	* Please note the total number of policies include Certificate of Insurance issued under Group Affinity	Policies. This is for the pur	rpose of Complaints Rati	io Computation only				
8)	Duration wise Pending Status	Complaints ma	ade by customers	Complaints made	by intermediaries	To	otal	
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
	Up to 15 days	-	-	-	-	-	-	
	15 - 30 days	-	-	-	-	-	-	
	30 - 90 days	-	-	-	-	-	-]
	90 days & Beyond	-	-	-	-	-	-]
								7



CIN: U66000MH2012PLC227948

PERIODIC DI	SCLOSURES						
Form NL-46-	VOTING ACTIVITY DISCL	OSURE UNDER STE	WARDSHIP CODE				
For the Quarte	r ending: 31st March 2024						
Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management / Shareholders	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)	Reason supporting the vote decision
				NIL			





PERI	ODIC DISCLOSURES								
NI -4	8 DISCLOSURES ON QUANTITATIVE	AND QUALITATIVE PARAMETERS OF HEALTH S	FRVICES RENDERED (AN	NUAL DISCLOSURE					
	he Year ending: 31st March 2024								
- 01 0	Specify whether In – house Claim settler								
a.	Specify whether in – house claim settler	nent or Services rendered by TPA:							
\vdash									
_	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
	MEDI ASSIST INSURANCE TPA P LTD	003	16\Dec\16	15\Dec\25					
b.		respect of which publc disclosure is made:							
	Description	Individual	Group	Government	Total				
	No of policies serviced	3,19,306	2,009	-	3,21,315				
	No of lives serviced	7,64,175	1,04,60,734	-	1,12,24,909				
c.	Geographical Area of services Renderd in	respect of which public disclosure is made:							
	Sr. No.	Name of State	Name of District						
	1	Pan India	Pan India						
	_								
d.	Data of number of claims processed:								
		Outstanding number of claims at the beginning of the ve	ear	6953					
				300440					
			hrackets)	261978 (91%)					
_		Number of claims repudiated during the year (specify %		24527 (9%)					
_		Number of claims outstanding at the end of the year	disc in Grackets)	2824					
-	*-	realised of claims outstanding at the chie of the year		2024					
-	Turn Around Time (TAT) for cashless clai								
e.	Sr. No.	ms (in respect or number or claims): Description	Individual Poli	cine (in %)	Group Poli	ries (in %)			
_	Sr. No.	Description	TAT for pre-auth**	TAT for discharge***		TAT for discharge***			
-		Within <1 Hour	92.2%	85.8%	93.6%	78.9%			
_									
		Within 1-2 Hours	4.2%	9.6%	4.8%	14.3%			
		Within 2-6 Hours	1.3%	4.1%	1.3%	6.4%			
		Within 6-12 Hours	0.4%	0.3%	0.1%	0.3%			
		Within 12-24 Hours	1.9%	0.2%	0.2%	0.1%			
		>24 Hours	0.0%	0.0%	0.0%	0.0%			
	Total		100.00%	100.00%	100.00%	100.00%			
	*percentage to be calculated on total of r								
		document is received by insurer/TPA (whichever is earlie		ued in the hospital)					
	***Reckoned as final discharge summary	sent to hospital from the time discharge bill is received b	y TPA						
f.	Turn Around Time (TAT) in respect of pa	yment/ repudiation of claims:							
	Description (to reckoned from the date	Individual		6	roup	Gover	nment	Total	al .
1	of receipt of last necessary document)	viddai		1		Gover		100	-
		No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
	Within 1 Month	152801	98.66%	130379	99.05%	0	0	283180	98.84%
	Between 1-3 Months	2049	1.32%	1151	0.87%	0	0	3200	1.12%
	Between 3-6 Months	21	0.01%	83	0.06%	0	0	104	0.04%
	More than 6 Months	1	0.00%	18	0.01%	0	0	21	0.01%
	Total	154874	100%	131631	100%	0	0		100%
	*Percentage shall be calculated on total of		100/0	131031	100/0			200505	100%
\vdash	Culculated on total c								
-	Data of grievances received against the	TPA:							
8-	Sr. No.	Description	No. of Grievances						
—		Grievances outstanding at the beginning of year	No. of Grievances	 					
\vdash									
\vdash		Grievances received during the year	42						
\vdash		Grievances resolved during the year	42						
		Grievances outstanding at the end of the year		1	1	1	1	1	



PERIO	DDIC DISCLOSURES								
		AND QUALITATIVE PARAMETERS OF HEALTH S	EDVICES DENIDEDED JAN	NITAL DISCLOSURE					
INL -4	ne Year ending: 31st March 2024	AND QUALITATIVE PARAIVIETERS OF HEALTH S	ERVICES RENDERED (AN	NUAL DISCLUSURE)				
For th			1						
a.	Specify whether In – house Claim settlem	ent or Services rendered by TPA:							
	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
	Family Health Plan Insurance TPA Ltd	013	19\Mar\18	18\Mar\25					
b.		espect of which publc disclosure is made:							
		Individual	Group	Government	Total				
	No of policies serviced		117	-	117				
	No of lives serviced	-	63,639	-	63,639				
c.	Geographical Area of services Renderd in	respect of which public disclosure is made:							
	Sr. No.	Name of State	Name of District						
	1	Andhra Pradesh	Nellore						
	2	Andhra Pradesh	Visakhapatnam						
_	3	Assam	Kamrup						
_	4	Bihar	Patna						
	5	Chhattisgarh	Raipur						
\vdash		Dadra & Nagar Haveli	Dadra & Nagar Haveli						
_		Delhi	Central * New Delhi						
\vdash		Delhi Guiarat	New Delhi Ahmadahad						
\vdash	9	Gujarat		-					
\vdash	10	Gujarat	Bharuch	-					
\vdash	11	Gujarat	Kachchh						
\vdash	12	Gujarat	Mahesana Dechander *						
\vdash	13	Gujarat Gujarat	Porbandar * Surat	l					
\vdash	14	Gujarat	Vadodara	l					
—	15	Gujarat	Vadodara Valsad	 					
—	16	Haryana	Faridabad						
-	17	Haryana	Gurgaon						
_	10	Haryana	Sonipat						
\vdash	20	Jharkhand	Pashchimi Singhbhum						
		Iharkhand	Ranchi						
		Karnataka	Bangalore						
	23	Kerala	Ernakulam						
	24	Kerala	Thiruvananthapuram						
	25	Maharashtra	Mumbai						
	26	Maharashtra	Pune						
	27	Maharashtra	Thane						
	28	Orissa	Khordha						
		Tamil Nadu	Chennai						
	30	Tamil Nadu	Coimbatore						
	31	Telangana	Hyderabad						
	32	Telangana	Medchal-Malkajgiri						
	33	Telangana	Rangareddi						
	34	Tripura	West Tripura						
	35	West Bengal	Bankura						
		West Bengal	Hooghly						
	37	West Bengal	Howrah						
	38	West Bengal	Kolkata						
	39	West Bengal	North Twenty Four Pargana	s					
d.	Data of number of claims processed:								
	i.	Outstanding number of claims at the beginning of the year	ear	211					
_	i.	Number of claims received during the year		3474					
	III.	Number of claims paid during the year (specify % also in	brackets)	2994 (93%)					
⊢	iv.	Number of claims repudiated during the year (specify %	atso in brackets)	227 (7%)					
⊢	V.	Number of claims outstanding at the end of the year		174					
⊢			l						
e.	Turn Around Time (TAT) for cashless claim	ns (in respect of number of claims):	Individual Poli	election (C)	Group Poli	des fie 9/1			
⊢	Sr. No.	Description	muiviudal Poli						
\vdash		Within <1 Hour	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge 86.0%			
\vdash		Within <1 Hour Within 1-2 Hours	0.0%	0.0%		86.0%			
\vdash		Within 1-2 Hours Within 2-6 Hours	0.0%	0.0%		4.0%			
\vdash	3	Within 6-12 Hours	0.0%	0.0%	1.0%	1.0%			
—	5	Within 12-24 Hours	0.0%	0.0%	1.0%	0.0%			
_		>24 Hours	0.0%	0.0%	0.0%	0.0%			
	Total	11.	0.00%	0.00%	100.00%	100.00%			
	*percentage to be calculated on total of ro	espective column	0.00%	3.00%	200.00%	100.00%			
\vdash	**Reckoned from the time last necessary	document is received by insurer/TPA (whichever is earlie	er) and till final pre auth is iss	ued in the hospitall					
	***Reckoned as final discharge summary	sent to hospital from the time discharge bill is received b	y TPA						
f.	Turn Around Time (TAT) in respect of pay	ment/ repudiation of claims:							
Ė	Description (to reckoned from the date	Individual		_	roup	Gover		Tot	ed.
1	of receipt of last necessary document)	individual			Toup	Gover	ment		ai
		No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
	Within 1 Month	0	0.00%	3180	98.73%	0	0	3180	98.73%
	Between 1-3 Months	0	0.00%	33	1.02%	0	0	33	1.02%
	Between 3-6 Months	0	0.00%	8	0.25%	0	0	8	0.25%
	More than 6 Months	0	0.00%	0	0.00%	0	0	0	0.00%
	Total	0	0%	3221	100%	0	0	3221	100%
	*Percentage shall be calculated on total or	f respective column							
ᆫ		-							
g.	Data of grievances received against the T								
<u> </u>	Sr. No.	Description	No. of Grievances						
⊢		Grievances outstanding at the beginning of year	0						
<u></u>		Grievances received during the year	0						
	3	Grievances resolved during the year	0						
_			0						
	4	Grievances outstanding at the end of the year		·					



Within 1 Month 0 0.00% 37 78.72% 0 0 37		ODIC DISCLOSURES								
Name of TPA Service Investment of which public disclosure is name: Service Investmen										
Name of TPA Service level Agreement number/Lexens Youther OCONTACT PROCEDURAL TRAINED. OCONTA	For th	he Vear ending: 31st March 2024								
Name of TPA Service level Agreement number/Lexens Youther OCONTACT PROCEDURAL TRAINED. OCONTA	-	Cassify whather in house Claim cettles	sent or Consises readered by TDA.	1					1	
SODO MEATH INSCREAMENT PRATECT Number of principal serviced in respect of which public disclosure is made: North Programs of the serviced of the serviced of the public disclosure is made: North Programs of the serviced	a.	Specify whether in - house claim settlen	lent of Services rendered by TPA.							
Solo Delicative Microsophics and Post serviced in respect of which public disclosurs is made: Northern of policies serviced. No of policies serviced. No of policies serviced. No of policies serviced. No of		N	6	E DD (s.s.s. bonno)	T-DD (MANA BOOM)					
Note the projection of the project of which public disclosure is made:										
Description No of fordistes serviced No of fordistes serviced No of fordistes serviced No of foreign serviced No o		GOOD HEALTH INSURANCE TPA LTD.	023	01\Apr\20	31\Mar\24					
Description No of policies revised No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of their serviced sentender in respect of shish public disclosure is made: No of number of claims public disclosure is made: No of number of claims and the beginning of the year No of number of claims public disclosure is sentender in respect of shish public disclosure is sentender in sentender in r										
No of pices serviced No of lives serviced lives liv	Ь.									
No of two serviced C. Georgaphical Area of services Renderd in respect of which public disclosure is made: Name of State Name of State Name of District 1 Multivariatrs Number of Calman State 1 Herbigunas Nyther-bold 1 Leaf Nights Central Central Central Central Central Central			Individual	Group	Government	Total				
Geographical Area of services Rendered in respect of union public disclosure is made: No. No. No. No. No. No. No. No.				-						
S. No. Name of State Name of		No of lives serviced	-	6		6				
S No. No. Name of State Name of District Name of Cale of Name Name of Cale of Name Name of District Name of Cale of Name Name of District Name of Cale of Name Name of Cale of Name Name of District Name of Cale of Name Name of Cale of Name Name of District Name of Cale of Name Name of Cale of Name Name of District Name of Cale of Name Name of Cale of										
S No. No. Name of State Name of District Name of Cale of Name Name of Cale of Name Name of District Name of Cale of Name Name of District Name of Cale of Name Name of Cale of Name Name of District Name of Cale of Name Name of Cale of Name Name of District Name of Cale of Name Name of Cale of Name Name of District Name of Cale of Name Name of Cale of										
1 Maharastrian	c.	Geographical Area of services Renderd in	respect of which public disclosure is made:							
2 Telengman Hypernabad				Name of District						
A Tamil Nadu Chemoal										
A Tamil Nistory Chemosal		2	Telangana	Hyderabad						
A Tamil Nistory Chemosal										
Solution Comparison Compa										
Andrew Protection Date of number of claims processed:										
Data of number of claims processed:										
d. Outs of number of claims processed: Outs of number of claims a the bearinning of the years 9										
Continued to the continued of California of the Very Bill Continued to the California of Califor		·								
Continued to the continued of California of the Very Bill Continued to the California of Califor		1								
Continued to the continued of claims at the beginning of the veal	-	Date of number of claims assessed.								
B. Number of claims received during the year 47 (100%)	٠.		Outstanding number of claims at the heatening of the	n ar		l			+	
In Number of claims pand during the year (peorfy is than in brackets) 47 (2000)				eal						
In the content of t				harden de la dela de						
* feet table* [d.dii) Settlement Ratio Calculated - Settled* Rejected (Stosed (Excluding Rejected/Closed due to non submission of docs & Cancelled)										
* (ref. tablet (d.iii): Settlement Ratio Calculated - Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled) * (ref. tablet (d.iii): Settlement Ratio Calculated - Settled-Rejected/Closed (Excluding Rejected/Closed due to non submission of docs & Cancelled) * (ref. tablet (d.iii): Settlement Ratio Calculated - Rejected (Rejected-Settled (Closed due to non submission of docs & Cancelled) * (ref. tablet (d.iii): Settlement Ratio Calculated - Rejected (Rejected-Settled (Closed due to non submission of docs & Cancelled) * (ref. tablet (d.iii): Settlement Ratio Calculated - Settled (Rejected-Settled (Rejected-School)) * (ref. tablet (d.iii): Settlement Ratio Calculated - Settleme				also in brackets)						
First Labbel (July) Representation Ratio Calculated - Rejected Rejected Federal English Rejected (Closed dus to non submission of docs & Cancelled)		V.	Number of claims outstanding at the end of the year		0					
Turn Auround Time (TAT) for cashfees claims (in respect of number of claims) Turn for graphs (in Turn for St. No. Turn for graphs) Turn for graphs (in Turn for St. No. Turn for graphs) Turn for graphs (in Turn for graphs) Turn for graphs) Turn for graphs (in Turn for graphs) Turn for graphs) Turn for graphs (in Turn for graphs) Turn for graphs) Turn for graphs (in Turn for graphs) Turn for graphs) Turn for graphs (in Turn for graphs) Turn for graphs) Turn for graphs (in Turn for graphs)				1						
E. Turn Around Time (TAT) for cashless claims (in respect of number of claims): Sr. No. Description TAT for pre-such** TAT										
Sr. No. Description Individual Policies (in N) Group Policies (in N) Group Policies (in N)		* (ref. table# (d.iv): Rejection Ratio Calcu	lated - Rejected/Rejected+Settled (Excluding Rejected)	Closed due to non submission	on of docs & Cancelled)					
Sr. No. Description Mediducial Pricise (in N) Group Policies (in N) Group Policies (in N)										
Tall for pre-subt** Tall for pre-subt** Tall for discharge** Tall for pre-subt** Tall for discharge**	e.									
1 Within 1-1 Hours		Sr. No.	Description							
2 Within 1-2 Heavin										
3 Within 2-5 Hours							96.3%			
A Within 1-22 Notes:										
S Within 12-24 Hours										
6 24 Norms		4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%			
Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to be calculated on total of respect of percentage (N) Percentage state of the percentage (N) Per		5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%			
Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to be calculated on total of respective column Percentage to the total of the percentage (N) Percentage to the total of the percentage (N) Percent										
systematics on total of respective column **Rectioned in the limb last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital) **Rectioned as final discharge summary sent to hospital from the fine discharge bill is received by TPA **Turn Around Time (TAT) in respect of payment/ repuditation of claims: Turn Around Time (TAT) in respect of payment/ repuditation of claims:										
**Reckoned from the time last necessary document is received by Pissure / Pi	_			0.00%	0.00%					
*** **Peckinded as final discharge summary sent to hospital from the time discharge bill is received by TPA			espective column	0.00%	0.00%					
Turn Around Time (TAT) in respect of payment/ regulation of claims:		**Reckoned from the time last necessary								
Description (to reckoned from the date of receipt of last necessary document)			document is received by insurer/TPA (whichever is earlie	er) and till final pre auth is iss						
Description (to reckoned from the date of receipt of last necessary document)			document is received by insurer/TPA (whichever is earlie	er) and till final pre auth is iss						
Office O	,	***Reckoned as final discharge summary	document is received by insurer/TPA (whichever is earlie sent to hospital from the time discharge bill is received by	er) and till final pre auth is iss						
No. of claims No. of claims Percentage (N) Percentag	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of pa	document is received by insurer/TPA (whichever is earlie sent to hospital from the time discharge bill is received b ment/repudiation of claims:	er) and till final pre auth is iss	ued in the hospital)	100.00%	100.00%			
Within 1 Month 0 0.00% 37 78,77% 0 0 37	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of pay Description (to reckoned from the date	document is received by insurer/TPA (whichever is earlie sent to hospital from the time discharge bill is received b ment/repudiation of claims:	er) and till final pre auth is iss	ued in the hospital)	100.00%	100.00%	iment	Tota	1
Between 1-3 Months	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of pay Description (to reckoned from the date	document is received by insurer/TPA (whichever is earlie sent to hospital from the time discharge bill is received b ment/repudiation of claims: Individual	er) and till final pre auth is iss w TPA	ued in the hospital)	100.00%	100.00% Gover			
Between 3-6 Months	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of par Description (to reckoned from the date of receipt of last necessary document)	document is received by insurer/IPA (whichever is earlisent to hospital from the time discharge bill is received by ment/ repudiation of claims: Individual No. of claims	er) and till final pre auth is iss by TPA percentage (%)	ued in the hospital) Gi No. of claims	100.00%	100.00% Goven	percentage (%)	No. of claims	percentage(%)
More than 6 Mounts 0 0 0.00% 0 0.00% 0 0 0 0	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of par Description (to reckoned from the date of receipt of last necessary document) Within 1 Month	document is received by insurer/FPA (whichever is earlied upon the time discharge bill is received by ment/repudiation of claims: Individual No. of claims 0	er) and till final pre auth is iss w TPA percentage (%) 0.00%	ued in the hospital) Gr No. of claims	100.00% roup percentage (%) 78.72%	100.00% Gover No. of claims	percentage (%)	No. of claims	percentage(%) 78.72%
Total	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of pat Description (to reckoned from the date of receipt of last necessary document) Within 1 Month Between 1-3 Months	document is received by insurer/TPA (whichever is earli sent to hospital from the time discharge bill is received b ment/ repudiation of claims: Individual No. of claims	er) and till final pre auth is iss y TPA percentage (%) 0.00% 0.00%	ued in the hospital) Gr No. of claims 37	100.00% roup percentage (%) 78.72% 21.28%	Goven No. of claims 0 0	percentage (%) 0	No. of claims 37 10	percentage(%) 78.72% 21.28%
Percentage shall be calculated on total of respective column 6. Dist of prevences received against the TPA: Description 1. Secription Proceedings of the Proceedin	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of par Description (to reckoned from the date of receipt of last necessary document) Wikhin 1 Month Between 1-3 Months Between 5-6 Months	document is received by insurer/TPA (whichever is earlied sent to hospital from the time discharge bill is received by ment/repudiation of claims: Individual No. of claims 0 0 0 0 0 0 0 0 0	er) and till final pre auth is iss y TPA percentage (%) 0.00% 0.00%	ued in the hospital) Gi No. of claims 37 10 0	100.00% roup percentage (%) 78.72% 21.28% 0.00%	100.00% Goven No. of claims 0 0 0	percentage (%) 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00%
Dats of grevances received against the TPA: Sr. No.	f.	***Reckoned as final discharge summary Turn Around Time [TAT] in respect of par Description (to reckoned from the date of receipt of last necessary document) Within J Month Between 1-3 Months Between 3-6 Months More than 6 Months	document is received by insure/TPA (whichever is earlier) ment/ repudiation of claims: Individual No. of claims 0 0 0 0	er) and till final pre auth is iss by TPA percentage (%) 0.00% 0.00% 0.00%	No. of claims 10 0	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00% 0.00%
5r. No. Description No. of Grievances 1 Grievances outstanding at the beginning of year 0 0 2 Grievances received during the year 0 0 3 Grievances received during the year 0 0 4 Grievances received during the year 0 0	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of par Description (to reckoned from the date of receipt of last necessary document) Within 1 Month Between 1-3 Months Between 1-3 Months More than 6 Months More than 6 Months Total	document is received by insure/TPA (whichever is earlier to hospital from the time discharge bill is received by mental repudation of claims: No. of claims	er) and till final pre auth is iss by TPA percentage (%) 0.00% 0.00% 0.00%	No. of claims 10 0	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00% 0.00%
5r No. Description No. of Grevances 1 Grievances outstanding at the beginning of year 0 2 Grievances received during the year 0 3 Grievances received during the year 0 4 Grievances received during the year 0	f.	***Reckoned as final discharge summary Turn Around Time (TAT) in respect of par Description (to reckoned from the date of receipt of last necessary document) Within 1 Month Between 1-3 Months Between 1-3 Months More than 6 Months More than 6 Months Total	document is received by insure/TPA (whichever is earlier to hospital from the time discharge bill is received by mental repudation of claims: No. of claims	er) and till final pre auth is iss by TPA percentage (%) 0.00% 0.00% 0.00%	No. of claims 10 0	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00% 0.00%
1 Grievances outstanding at the beginning of year 0 2 Grievances received during the year 0 3 Grievances received during the year 0 3 Grievances received during the year 0	f.	***Seckoned as final disknare summary Turn Around Time [TAT] in respect of pa Description (to reckoned from the date of receipt of last necessary document) Within 1 Month Between 1.3 Month Between 3.6 Month Month Total Total **Tercentage shall be calculated on total of	document is received by insure/TPA (whichever is earlier to hospital from the time discharge bill is received to several from the time discharge bill is received to ment/ repudiation of claims: No. of claims	er) and till final pre auth is iss by TPA percentage (%) 0.00% 0.00% 0.00%	No. of claims 10 0	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00% 0.00%
2 Girlevances received during the year 0 0 3 Girlevances received during the year 0 0 9	f.	****Packoned as final discharge summary Turn Around Time (IAT) in respect of pa Description for exclosed from the date of receipt of last necessary document) Within 1 Mounth Between 3-3 Months Between 3-6 Months More than 6 Months More than 6 Months Amer ban 6 Months Data of preventage shall be calculated on total Data of preventage shall be calculated on total Data of preventage shall be calculated on total Data of preventage specific preventage shall be calculated on total Data of preventage specific preventage shall be calculated on total Data of preventage specific preventage shall be calculated on total Data of preventage shall be calculated on total Data of preventage specific preventage specific preventage specific preventage specific preventage shall be calculated on total Data of preventage specific preve	document is received by insure/TPA (whichever is earlied to the time discharge bill is received by memory repudiation of claims: Individual No. of claims One of claims	er) and till final pre auth is iss yy TPA percentage [%] 0.00% 0.00% 0.00% 0.00% 0.00%	No. of claims 10 0	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00% 0.00%
3 Grievances resolved during the year 0	f.	***Pecconed as final discharge summary Turn Around Time (TAT) in respect of par Description for occlosed from the date of receipt of last necessary document) Within 1 Month Behaven 1: 2 Months Behaven 1: 4	document is received by insure/TPA faithclever is earlier to hospital from the time discharge bill is received to ment/repudiation of claims: Individual	er) and till final pre auth is iss y TPA percentage (%) 0.00% 0.00% 0.00% 0.00% 0.00% No. of Grievances	ued in the hospital) No. of claims 37 10 10 10 10 10 10 10 1	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	
	f.	***Peckoned as Final discharge summary Turn Around Time (TAT) in respect of par Description for excloned from the date of receipt of last necessary document) Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months More than 6 Months Total **Percentage shall be calculated on total of Data of grievances received against the 1 \$\$5.* No. \$\$1.*\$	document is received by insure/TRA (whichever is earlier to hospital from the time discharge bit is received by men't no hospital from the time discharge bit is received by men't repudiation of claims: No. of claims	er) and till final pre auth is iss y TPA percentage [%] 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% No. of Grievances	ued in the hospital) Gi No. of claims 10 0 0 47	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00% 0.00%
4 Grievances outstanding at the end of the year 0	f.	***Resconed as final discharge summary Turn Around Time (TAT) in respect of par Description for exclosed from the date of except of last necessary document Without Necrotic Behaveon 1-3 Months Behaveon 1-3 Months Behaveon 1-4 Months Behaveon 1-6 Months Behaveon 1-6 Months Total Total **Tercentage what the accidiated in total or **Tercentage what the accidiated in total or **Tercentage what the accidiated in total or **Sr. No. 1 1	document is received by insure/TPA faithcliver is earlier to hospial from the time discharge bill is received to ment/repudiation of claims: Individual No. of claims O O Frespective column Par Trespective column Description Grievances outstanding at the beginning of year Grievances countries of the price of	er) and tilf final pre auth is iss y TPA percentage (%) 0.00% 0.00% 0.00% 0.00% No. of Grievances 0.00 of Grievances	used in the hospital) Gi No. of claims 37 10 0 47	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00% 0.00%
	f.	***Peckoned as final discharge summary Turn Around Time (TAT) in respect of par Description for occloned from the date of recipit of last necessary document) Within 1 Month Between 1-3 Months Between 1-3 Months More than 6 Months More than 6 Months Total "Percentage shall be calculated on total o Data of great and service of the ser	document is received by insure/TPA (whichever is earlier to hospital from the time discharge bill is received by ment / repudiation of claims: No. of claims	er) and tilf final pre auth is iss y TPA percentage (%) 0.00% 0.00% 0.00% 0.00% No. of Grievances 0.00 of Grievances	used in the hospital) Gi No. of claims 37 10 0 47	100.00% percentage (%) 78,72% 21.28% 0.00%	100.00% Govern No. of claims 0 0 0	percentage (%) 0 0 0	No. of claims 37 10 0	percentage(%) 78.72% 21.28% 0.00% 0.00%



	ODIC DISCLOSURES								
		NO OLIALITATIVE DADAMETERS OF HEALTH SEE	VICEC DENDERED IANNI	TAL DISCLOSURE)					
		ND QUALITATIVE PARAMETERS OF HEALTH SER	IVICES RENDERED (ANNI	JAL DISCLOSURE)					
For ti	he Year ending: 31st March 2024								
a.	Specify whether In - house Claim settleme	nt or Services rendered by TPA:							
	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
	HealthIndia Insurance TPA Services Pvt Ltd	022	01\Sep\23	30\Sep\26					
b.	Number of policies and lives serviced in res	pect of which public disclosure is made:							
	Description	Individual	Group	Government	Total				
	No of policies serviced		106		106				
	No of lives serviced		44,086		44,086				
c.	Geographical Area of services Renderd in r	espect of which public disclosure is made:							
	Sr. No.	Name of State	Name of District						
	1	Maharashtra	Mumbai Suburban						
	2	Maharashtra	Mumbai City						
	3	Gujarat	Ahmedabad						
		Karnataka	Bangalore						
	5	Tamil Nadu	Chennai						
		Kerala	Ernakulam						
		DELHI	DELHI						
		Andhra Pradesh	Hyderabad						
		West Bengal	Kolkata		1				
		Maharashtra	Kolhapur		i				
-		Uttar Pradesh	Lucknow		 				
_	11	Karnataka	Dakshina Kannada						
	12	Maharashtra	Nagpur						
_		Maharashtra	Pune						
-	14	Gujarat	Surat		l				
\vdash	15	Maharashtra	Solapur						
1		Tamil Nadu	Madurai		-				
-		Rajasthan	Jaipur		-				
-		Maharashtra	Nashik						
-					-				
\vdash	20	Gujarat Maharashtra	Vadodara Aurangabad						
\vdash		Bihar	Patna						
\vdash									
\vdash	23	Madhya Pradesh	Bhopal						
\vdash	24	Madhya Pradesh Chhattisgarh	Indore Raipur						
-		Orlisha							
-			Sundargarh						
\vdash		Gujarat	Rajkot						
\vdash	28	Chandigarh	Chandigarh						
-	29	Maharashtra	Satara						
-									
	Bata of a section of delice and a								
a.	Data of number of claims processed:		1						
-		Outstanding number of claims at the beginning of the y	ear	189					
\vdash		Number of claims received during the year	h	3630					
\vdash		Number of claims paid during the year (specify % also in							
\vdash	W.	Number of claims repudiated during the year (specify % Number of claims outstanding at the end of the year	also in brackets)	56 (2%) 47					
\vdash	V.	Number of claims outstanding at the end of the year		4/					
\vdash									
┡	* (ref. table# (d.iii): Settlement Ratio Cal	culated - Settled/Settled+Rejected/Closed (Excludin	g Rejected/Closed due to i	non submission of doc	cs & Cancelled)				
⊢	* (ret. table# (d.iv): Rejection Ratio Calcula	ted - Rejected/Rejected+Settled (Excluding Rejected/Cl	osed due to non submission	of docs & Cancelled)					
⊢		L							
e.	Turn Around Time (TAT) for cashless claim:	(in respect of number of claims):							
—	Sr. No.	Description	Individual Poli		Group Poli				
—			TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***			
⊢		Within <1 Hour	0.0%	0.0%	95.0%	93.0%			
⊢		Within 1-2 Hours	0.0%	0.0%	5.0%	7.0%			
⊢	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%			
⊢		Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%			
1		>24 Hours	0.0%	0.0%	0.0%	0.0%			
	Total		0.00%	0.00%	100.00%	100.00%			
1	*percentage to be calculated on total of res		L						
1	""Reckoned from the time last necessary do	ocument is received by insurer/TPA (whichever is earlier)	and till final pre auth is issue	d in the hospital)					
—	***Reckoned as final discharge summary se	ent to hospital from the time discharge bill is received by	IPA						
<u></u>		1							
t.	Turn Around Time (TAT) in respect of paym		l		l				
1	Description (to reckoned from the date of	Individual		Gr	roup	Gover	nment	Tota	ıl
1	receipt of last necessary document)	No. of claims		No. of claims		No. of claims		No. of claims	
_			percentage (%)		percentage (%)		percentage (%)		percentage(%)
				3547	99.2%	0		3547	99.2%
	Within 1 Month	0							
	Within 1 Month Between 1-3 Months	0	0.00%	22	0.6%	0	0	22	
	Within 1 Month Between 1-3 Months Between 3-6 Months	0	0.00%	22 7	0.2%	0	0	7	0.2%
	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months	0	0.00% 0.00% 0.00%	22 7 0	0.2%	0	0	7 0	0.2%
	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months Total	0 0 0	0.00% 0.00% 0.00%	22 7	0.2%	0	0	7	0.2%
	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months	0 0 0	0.00% 0.00% 0.00%	22 7 0	0.2%	0	0	7 0	0.2%
	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months Total "Percentage shall be calculated on total of r	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00%	22 7 0	0.2%	0	0	7 0	0.2%
	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months Total *Percentage shall be calculated on total of r	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00%	22 7 0	0.2%	0	0	7 0	0.2%
	Within 1 Month Between 1-3 Months Between 3-6 Months Between 3-6 Months More than 6 Months Total "Percentage shall be calculated on total of r Data of grievances received against the TP. Sr. No.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0% No. of Grievances	22 7 0 3576	0.2%	0	0	7 0	0.2%
	Within 1 Month Between 1-3 Month Between 1-3 Months Between 1-4 Months Between 3-6 Months More than 6 Months Total *Percentage shall be calculated on total Data of grievances received against the TP. Sr. No. 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0% No. of Grievances	22 7 0 3576	0.2%	0	0	7 0	0.2%
	Within 1 Month Between 1-3 Month Between 1-3 Months Between 3-5 Months More than 6 Months Total **Percentage shall be calculated on total of r Data of grievances received against the TP. Sr. No. 1 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00% 0% No. of Grievances	22 7 0 3576	0.2%	0	0	7 0	0.2%
	Within 1 Month Between 1-3 Month Between 1-3 Months Between 1-3 Months Between 3-6 Months More than 6 Months Total "Percentage shall be calculated on total of r Obta of grievances received against the 1- \$r. No. 1 2 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00% 0.00% 0% No. of Grievances	22 7 0 3576	0.2%	0	0	7 0	0.2%



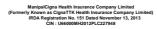
PERIO	ODIC DISCLOSURES								
NL-4		ND QUALITATIVE PARAMETERS OF HEALTH SER							
For the	ne Vear ending: 31st March 2024	·							
-	te rear ending. 31st Water 2024								
a.	Specify whether In – house Claim settlemen	it or Services rendered by TPA:							
<u> </u>									
<u> </u>	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
	MDIndia Health Insurance TPA Pvt. Ltd.	005	10\Aug\21	09\Aug\24					
_									
b.	Number of policies and lives serviced in res								
	Description	Individual	Group	Government	Total				
	No of policies serviced		25	-	25				
	No of lives serviced		6,858	-	6,858				
c.	Geographical Area of services Renderd in re	spect of which public disclosure is made:							
	Sr. No.	Name of State	Name of District						
	1	Delhi	South Delhi						
	2	Delhi	South West Delhi						
	3	Gujarat	Ahmedabad						
		Gujarat	Rajkot						
		Haryana	Gurgaon						
	6	Karnataka	Bangalore						
		Maharashtra	Aurangabad						
		Maharashtra	Mumbai						
-		Maharashtra	Nashik						
		Maharashtra	Pune						
—		Maharashtra	Thane			l	l		
I		Puniab	Rupnagar						
_		Tamil Nadu	Chennai						
\vdash		Telangana	Hyderabad						
\vdash		Uttar Pradesh	Gautam Buddha Nagar						
\vdash		Uttar Pradesh	Gautam Buddha Nagar Ghaziabad						
\vdash		Uttar Pradesh	Noida						
\vdash	1/	Ottor (respons	TTOTAL .				l		
\vdash									
	B-1								
a.	Data of number of claims processed:	0	1	420					
\vdash		Outstanding number of claims at the beginning of the y Number of claims received during the year	ear	136 1912					
\vdash									
\vdash	III.	Number of claims paid during the year (specify % also in	brackets)	1746 (94%) 106 (6%)					
\vdash		Number of claims repudiated during the year (specify %	also in brackets)	106 (6%)					
\vdash	ν.	Number of claims outstanding at the end of the year		32					
\vdash					""				
\vdash		culated - Settled/Settled+Rejected/Closed (Excludin			s & Cancelled)				
\vdash	* (ref. table# (d.iv): Rejection Ratio Calcula	ted - Rejected/Rejected+Settled (Excluding Rejected/Cl	osed due to non submission	of docs & Cancelled)					
\vdash									
e.	Turn Around Time (TAT) for cashless claims								
<u> </u>	Sr. No.	Description	Individual Poli		Group Poli				
			TAT for pre-auth**	TAT for discharge***		TAT for discharge***			
⊢		Within <1 Hour	0.0%	0.0%	95.7%	92.8%			
⊢		Within 1-2 Hours	0.0%	0.0%	4.3%	7.2%			
⊢		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%			
⊢		Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%			
⊢		>24 Hours	0.0%	0.0%	0.0%	0.0%			
⊢	Total		0.00%	0.00%	100.00%	100.00%			
L	*percentage to be calculated on total of res		L						
<u> </u>	**Reckoned from the time last necessary do	cument is received by insurer/TPA (whichever is earlier)	and till final pre auth is issue	d in the hospital)					
	***Reckoned as final discharge summary se	nt to hospital from the time discharge bill is received by	TPA						
\perp									
	Turn Around Time (TAT) in respect of paym	ent/ repudiation of claims:							
	Description (to reckoned from the date of			Gr	oup	Gounn	nment	Tota	al
		Individual				dove		100	
	receipt of last necessary document)				· .				
L		No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
	Within 1 Month	No. of claims	0.00%	No. of claims	98.9%	0	0	1831	98.9%
E	Within 1 Month Between 1-3 Months	No. of claims	0.00%	No. of claims	98.9% 1.0%	0	0	1831 18	98.9% 1.0%
	Within 1 Month	No. of claims	0.00%	No. of claims	98.9%	0	0	1831 18	98.9%
	Within 1 Month Between 1-3 Months	No. of claims	0.00% 0.00% 0.00% 0.00%	No. of claims 1831 18 1	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%
	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months Total	No. of claims 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00%	No. of claims 1831 18 1	98.9% 1.0% 0.1%	0	0 0 0	1831 18 1	98.9% 1.0% 0.1%
	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months	No. of claims 0 0 0 0 0 0	0.00% 0.00% 0.00% 0.00%	No. of claims 1831 18 1	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%
	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months Total *Percentage shall be calculated on total of r	No. of claims	0.00% 0.00% 0.00% 0.00%	No. of claims 1831 18 1	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%
g.	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months Total *Percentage shall be calculated on total of r	No. of claims	0.00% 0.00% 0.00% 0.00%	No. of claims 1831 18 1	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%
g.	Within 1 Month Between 1-3 Months Between 3-6 Months More than 6 Months Total	No. of claims	0.00% 0.00% 0.00% 0.00%	No. of claims 1831 18 1	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%
g.	Within 1 Month Between 1:3 Months Between 3:4 Months Between 3:6 Months More than 6 Months Total of Percentage shall be calculated on total of Data of grievances received against the TP/ Sr. No.	No. of claims O O O O O O O O O O O O O	0.00% 0.00% 0.00% 0.00% 0% No. of Grievances	No. of claims 1831 18 18 2 1852	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%
g.	Within 1 Month Between 1:3 Months Between 3:4 Months Between 3:6 Months More than 6 Months Total of Percentage shall be calculated on total of Data of grievances received against the TP/ Sr. No.	No. of claims 0 0 0 0 0 0 0 spective column	0.00% 0.00% 0.00% 0.00% 0.00% 0%	No. of claims 1831 18 18 2 1852	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%
g.	Within 1 Month Retween 1-3 Months Retween 3-4 Months Retween 3-6 Months More than 6 Months Total **Percentage shall be calculated on total of r Data of grievances received against the TP/ Sr. No. 1 2	No. of claims 0 0 0 0 0 spective column Column Description Givevances outstanding at the beginning of year Giverances outstanding at the Beginning of year Giverances received during the year	0.00% 0.00% 0.00% 0.00% 0% No. of Grievances	No. of claims 1831 18 1 2 1852	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%
g.	Within 1 Month Between 1-3 Month Between 1-3 Months Between 1-3 Months Between 1-3 Months More than 6 Months Total "Percentage shall be calculated on total of a "Data of grievances received against the TD" Sr. No. 1 2 3	No. of claims O O O O O O O O O O O O O	0.00%	No. of claims 1831 188 1 1 2 2 1852	98.9% 1.0% 0.1% 0.1%	0 0 0	0 0 0	1831 18 1 2	98.9% 1.0% 0.1% 0.1%



PERI	ODIC DISCLOSURES								
NL -4	8 DISCLOSURES ON QUANTITATIVE AL	ND QUALITATIVE PARAMETERS OF HEALTH SER	VICES RENDERED (ANN	JAL DISCLOSURE)					
	he Year ending: 31st March 2024								
1(0)	Specify whether In – house Claim settlemen		T						
a.	Specify whether in – nouse claim settlemen	nt or Services rendered by TPA:							
_	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
-									
_	Paramount Health Services & Insurance TPA	006	23\Apr\21	22\Apr\24					
	Number of policies and lives serviced in res	and of the blok and be disclosured to an advantage							
D.	Description	Individual	Group	Government	Total				
_	No of policies serviced	individual	267	Government	267				
	No of lives serviced	_	1,65,101		1,65,101				
-	NO OF INES SELVICED	-	1,03,101		1,03,101				
-									
c.	Geographical Area of services Renderd in re	espect of which public disclosure is made:							
		Name of State	Name of District						
		Guiarat	Ahmedabad						
	2	Karnataka	Bangalore						
	3	Punjab	Chandigarh						
	4	Telangana	Hyderabad						
	5	West Bengal	Kolkata						
		Maharashtra	Pune						
		Maharashtra	Mumbai						
	8	Delhi	New Delhi						
\vdash									
d.	Data of number of claims processed:								
<u> </u>		Outstanding number of claims at the beginning of the y	ear	555					
<u> </u>		Number of claims received during the year		7134					
-		Number of claims paid during the year (specify % also in		6409 (95%)					
-		Number of claims repudiated during the year (specify %	also in brackets)	304 (5%)					
\vdash	V.	Number of claims outstanding at the end of the year		224					
-	* (ref. table# (d iii): Settlement Ratio Cal	l culated - Settled/Settled+Rejected/Closed (Excludin	L						
-					s & Cancelled)				
		ted - Rejected/Rejected+Settled (Excluding Rejected/Cl			s & Cancelled)				
E	* (ref. table# (d.iv): Rejection Ratio Calculat	ted - Rejected/Rejected+Settled (Excluding Rejected/Cl			s & Cancelled)				
ė.	* (ref. table# (d.iv): Rejection Ratio Calcular Turn Around Time (TAT) for cashless claims	ted - Rejected/Rejected+Settled (Excluding Rejected/Cl : (in respect of number of claims):	losed due to non submission	of docs & Cancelled)		ies (in %)			
e.	* (ref. table# (d.iv): Rejection Ratio Calculat	ted - Rejected/Rejected+Settled (Excluding Rejected/Cl	losed due to non submission	of docs & Cancelled) cies (in %)	Group Poli				
e.	* (ref. table# (d.iv): Rejection Ratio Calcular Turn Around Time (TAT) for cashless claims Sr. No.	ted - Rejected/Rejected+Settled (Excluding Rejected/Cl (in respect of number of claims): Description	Individual Pol	of docs & Cancelled) cies (in %) TAT for discharge***	Group Polii TAT for pre-auth**	TAT for discharge***			
e.	* (ref. tablell (d.iv): Rejection Ratio Calculal Turn Around Time (TAT) for cashless claims Sr. No.	ted - Rejected/Rejected+Settled (Excluding Rejected/Cl : (in respect of number of claims):	losed due to non submission	of docs & Cancelled) cies (in %)	Group Poli				
e.	* (ref. tablell (d.iv): Rejection Ratio Calcular Turn Around Time (TAT) for cashless claims Sr. No. 1 2	ted - Rejected/Rejected+Settled (Excluding Rejected/Ci (in respect of number of claims): Description Within <1 Hour Within 1-2 Hours	Individual Pol TAT for pre-auth** 0.0%	of docs & Cancelled) cies (in %) TAT for discharge*** 0.0%	Group Polii TAT for pre-auth** 77.5%	TAT for discharge*** 59.5%			
e.	* (ref. tablell (d.iv): Rejection Ratio Calculat Turn Around Time (TAT) for cashless claims Sr. No. 1 2 3	ted - Rejected/Rejected+Settled (Excluding Rejected/Ci (in respect of number of claims): Description	Individual Pol TAT for pre-auth** 0.0%	of docs & Cancelled) cies (in %) TAT for discharge*** 0.0% 0.0%	Group Poli TAT for pre-auth** 77.5% 19.5%	TAT for discharge*** 59.5% 35.1%			
e.	* (ref. table® (d.iv): Rejection Ratio Calculat Turn Around Time (TAT) for cashless claims Sr. No. 1 2 3 4	ted - Rejected/Rejected+Settled [Excluding Rejected/Cl [in respect of number of claims]: Description Within <1 Hour Within <2 Hours Within 10 Hours	Individual Pol TAT for pre-auth** 0.0% 0.0%	of docs & Cancelled) cies (in %) TAT for discharge*** 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 77.5% 19.5% 2.5%	TAT for discharge*** 59.5% 35.1% 5.2%			
е.	* (ref. table® (d.iv): Rejection Ratio Calculat Turn Around Time (TAT) for cashless claims Sr. No. 1 2 3 4	ted - Rejected/Selted (Excluding Rejected/Cl (in respect of number of claims): Description Within <1 Hour Within 12 Hours Within 12 Hours Within 12 Hours Within 12 Hours	Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0%	of docs & Cancelled) cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 77.5% 19.5% 2.5%	TAT for discharge*** 59.5% 35.1% 5.2% 0.1%			
е.	* [reft-table(fl divi): Rejection flatio Calcular Turn Around Time [TAT] for cashless claims \$r. No. 1 2 3 4 4 5 6 6 Total	ted - Rejected/Rejected-Settled (Eschuling Rejected/Cl (in respect of number of claims): Description Within 6.1 Hour Within 6.2 Hour Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours	Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0%	of docs & Cancelled) cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0%	Group Polis TAT for pre-auth** 77.5% 19.5% 2.5% 0.2%	TAT for discharge*** 59.5% 35.1% 5.2% 0.1% 0.1%			
е.	* [ref. tablett (d Ari): Rejection Natio Calcular Turn Around Time [TAT] for cashless claims \$r. No. 1 2 3 4 4 5 6 6 7 7 **Percentage to be calculated on tol Total	ted - Rejected/Rejected-Settled (Cacluding Rejected/Cl (in respect of number of claims): Description Within 6.1 Hour Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Set Hours Within 6.2 Hours Set Hours	Individual Pol TAT for pre-auth** 0.0%	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Polis TAT for pre-auth** 77.5% 19.5% 2.5% 0.2% 0.3% 0.1%	TAT for discharge*** 59.5% 35.1% 5.2% 0.1% 0.1% 0.0%			
е.	* [ref. table(if div): Rejection Natio Calcular Turn Around Time [TAT] for cathless claims \$7. No. 1 2 3 4 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7	teal - Rejected/Rejected/Settled (Eachuling Rejected/Cl (in respect of number of claims): Description Within 1.2 Hours Within 1.2 Hours Within 1.2 Hours Within 1.2 Hours Within 1.2 Hours Within 1.2 Hours Within 1.2 Hours Set Hours Set Hours Set Hours Set Hours Set Hours	losed due to non submission Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00%	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Polis TAT for pre-auth** 77.5% 19.5% 2.5% 0.2% 0.3% 0.1%	TAT for discharge*** 59.5% 35.1% 5.2% 0.1% 0.1% 0.0%			
e.	* [ref. table(if div): Rejection Natio Calcular Turn Around Time [TAT] for cathless claims \$7. No. 1 2 3 4 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7	ted - Rejected/Rejected-Settled (Cacluding Rejected/Cl (in respect of number of claims): Description Within 6.1 Hour Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours Set Hours Within 6.2 Hours Set Hours	losed due to non submission Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00%	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Polis TAT for pre-auth** 77.5% 19.5% 2.5% 0.2% 0.3% 0.1%	TAT for discharge*** 59.5% 35.1% 5.2% 0.1% 0.1% 0.0%			
e.	* Tref. tablet (6 Jul): Rejection Ratio Calcular Tran Around Time (TAT) for cashless claims Sr. No. 1 2 3 4 4 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	ted - Rejected/Rejected/Settled (Schuling Rejected/Cl (in respect of number of claims): Description Within 2.1 Hour Within 2.2 Hours Within 2.2 Hours Within 2.2 Hours Within 2.2 Hours 2.24 Hours 2.25 Hours 1.25 Hours 1.2	losed due to non submission Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00%	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Polis TAT for pre-auth** 77.5% 19.5% 2.5% 0.2% 0.3% 0.1%	TAT for discharge*** 59.5% 35.1% 5.2% 0.1% 0.1% 0.0%			
e.	* [ref. tablet [day]: Rejection Ratio Calcular Turn Around Time (TAT) for cashless claims 5r. No. 1 2 3 3 4 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	ted - Rejected/Rejected/Settled (Schuling Rejected/Cl (in respect of number of claims): Description Within 2.1 Hour Within 2.2 Hours Within 2.2 Hours Within 2.2 Hours Within 2.2 Hours 2.24 Hours 2.25 Hours 1.25 Hours 1.2	losed due to non submission Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00%	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Polis TAT for pre-auth** 77.5% 19.5% 2.5% 0.2% 0.3% 0.1%	TAT for discharge*** 59.5% 35.1% 5.2% 0.1% 0.1% 0.0%			
e.	* Iref. tabled [6.hi] Rejection Ratio Calcular Turn Around Time [TAT] for cashless claims Sr. No. 1 2 3 3 4 4 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	ted - Rejected/Rejected/Settled (Schuling Rejected/Cl (in respect of number of claims): Description Within 2.1 Hour Within 2.2 Hours Within 2.2 Hours Within 2.2 Hours Within 2.2 Hours 2.24 Hours 2.25 Hours 1.25 Hours 1.2	losed due to non submission Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00%	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% in the hospital)	Group Polis TAT for pre-auth** 77.5% 19.5% 2.5% 0.2% 0.3% 0.1%	TAT for discharge***	nment	Tota	al al
e.	* [ref. tablet [day]: Rejection Ratio Calcular Turn Around Time (TAT) for cashless claims 5r. No. 1 2 3 3 4 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	teal - Rejected/Rejected-Settled (Eachding Rejected/Cl (In respect of number of claims): Description Within 4.2 Hour Within 4.2 Hours Within 4	losed due to non submission Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 77.5% 19.5% 0.2% 0.3% 0.100,00%	TAT for discharge*** \$9.5% 35.1% 5.2% 0.1% 0.0% 100.00%			
e	* [ref. tabled [6]/ii] rejection Ratio Calcular Turn Around Time [TAT] for cashless claims Sr. No. 1 2 3 4 5 6 Total **Percentage to be calculated on solid offer **Percentage to be calculated on solid offer **Percentage to be calculated on solid offer **Percentage to the Calculated on soli	ted - Rejected/Rejected/Settled (Schuling Rejected/Cl (in respect of number of claims): Description Within 5.1 Nour Within 5.2 Nour Within 5.2 Nour Within 5.2 Nour Within 5.2 Nours Within 5.2 Hours Within 5.2 Hours Within 5.2 Hours Within 5.2 Hours Within 5.2 Nour Within 6.3 Line in the second of the second o	losed due to non submission Individual Pol TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 1.0% 1	of docs & Cancelled	Group Poli TAT for pre-suth** 19.5% 19.5% 2.2% 0.3% 10.00%	TAT for discharge*** \$9.5% 35.1% 5.2% 0.1% 0.0% 100.00%	percentage (%)	No. of claims	percentage(%)
e.	* (ref. tablee! [daily: Rejection Ratio Calcular Turn Around Time [TAT] for cashless claims 5r. No. 1 2 3 3 4 4 5 5 7 **Tercentage to be calculated to table of the second of the secon	teal - Rejected/Rejected/Settled (Faculating Rejected/Cl (In respect of number of claims): Description Within 4.1 Hour Within 1.2 Hours Within	individual Political Transition of the Commission of the Commissio	of docs & Cancelled) cles (in %) TAT for discharge *** 0.0% 0.	Group Poli TAT for pre-suth** 19.5% 19.5% 0.2% 0.3% 0.1% 100.0%	YAT for discharge*** \$9.5% \$3.5.1% \$2.2% \$0.1% \$0.1% \$1.00.00% Gover No. of claims	percentage (%)	No. of claims 6606	percentage(%) 98.4%
e	*Iref. tableet [day]: Rejection Ratio Calcular *Yurn Avound Time (TAT) for cashless claims 5f. No. 1 2 3 4 5 . No. 6 6 7 7 7 7 7 7 7 7 7 7 7	teal - Rejected/Rejected-Settled (Eschuling Rejected/C) (in respect of number of claims): Description Within c1 Hour Within c2 Hour Within c2 Hour Within c3 Hour Within c3 Hours Within c3 Hours Within c4 Hours 224 Hours 224 Hours Land Hours Individual No. of claims 0	losed due to non submission TAT for pre-sub** TAT for pre-sub** ON* ON* ON* ON* ON* ON* ON*	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0	Group Polit TAT for pre-suth** 13-35-35 13-35-35 13-35-35 13-35-35 10-35% 100-00%	TAT for discharge*** \$5.95% 35.1% \$.25% 0.1% 0.1% 100.00%	percentage (%) 0	No. of claims 6606 91	percentage(%) 98.4% 1.4%
e.	* Tref. tablee! [6 Jul]: Rejection Ratio Calcular Tran Around Time [731] for cashless claims 5r. No. 1 2 3 4 4 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	ted - Rejected/Rejected/Settled (Eachding Rejected/Cl (in respect of number of claims): Description Within 4.2 Hour Within 9.2 Hours In the hospital from the time discharge bill is received by rearrent a received by rearrent and the billion of claims: Individual No. of claims 0 0 0	individual Poli TAT for pre-subtr- TAT for pre-subt	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0	Group Poli TAT for pre-suth** 19.5% 19.5% 0.2% 0.3% 10.1% 100.00%	TAT for discharge*** 35.1%: 35.1%: 0.1%: 0.1%: 0.0%: 100.00% Gover No. of claims 0 0 0	percentage (%) 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1%
f.	* Terf. tableet (day): Rejection Ratio Calcular * Turn Around Time (TAT) for cashless claims 5r. No. 1 2 3 4 4 4 5 6 7 **Percentage to be calculated on foliation of the service of the servi	ted - Rejected/Rejected-Settled (Eschuling Rejected/Cl (in respect of number of claims): Description Within 6.1 Hour Within 6.2 Hour Within 6.2 Hours Within 6.3 Hours Within 6.	located due to non-submission Individual PS Indiv	of docs & Cancelled] cles (in %) TAT for discharge*** 0.0% 0.0	Group Polit TAT for pre-auth** 12.5% 12.5% 12.5% 12.5% 10.1% 100.00%	TAT for discharge*** 35.1% 35.1% 0.1% 0.1% 0.0% 100.0% No. of claims 0 0 0 0	percentage (%) 0 0 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1% 0.1%
ę.	* Tref. tablet (6 Av): Rejection Ratio Calcular Tran Around Time (TAT) for cashless claims Sr. No. 1 2 3 3 4 4 5 6 7 7 7 7 7 8 7 8 8 9 8 9 9 9 9 9 9 9 9 9	ted - Rejected/Rejected/Settled (Schuling Rejected/C) (In respect of number of claims): Description Within 4.2 Hour Within 5.2 Hours Hours Within 5.2 Hours Hours House Within 5.2 Hours Within 6.2 Hours	located due to non-submission Individual PS Indiv	of docs & Cancelled) cles (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 1.0% 0.0% 1.0	Group Poli TAT for pre-suth** 19.5% 19.5% 0.2% 0.3% 10.1% 100.00%	TAT for discharge*** 35.1%: 35.1%: 0.1%: 0.1%: 0.0%: 100.00% Gover No. of claims 0 0 0	percentage (%) 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1%
ę.	* Terf. tableet (day): Rejection Ratio Calcular * Turn Around Time (TAT) for cashless claims 5r. No. 1 2 3 4 4 4 5 6 7 **Percentage to be calculated on foliation of the service of the servi	ted - Rejected/Rejected/Settled (Schuling Rejected/C) (In respect of number of claims): Description Within 4.2 Hour Within 5.2 Hours Hours Within 5.2 Hours Hours House Within 5.2 Hours Within 6.2 Hours	located due to non-submission Individual PS Indiv	of docs & Cancelled] cles (in %) TAT for discharge*** 0.0% 0.0	Group Polit TAT for pre-auth** 12.5% 12.5% 12.5% 12.5% 10.1% 100.00%	TAT for discharge*** 35.1% 35.1% 0.1% 0.1% 0.0% 100.0% No. of claims 0 0 0 0	percentage (%) 0 0 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1% 0.1%
ę.	**Iref. tableet [daily: Rejection Ratio Calcular **Turn Auroun Time (TAT) for cashless claims 5f. No. 1 2 3 5. No. 2 6 6 6 7 7 7 7 7 7 7 7 7 7	teal - Rejected/Rejected-Settled (Eschuling Rejected/C (in respect of number of claims): Opensystem Within c1 Hour Within c2 Hour Within c2 Hour Within c2 Hour Within c2 Hours Within c3 Hour Within c3 Hours 244 Hours 244 Hours 144 Hours 145 Hours 145 Hours 145 Hours 146 Hours 147 Hours 148 Hours 148 Hours 158 Hours 158 Hours 158 Hours 158 Hours 158 Hours 168 Hours	located due to non-submission Individual PS Indiv	of docs & Cancelled] cles (in %) TAT for discharge*** 0.0% 0.0	Group Polit TAT for pre-auth** 12.5% 12.5% 12.5% 12.5% 10.1% 100.00%	TAT for discharge*** 35.1% 35.1% 0.1% 0.1% 0.0% 100.0% Roore Gover No. of claims 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	percentage (%) 0 0 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1% 0.1%
e. f. R.	* Tref. tablet (6 Av): Rejection Ratio Calcular Tran Around Time (TAT) for cashless claims Sr. No. 1 2 3 3 4 4 5 6 7 7 7 7 7 8 7 8 8 9 8 9 9 9 9 9 9 9 9 9	text - Rejected/Rejected/Settled (Rachding Rejected/Cl (in respect of number of claims): Description Within 4.1 Hour Within 1.2 Hours Within 1.2 Let Hours Let Hours Within 1.2 Let Hours I deal withi	Individual P	of docs & Cancelled] cles (in %) TAT for discharge*** 0.0% 0.0	Group Polit TAT for pre-auth** 12.5% 12.5% 12.5% 12.5% 10.1% 100.00%	TAT for discharge*** 35.1% 35.1% 0.1% 0.1% 0.0% 100.0% Roore Gover No. of claims 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	percentage (%) 0 0 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1% 0.1%
f.	* Terf. tableet (Idav): Rejection Ratio Calcular * Turn Around Time (TAT) for cashless claims 5r. No. 1 2 3 4 4 4 5 6 7 6 7 7 **Recorded To a calculated on total of the cashless claims * Calculated on total or cashless claims * Calculated on total or cashless claims * Calculated on total or cashless claims * Recorded as fired discharge cummary se ***Recorded from the date of received as fired discharge cummary se * Term Anound Time (Tat) in respect of paymon placer (Tat) or cashless claims * Term Anound Time (Tat) in respect of paymon placer (Tat) or cashless claims * Recorded to the cashless claims * Recorded to t	ted - Rejected/Rejected-Settled (Eachdring Rejected/C) (in respect of number of claims): Description Within a 1- Hour Within a 1- Hour Within a 2- Hours Java Hours Java Hours Java Hours Java Hours Let Ho	located due to non-submission Individual PS Indiv	of docs & Cancelled	Group Polit TAT for pre-auth** 12.5% 12.5% 12.5% 12.5% 10.1% 100.00%	TAT for discharge*** 35.1% 35.1% 0.1% 0.1% 0.0% 100.0% Roore Gover No. of claims 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	percentage (%) 0 0 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1% 0.1%
ę.	* Tref. tablee! [6 Jul]: Rejection Ratio Calcular Turn Around Time [TAT] for cashless claims 5r. No. 1 2 3 4 4 5 7 **Tercentage to be calculated on the state of the	text - Rejected/Rejected/Settled (Rachding Rejected/Cl (in respect of number of claims): Description Within 4.1 Hour Within 1.2 Hours Within 1.2 Let Hours Let Hours Within 1.2 Let Hours I deal withi	coord due to non submission Individual PS TAT for pre-such** 1 ON 0 ON 0 ON 0 ON 1 ON 0 ON NA MODE DESCRIPTION ON 0 ON No. of Grievances	of docs & Cancelled) TAT for discharge** TAT for discharge** 0.0% 0.	Group Polit TAT for pre-auth** 12.5% 12.5% 12.5% 12.5% 10.1% 100.00%	TAT for discharge*** 35.1% 35.1% 0.1% 0.1% 0.0% 100.0% Roore Gover No. of claims 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	percentage (%) 0 0 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1% 0.1%
ę.	* Terf. tableet (Id-Al): Rejection Ratio Calcular * Turn Around Time (TAT) for cashless claims \$1. No. 1 2 3 4 4 5. No. 1 **Percentage to be calculated on total of rejection of the cashless claims **Percentage to be calculated on total of rejection of the cashless claims **Percentage to be calculated on total of rejection of the cashless claims of the c	text - Rejected/Rejected/Settled (Rockuling Rejected/Cl (in respect of number of claims): Description Within 5.1 Hour Within 9.2 Hours Individual No. of claims O O O O O O O O O O O O O	individual Pol TAT for pre-suitu 10 Mills 10 Mil	of docs & Cancelled] TAT for discharge*** 0.0%	Group Polit TAT for pre-auth** 12.5% 12.5% 12.5% 12.5% 10.1% 100.00%	TAT for discharge*** 35.1% 35.1% 0.1% 0.1% 0.0% 100.0% Roore Gover No. of claims 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	percentage (%) 0 0 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1% 0.1%
e	**Iref. tabled [dai]: Rejection Ratio Cakular **Yurn Avound Time (TAT) for cashless claims **Sr. No. 1 2 3 5 6 6 7 7 7 7 7 7 7 7 7 7 7	teal - Rejected/Rejected-Settled (Eachding Rejected/C (In respect of number of claims): Description Within 4.1 Hour Within 4.2 Hours Individual No. of claims O Description O Description Grievance substanding at the beginning of year Grievances outstanding at the beginning of year Grievances outstanding at the beginning of year Grievances outstanding at the beginning of year Grievances could unling the year	individual Policy Individual P	of docs & Cancelled	Group Polit TAT for pre-auth** 12.5% 12.5% 12.5% 12.5% 10.1% 100.00%	TAT for discharge*** 35.1% 35.1% 0.1% 0.1% 0.0% 100.0% Roore Gover No. of claims 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	percentage (%) 0 0 0 0	No. of claims 6606 91 7	percentage(%) 98.4% 1.4% 0.1% 0.1%



PERIC	DDIC DISCLOSURES								
NL -48	8 DISCLOSURES ON QUANTITATIVE A	ND QUALITATIVE PARAMETERS OF HEALTH SER	VICES RENDERED (ANNI	JAL DISCLOSURE)					
	ne Year ending: 31st March 2024								
	Specify whether In – house Claim settlemen		1						
а.	Specify whether In – house Claim settlemen	nt or Services rendered by TPA:							
\vdash									
	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
	Raksha Health Insurance TPA Pvt Ltd.	015	15\Apr\21	14\Apr\24					
b.	Number of policies and lives serviced in res								
\Box	Description	Individual	Group	Government	Total				
	No of policies serviced	-	2		2				
	No of lives serviced	-	193		193				
	Geographical Area of services Renderd in re	espect of which public disclosure is made:							
	Sr. No.	Name of State	Name of District						
	1	Tamil Nadu	Tiruvallur						
d.	Data of number of claims processed:								
		Outstanding number of claims at the beginning of the ye	ear	19					
		Number of claims received during the year		215					
	iii.	Number of claims paid during the year (specify % also in		202 (95%)					
	iv.	Number of claims repudiated during the year (specify %	also in brackets)	10 (5%)					
	V.	Number of claims outstanding at the end of the year		2					
	* (ref. table# (d.iii): Settlement Ratio Cal	culated - Settled/Settled+Rejected/Closed (Excludin	g Rejected/Closed due to	on submission of doc	s & Cancelled)				
\vdash		ted - Rejected/Rejected+Settled (Excluding Rejected/Cl			J & concence)				
\vdash	(ren tables (any), rejection natio carena		I	or does a concence)					
	Turn Around Time (TAT) for cashless claims	(in respect of number of claims):							
	Sr. No.	Description	Individual Poli	cies (in %)	Group Poli	ries (in %)			
\vdash	31.140.	DESCRIPTION	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***			
\vdash	1	Within <1 Hour	0.0%	0.0%	96.2%	95.2%			
		Within 1-2 Hours	0.0%	0.0%	1.5%	2.9%			
\vdash		Within 2-6 Hours	0.0%	0.0%	1.5%	1.9%			
\vdash									
\vdash									
\vdash		Within 6-12 Hours	0.0%	0.0%	0.8%	0.0%			
	5	Within 6-12 Hours Within 12-24 Hours	0.0% 0.0%	0.0%	0.8% 0.0%	0.0%			
$\overline{}$	5	Within 6-12 Hours Within 12-24 Hours >24 Hours	0.0% 0.0% 0.0%	0.0% 0.0% 0.0%	0.8% 0.0% 0.0%	0.0% 0.0% 0.0%			
	S 6 Total	Within 6-12 Hours Within 12-24 Hours >24 Hours	0.0% 0.0%	0.0%	0.8% 0.0%	0.0%			
	5 6 Total *percentage to be calculated on total of res	Within 6-12 Hours Within 12-24 Hours >24 Hours pective column	0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.00%	0.8% 0.0% 0.0%	0.0% 0.0% 0.0%			
	5 6 Total *percentage to be calculated on total of ress **Reckoned from the time last necessary de	Within 6-12 Hours Within 12-24 Hours >24 Hours pective column zument is received by insurer/TPA (whichever is earlier)	0.0% 0.0% 0.0% 0.00% and till final pre auth is issue	0.0% 0.0% 0.0% 0.00%	0.8% 0.0% 0.0%	0.0% 0.0% 0.0%			
	5 6 Total *percentage to be calculated on total of ress **Reckoned from the time last necessary de	Within 6-12 Hours Within 12-24 Hours >24 Hours pective column	0.0% 0.0% 0.0% 0.00% and till final pre auth is issue	0.0% 0.0% 0.0% 0.00%	0.8% 0.0% 0.0%	0.0% 0.0% 0.0%			
	5 6 Total *percentage to be calculated on total of res **Reckoned from the time last necessary de ***Reckoned as final discharge summary se	Within 6-12 Hours Within 12-24 Hours >24 Hours >24 Hours pective column coment is received by insurer/TPA (whichever is earlier) int to hospital from the time discharge bill is received by 1	0.0% 0.0% 0.0% 0.00% and till final pre auth is issue	0.0% 0.0% 0.0% 0.00%	0.8% 0.0% 0.0%	0.0% 0.0% 0.0%			
	5 6 7 Total *percentage to be calculated on total of res *Reckoned from the time last necessary de ***Reckoned as final discharge summary se **Turn Around Time (TAT) in respect of paym	Within 12.2 Hours Within 12.24 Hours 224 Hours 224 Hours pective column xument is received by insurer/TPA (whichever is earlier) to the longitude from the time discharge bill is received by item? ent/repudiation of claims:	0.0% 0.0% 0.0% 0.00% and till final pre auth is issue	0.0% 0.0% 0.0% 0.00% d in the hospital)	0.8% 0.0% 0.0% 100.00%	0.0% 0.0% 0.0% 100.00%			
	5 Total *percentage to be calculated on total or *Reckoned from the time last necessary dc *"Reckoned as firal discharge summary se "Truch Around Time (TAT) in respect of paym Description (to reckoned from the date of	Within 6-12 Hours Within 12-24 Hours >24 Hours >24 Hours pective column coment is received by insurer/TPA (whichever is earlier) int to hospital from the time discharge bill is received by 1	0.0% 0.0% 0.0% 0.00% and till final pre auth is issue	0.0% 0.0% 0.0% 0.00% d in the hospital)	0.8% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00%	nment	Tota	al
	5 6 7 Total *percentage to be calculated on total of res *Reckoned from the time last necessary de ***Reckoned as final discharge summary se **Turn Around Time (TAT) in respect of paym	Within 6.21 flours (Within 12.24 flours)224 flours)224 flours estive column sets we column to the column to the column to the basic flow of the column to the basic flow from the time discharge bill a received by the column to the basic flow from the time discharge bill a received by the column to the basic flow from the time discharge bill a received by the column to the colu	0.0% 0.0% 0.00% 0.00% 0.00% and till final pre auth is issue FPA	0.0% 0.0% 0.00% 0.00% d in the hospital)	0.8% 0.0% 0.0% 100.00%	0.0% 0.0% 0.0% 100.00%			
	5 Total Total Tepercentage to be calculated on total of res **Reckoned from the time last necessary de **Reckoned a frail discharge summary se **Turn Around Time [TAT] in respect of paym Furn Around Time (TAT) in respect of paym for the date of receipt of last necessary document)	Withhis 6.2 Hours 1.24	0.0% 0.0% 0.0% 0.00% 0.00% and till final pre auth is issue PA percentage (%)	0.0% 0.0% 0.00% 0.00% 0.00% 0.00% d in the hospital) Gr No. of claims	0.8% 0.0% 0.0% 100.00%	0.0% 0.0% 0.0% 100.00%	percentage (%)	No. of claims	percentage(%)
	5 for Total Total Total Total Total Total Tepercentage to be calculated on total or terms "Recknoed from the time last necessary do "Recknoed as final discharge summer Turn Around Time (TAT) in respect of paym Description (to recknoed from the date of receipt of last necessary document) Within 1 Month	Within 6.24 Hours 1-24	0.0% 0.0% 0.0% 0.00% 0.00% and till final pre auth is issue PA percentage (%) 0.00%	0.0% 0.0% 0.0% 0.09% 0.09% 0.00% 0.00% 0.00% In the hospital)	0.8% 0.0% 0.0% 100.00%	0.0% 0.0% 0.0% 100.00%	percentage (%)	No. of claims 205	percentage(%) 96.7%
	5 6 7 Total *percentage to be calculated on total or **Recknood a from the time last necessary of **Recknood a from the dime last necessary of **Recknood a from the dime last necessary of **Turn Answord Time (TAT) in respect of psymbosic places of the date of **Description for recknood from the date of **recipit of last necessary document) **Turn Answord Time (TAT) in respect of psymbosic places of the date of	Within 6.2 to lours Within 12.24 flours)-24 flours)-24 flours (24 flours) (25 flours) (26 flours) (27 flours) (27 flours) (28 flours) (2	0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 0.0% 0.00% 0.00% d in the hospital] Gr No. of claims 205 6	0.8% 0.0% 0.0% 100.00%	0.0% 0.0% 0.0% 100.00% Gover No. of claims 0	percentage (%) 0	No. of claims 205	percentage(%) 96.7% 2.8%
	5 Total Treatment of the calculated on total of re- Percentage to be calculated on total of re- Percentage on the calculated on total of re- Percentage on the calculated on total of re- Percentage of the calculated on total of re- Temperature of the calculated on total of re- Temperature of the calculated on total of the calculated on	Within 6.24 Hours 1-24	0.0% 0.0% 0.0% 0.0% 0.00% 0.00% and till final pre auth is issue PA percentage (%) 0.00% 0.00% 0.00%	0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% d in the hospital) Gr No. of claims 205 6	0.8% 0.0% 0.0% 100.00% 100.00%	0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5%
	5 Total Total Forcentage to be calculated on total of re- "sections from the time last necessary do "sections from the time last necessary do "sections of from the time last necessary do "sections from the time last necessary do "sections from the discharge immany as Turn Around Time (TAT) in respect of pum Description for technod from the date of needpo of last necessary documents Within a Month Between 1-3 Months Between 1-5 Months More than 6 Months More than 6 Months	Within 6.21 Hours 1924 Hours 1924 Hours 2024 Hours Each Lead of Line Committee Committee Committee To house the prisoner PPA (whichever it earlier) To houghted from the time discharge bill in received by The committee Committe	0.05% 0.05% 0.05% 0.05% 0.00% 0.00% and till final pre auth is issue PA percentage (%) 0.00% 0.00% 0.00%	0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% d in the hospitall) Gr No. of claims 205 6 1 1 0	0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00% 100.00% Gover No. of claims 0 0	percentage (%) 0 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5% 0.0%
	5 Total "percentage to be calculated on total of re- "Pecclosed from the time dat recessary do "Pecclosed from the time dat recessary do "Pecclosed from the time data recessary do "Pecclosed from the discharge numera; a	Withhis 6.2 Hours 2-24 Hours 2-25 Hours 2-26 Hours	0.05% 0.05% 0.05% 0.05% 0.00% 0.00% and till final pre auth is issue PA percentage (%) 0.00% 0.00% 0.00%	0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% d in the hospital) Gr No. of claims 205 6	0.8% 0.0% 0.0% 100.00% 100.00%	0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5% 0.0%
	5 Total Total Forcentage to be calculated on total of re- "sections from the time last necessary do "sections from the time last necessary do "sections of from the time last necessary do "sections from the time last necessary do "sections from the discharge immany as Turn Around Time (TAT) in respect of pum Description for technod from the date of needpo of last necessary documents Within a Month Between 1-3 Months Between 1-5 Months More than 6 Months More than 6 Months	Withhis 6.2 Hours 2-24 Hours 2-25 Hours 2-26 Hours	0.05% 0.05% 0.05% 0.05% 0.00% 0.00% and till final pre auth is issue PA percentage (%) 0.00% 0.00% 0.00%	0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% d in the hospitall) Gr No. of claims 205 6 1 1 0	0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00% 100.00% Gover No. of claims 0 0	percentage (%) 0 0 0 0	No. of claims 205 6 1	percentage(%) 96.7%
	5 Total Tota	Within 6.2 till fours 9.24 Hours 9.25 Hours 9.25 Hours 9.26 Hours 9.27 Hours 9.27 Hours 9.27 Hours 9.27 Hours 9.27 Hours 9.27 Hours 9.28 Ho	0.05% 0.05% 0.05% 0.05% 0.00% 0.00% and till final pre auth is issue PA percentage (%) 0.00% 0.00% 0.00%	0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% d in the hospitall) Gr No. of claims 205 6 1 1 0	0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00% 100.00% Gover No. of claims 0 0	percentage (%) 0 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5% 0.0%
	5 6 Total 7-percentages to be excluded on Note Total 7-percentages to be excluded on Note Total 7-percentages to the exclusion of the Note Total 7-percentage to the total receiver of the Note Total 7-percentage to the Note Total 7-percentage to the Note Total 7-percentage to the Note Total 7-percentage that the Country of the Note Total 7-percentage that the Country of Total 7-percentage that the Country	Within 6.24 Hours 124 Hours 125 Hours 125 Hours 125 Hours 126 Hours 127 Hoursey 127 Hourse	0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% d in the hospitall) Gr No. of claims 205 6 1 1 0	0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00% 100.00% Gover No. of claims 0 0	percentage (%) 0 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5% 0.0%
	5 Total "percentage to be calculated on total of " "percentage to be calculated on total of " "Rectioned from the time last necessary di "Rectioned from the time last necessary di "Rectioned is indicating unmany a "Percentage is not a consideration of the control of the contr	Within 6.2 to lours Within 1.2 to Hours 1.24	00% 00% 00% 00% 00% 00% 00% and 88 final pre auth is issue PA 00% 00% 00% 00% 00% 00% 00% 00% 00% 00	0.0% 0.0% 0.00% 0.00% in the hospital) Gr No. of claims 205 6 6 0 0 212	0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00% 100.00% Gover No. of claims 0 0	percentage (%) 0 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5% 0.0%
	5 Total **percentage to be calculated on the 16 Total **percentage to the calculated on the 16 Total **percentage for the 16 Total ***Percentage to the calculated on the 16 Total ***Seckoned as final discharge summary se ***Seckoned as final discharge summary se **Turn Around Time (TAT) in respect of paym **Description to recorded from the date of receipt of last necessary document) **Within 1 Month **Between 1-3 Months **Bet	Withhis 6.2 Hours 2-24 Hours 2-25 Hours 2-26 Hours	00% 00% 00% 00% 00% 00% and 68 final pre auth is issue 74. percentage (%) 0.00% 0.00% 0.00% 0.00% 0.00%	0.0% 0.0% 0.00% 0.	0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00% 100.00% Gover No. of claims 0 0	percentage (%) 0 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5% 0.0%
	5 Terroritates by calculated on Marian Terroritates by calculated on Marian Terroritates by calculated on Marian Terroritates by the Control of the Control Terroritates with the Control Terroritates	Within 6.12 illours 1928 Hours 19	00% 00% 00% 00% 00% 00% 00% 00% 00% 00%	0.0% 0.0% 0.00% 0.	0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00% 100.00% Gover No. of claims 0 0	percentage (%) 0 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5% 0.0%
	5 Total "percentage to be calculated on total of re- "Percentage to be calculated on total of re- "Percentage to be calculated from the time data recessary do "Percentage for infection growing and "Percentage and total of receipt of last necessary document) Within 1 Month for theme 1: 2 Month for theme 1: 2 Month More than 6 Months More than 6 Months Total Total Total Tota	Withhis 6.2 Hours 2-24 Hours 2-25 Hours 2-26 Hours	00% 00% 00% 00% 00% 00% and 68 final pre auth is issue 74. percentage (%) 0.00% 0.00% 0.00% 0.00% 0.00%	0.0% 0.0% 0.00% 0.	0.8% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	0.0% 0.0% 0.0% 100.00% 100.00% Gover No. of claims 0 0	percentage (%) 0 0 0 0	No. of claims 205 6 1	percentage(%) 96.7% 2.8% 0.5% 0.0%





	ODIC DISCLOSURES								
NI -4	8 DISCLOSURES ON QUANTITATIVE AND QUALITY	ATIVE PARAMETERS OF HEALTH SERVICES REND	FRED (ANNUAL DISCLOS	URE)					
	he Year ending: 31st March 2024								
-	Specify whether In – house Claim settlement or Services						1	1	
a.	Specify whether in – nouse claim settlement or Services	rendered by IPA:							
-	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
-									
_	VIDAL HEALTH INSURANCE THIRD PARTY ADMINISTRATOR	016	25\Nov\21	24\Nov\24					
	Number of policies and lives serviced in respect of which	L							
ь.	Number of policies and lives serviced in respect of which Description	public disclosure is made: Individual		Government	Total				
_		Individual	Group 32	Government	10tai 32				
_	No of policies serviced No of lives serviced	-	14.372		14.372				
_	NO OT IIVES SETVICED	·	14,372		14,372				
_									
_		L							
c.	Geographical Area of services Renderd in respect of which	Name of State	Name of District						
_	Sr. No.								
_		Delhi Delhi	Delhi						
_			Gurgaon						
\vdash		Gujarat	Ahmedabad						
\vdash		Maharashtra	Mumbai						
<u> </u>	5	Telangana	Hyderabad						
⊢									
-									
d.	Data of number of claims processed:		L						
_	į.	Outstanding number of claims at the beginning of the y	ear	146					
_		Number of claims received during the year		1417					
_	IIL	Number of claims paid during the year (specify % also in	brackets)	1261 (91%)					
_		Number of claims repudiated during the year (specify %	also in brackets)	128 (9%)					
_	V.	Number of claims outstanding at the end of the year		53					
					_				
	* (ref. table# (d.iii): Settlement Ratio Calculated - Sett				d)				
	* (ref. table# (d.iv): Rejection Ratio Calculated - Rejected	/Rejected+Settled (Excluding Rejected/Closed due to n	on submission of docs & Can	celled)					
e.	Turn Around Time (TAT) for cashless claims (in respect of								
e.	Turn Around Time (TAT) for cashless claims (in respect of Sr. No.	f number of claims): Description	Individual Poli		Group Poli				
e.	Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***			
e.	Sr. No.	Description Within <1 Hour	TAT for pre-auth** 0.0%	TAT for discharge*** 0.0%	TAT for pre-auth** 97.0%	TAT for discharge*** 99.0%			
e.	Sr. No.	Description Within <1 Hour Within 1-2 Hours	TAT for pre-auth** 0.0% 0.0%	TAT for discharge*** 0.0% 0.0%	TAT for pre-auth** 97.0% 1.0%	TAT for discharge*** 99.0% 0.0%			
e.	Sr. No. 1 2 3	Description Within <1 Hour Within 1-2 Hours Within 2-6 Hours	TAT for pre-auth** 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0%	TAT for pre-auth** 97.0% 1.0% 2.0%	TAT for discharge*** 99.0% 0.0% 1.0%			
e.	5r. No. 1 2 3 4	Description Within <1 Hour Within 1-2 Hours Within 2-6 Hours Within 6-12 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0%			
e.	\$r. No. 1 2 3 4 4	Description Within <1 Hour Within 12 Hours Within 12 Hours Within 612 Hours Within 612 Hours Within 612 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0%			
e.	Sr. No. 1 2 3 3 4 5	Description Within <1 Hour Within <2 Hours Within 2-6 Hours Within 6-12 Hours Within 6-12 Hours Within 6-12 Hours Within 5-24 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 0.0%			
e.	\$r. No. 1 2 3 4 5 6 7 Totals	Description Within -1 Hour Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Jan Hours Jan Hours Jan Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0%			
е.	\$r. No. 1 2 3 4 4 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Description Within 14 Hour Within 12 Hours Within 5.2 Hours Within 6.2 Hours Within 12.24 Hours Jack Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 0.0%			
е.	Sr. No. 1 2 3 4 4 5 1 Total and the service of the	Description Within 1-2 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 0.0%			
e.	\$r. No. 1 2 3 4 4 5 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Description Within 1-2 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 0.0%			
e.	Sr. No. 1 2 3 4 4 5 Total Control of Proceedings of the Control of Control o	Description Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 6-12 Hours Wit	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 0.0%			
e.	Sr. No. 1 3 3 4 4 5 5 Total Total Federoed from the time last necessary document as rec- Pederoed as final discharge amonts in bropial or The control of the time last necessary document as rec- Pederoed as final discharge amonts in bropial or The control of the	Description Within 4.2 Nour Within 5.2 Hours Within 5.2 Hours Within 6.2 Hours 2.2	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 0.0%			
f.	Sr. No. 1 1 2 3 4 4 5 5 1 To a contain the size of th	Description Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours John 1-2	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge***	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 0.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 0.0%	nment	Tota	al al
f.	Sr. No. 1 3 3 4 4 5 5 Total Total Federoed from the time last necessary document as rec- Pederoed as final discharge amonts in bropial or The control of the time last necessary document as rec- Pederoed as final discharge amonts in bropial or The control of the	Description Within 1-2 Hours 1-2 Hou	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge***	TAT for pre-suth** 97.0% 1.0% 2.0% 0.0% 0.0% 100.0%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 1.00%			
f.	Sr. No. 2 2 3 3 4 4 5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Description Within c4 Your Within c5 Your Within c5 Celevity Within c5 Celevity Within c6 C2 Hours Within c6 C2 Hours 2-24 Hours 2	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge***	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 1.0% 0.0% O.0% O.0% O.0% No. of claims	percentage (%)	No. of claims	percentage(%)
f.	Sr. No. 1 2 3 3 4 5 5 5 6 6 7 Total **Percentage to be calculated on total of respective column **Percentage to be calculated on total of respective column **Percentage to be calculated on total of respective rolumn **Trun Around Time (TAT) in respect of payment/ repodulated on total of receipt of fast respective column **Trun Around Time (TAT) in respect of payment/ repodulated on total or receipt of fast rec	Description Within 1-2 Hours John 1-2 Hours John 1-2 Hours Parked by insure/TPA (whichever is earlier) and 18 final promit the limit discharge bill is received by TPA Tom the time discharge bill is received by TPA Individual No. of claims:	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 100.00%	YAT for discharge*** 99.0% 0.0% 1.0% 0.0% 0.0% 1.00% 0.0% 0.00%	percentage (%)	No. of claims 1368	percentage(%) 98.5%
f.	Sr. No. 1 1 2 3 3 4 4 5 5 5 7 6 5 7 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	Description Within <1 Hour Within 12 Hour Within 12 Hours Within 12 Hours Within 12 24 Hours 234 Hours 234 Hours 234 Hours Month 12 24 Hours Hour Hours Hour Hour Hour Hour Hour Hour Hour Hour Hour No, of claims 0 0	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge***	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 100.00%	TAT for discharge*** 9.0% 0.0% 1.0% 0.0% 0.0% 1.00% 0.00% 0.00% 100.00%	percentage (%) 0	No. of claims 1368 13	percentage(%) 98.5% 0.9%
f.	Sr. No. 1 1 2 3 4 4 5 5 4 5 5 6 6 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Description Within 1-2 Hours Individual No. of claims 0 0 0	TAT for pre-auth**	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 100.00%	TAT for discharge*** 9 90% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	percentage (%) 0 0	No. of claims 1368 13	percentage(%) 98.5% 0.9% 0.4%
f.	Sr. No. 1 1 2 3 3 4 4 5 5 5 5 5 7 5 7 Federoratage to be calculated on total of respective column —Rectatored from the time leat necessary document a nec —Rectatored from the time leat necessary document a nec —Rectatored from the time leat necessary document a nec —Rectatored from the time leat necessary document or total of respective column —Rectatored in and discharge normany sont in briggial and —Rectatored in a fine discharge normany sont in briggial and —Rectatored as fined discharge normany sont in briggial —Rectatored as fined discharge normany sont in briggial —Rectatored in the date of receipt of leat —Rectat	Description Within 1-2 Hours 1-24 Hours 1-24 Hours 1-24 Hours Individual Tracking a bill in received by TPA and of claims: Individual No. of claims 0 0 0 0	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 9.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0	No. of claims 1368 13 5 3	percentage(%) 98.5% 0.9% 0.4% 0.2%
f.	Sr. No. 2 2 3 4 5 5 5 5 5 7 7 8 7 8 7 8 8 8 8 8 8 8 8 8	Description Within 4.2 Note: Within 2.6 Note: Within 1.2 A Hours Within 2.6 Note: Within 6.2 A Hours 2.34 Hours 2.34 Hours 2.34 Hours 3.34 Hou	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge***	TAT for pre-auth** 97.0% 1.0% 2.0% 0.0% 0.0% 100.00%	TAT for discharge*** 9 90% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	percentage (%) 0 0	No. of claims 1368 13	percentage(%) 98.5% 0.9% 0.4%
f.	Sr. No. 1 1 2 3 3 4 4 5 5 5 5 5 7 5 7 Federoratage to be calculated on total of respective column —Rectatored from the time leat necessary document a nec —Rectatored from the time leat necessary document a nec —Rectatored from the time leat necessary document a nec —Rectatored from the time leat necessary document or total of respective column —Rectatored in and discharge normany sont in briggial and —Rectatored in a fine discharge normany sont in briggial and —Rectatored as fined discharge normany sont in briggial —Rectatored as fined discharge normany sont in briggial —Rectatored in the date of receipt of leat —Rectat	Description Within 4.2 Note: Within 2.6 Note: Within 1.2 A Hours Within 2.6 Note: Within 6.2 A Hours 2.34 Hours 2.34 Hours 2.34 Hours 3.34 Hou	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 9.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0	No. of claims 1368 13 5 3	percentage(%) 98.5% 0.9% 0.4% 0.2%
f.	Sr. No. 3 3 4 4 5 5 6 7 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	Description Within 4.2 Note: Within 2.6 Note: Within 1.2 A Hours Within 2.6 Note: Within 6.2 A Hours 2.34 Hours 2.34 Hours 2.34 Hours 3.34 Hou	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 9.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0	No. of claims 1368 13 5 3	percentage(%) 98.5% 0.9% 0.4% 0.2%
f	5s No. 1 2 2 3 3 4 5 5 5 6 6 7 7 7 8 8 8 8 8 9 8 9 8 8 8 8 8 8 9 8 8 8 8	Description Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 A Hours > 34 Hours Parked by insure/TPA (whichever is earlier) and sill final provided by insure/TPA (whichever is ear	TAT for pre-auth**	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 9.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0	No. of claims 1368 13 5 3	percentage(%) 98.5% 0.9% 0.4% 0.2%
f.	Sr. No. 1 1 2 3 3 4 4 5 5 5 5 5 7 5 7 7 7 8 8 8 8 8 8 8 8 8 8	Description Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours 1-24	TAT for pre-auth* 0.0% 0.0% 0.0% 0.0% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 9.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0	No. of claims 1368 13 5 3	percentage(%) 98.5% 0.9% 0.4% 0.2%
f	Sr. No. 1 2 3 4 5 5 5 5 5 5 7 5 7 7 8 7 8 7 8 7 8 8 7 8 8 7 8 8 8 8	Description Within 4.2 Note: Within 5.2 Note: Within 5.2 Security	TAT for pre-auth** 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 9.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0	No. of claims 1368 13 5 3	percentage(%) 98.5% 0.9% 0.4% 0.2%
f	Sr. No. 1 1 2 3 4 4 5 5 5 5 5 7 5 7 7 7 7 7 7 7 7 7 7 7	Description Within 1-2 Hours 1-2 Hours 1-2 Hours Hours 1-2 Hours Hours 1-2 Hours Hours Individual No. of claims Description One of claims	TAT for pre-auth** 0.005	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 9.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0	No. of claims 1368 13 5 3	percentage(%) 98.5% 0.9% 0.4% 0.2%
f. S.	Sr. No. 3 1 3 2 3 3 4 4 5 5 5 6 5 7 6 7 7 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Description Within 4.2 Note: Within 5.2 Note: Within 5.2 Security	TAT for pre-auth** 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 97.0% 1.0% 0.0% 0.0% 100.00% 100.00%	TAT for discharge*** 9.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0	No. of claims 1368 13 5 3	percentage(%) 98.5% 0.9% 0.4% 0.2%



SI-RIII	ODIC DISCLOSURES								
NL-4	8 DISCLOSURES ON QUANTITA	TIVE AND QUALITATIVE PARAMETERS OF HEAL	TH SERVICES RENDERED	(ANNUAL DISCLOS	URE)				
	ne Year ending: 31st March 202								
		ettlement or Services rendered by TPA:							
a.	Specify whether in – house Claim si	ettiement or Services rendered by TPA:							
-									
<u> </u>	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
	Volo Health Insurance TPA Pvt Ltd	018	08\Aug\22	07\Aug\25					
L-		l							
ь.		ed in respect of which publc disclosure is made:		_					
<u> </u>	Description	Individual	Group	Government	Total				
⊢	No of policies serviced		89		89				
<u> </u>	No of lives serviced	-	19,930		19,930				
-									
_	Consumbing Area of consists Band	lerd in respect of which public disclosure is made:							
۲.		Name of State	Name of District						
\vdash		Delhi	Delhi						
-		Karnataka	Banglore						
\vdash		Maharashtra	Mumbai						
\vdash		Maharashtra	Pune		 				
		Tamil Nadu	Chennai	1	1				
-		Telangana	Hyderabad	l	 	1			
	v		,						
d.	Data of number of claims processes	d:			1				
$\overline{}$		Outstanding number of claims at the beginning of the ye	ar	22	İ				
		Number of claims received during the year		1524					
	ii.	Number of claims paid during the year (specify % also in	brackets)	1206 (92%)					
		Number of claims repudiated during the year (specify %		111 (8%)					
	v.	Number of claims outstanding at the end of the year		153					
	* (ref. table# (d.iii): Settlement R	atio Calculated - Settled/Settled+Rejected/Closed (E	xcluding Rejected/Closed	due to non submissio	n of docs & Cancelled)				
		Calculated - Rejected/Rejected+Settled (Excluding Reje							
	Turn Around Time (TAT) for cashles	ss claims (in respect of number of claims):							
·-	Turn Around Time (TAT) for cashles Sr. No.	ss claims (in respect of number of claims): Description	Individual Poli		Group Poli				
e.			Individual Poli	cies (in %) TAT for discharge***	Group Poli	cies (in %) TAT for discharge***			
	Sr. No.								
-	Sr. No. 1	Description Within <1 Hour Within 1-2 Hours	TAT for pre-auth** 0.0% 0.0%	TAT for discharge*** 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0%	TAT for discharge*** 93.5% 4.8%			
e.	Sr. No.	Description Within <1 Hour Within 1-2 Hours Within 2-6 Hours	TAT for pre-auth** 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5%	TAT for discharge*** 93.5% 4.8% 1.7%			
<u>.</u>	Sr. No. 1 2 3 4	Description Within <1 Hour Within 1-2 Hours Within 2-6 Hours Within 6-12 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0%			
	Sr. No. 1 2 3 4 5	Description Within <1 Hour Within 12 Hours Within 12 Hours Within 612 Hours Within 612 Hours Within 612 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0%			
	\$r. No. 1 2 3 4 5 6	Description Within <1 Hour Within 1-2 Hours Within 2-6 Hours Within 6-12 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 0.0%			
	\$r. No. 1 2 3 4 5 6 Total	Description Within 61 Hour Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Jan Hours Jan Hours Jan Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0%			
	\$r. No. 1 2 3 4 4 5 6 7 7 bercentage to be calculated to on.	Description Within 12 Hour Within 12 Hours Within 12 Hours Within 12 Hours Within 12 24 Hours Jet Hours Within 12 24 Hours Jet	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 100.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 0.0%			
	\$7. No. 1 2 3 4 4 5 5 7 7 bercentage to be calculated on to: **Reckoned from the time last nece	Description Within 1.2 Hours Within 1.2 Hours Within 1.2 Hours Within 6.2 Le Hours Withi	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 100.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 0.0%			
	\$7. No. 1 2 3 4 4 5 5 7 7 bercentage to be calculated on to: **Reckoned from the time last nece	Description Within 12 Hour Within 12 Hours Within 12 Hours Within 12 Hours Within 12 24 Hours Jet Hours Within 12 24 Hours Jet	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 100.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 0.0%			
	Sr. No. 1 2 3 3 4 5 6 7 *Percentage to be calculated on tot **Reckoned from the time last nec **Reckoned as final discharge sum	Description Within 1: Hours Within 1: 2 Hours Within 1: 2 Hours Within 6: 12 John Hours Within 6: 12 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 100.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 0.0%			
f.	5r. No. 1 2 3 4 5 6 6 Total *percentage to be calculated on to the service of th	Description Within 1.2 Hours Within 1.2 Hours Within 1.2 Hours Within 6.2 Le Hours Withi	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 100.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 0.0%			
f.	Sr. No. 1 2 3 4 5 5 4 5 Forecreatage to be calculated on tol **Reckoned from the time last nec ***Reckoned as final discharge sum Turn Around Time (TAT) in respect Description (or reckoned from the	Description Within a 1 Nort 1 No	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge***	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 1.00%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 100.00%	mant	Table	
f.	Sr. No. 1 2 3 3 5 5 6 7 6 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	Description Within 1: Hours Within 1: 2 Hours Within 1: 2 Hours Within 6: 12 John Hours Within 6: 12 Hours	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	TAT for discharge***	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 100.0%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 0.0%	nment	Tota	ıl
f.	Sr. No. 1 2 3 4 5 5 4 5 Forecreatage to be calculated on tol **Reckoned from the time last nec ***Reckoned as final discharge sum Turn Around Time (TAT) in respect Description (or reckoned from the	Description Within 4: Hour Within 4: Neur Within 3: Neur Within 3: A Neur Within 3: A Neur Within 3: A Neur Salva Neur File Ne	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% Gradient the hospital of	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 100.00%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 100.00%			
f.	5r. No. 1 2 3 3 5 5 6 6 Total ***Recknown from them last race ****Recknown from them last race date of raceipt of last necessary document)	Description Within 1-2 Hours Within 1-2 Hours Within 2-5 Hours Within 2-5 Hours Within 2-2 Hours 2-24 Hours John 1-2 Ho	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 100.00%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 100.00%	percentage (%)	No. of claims	percentage(%)
f.	Sr. No. 1 1 2 3 4 5 5 6 7 7 6 7 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8	Description Within 13-10 Hour Within 13-2 Hour Within 13-2 Hour Within 13-2 Hours 12-2 Hours 12-	YAT for pre-auth**	TAT for discharge ***	TAT for pre-auth** 94.5% 4.0% 1.5% 0.0% 0.0% 1.000 100.00%	TAT for discharge*** 93.5% 4.45% 1.7% 0.0% 0.0% 100.00%	percentage (%)	No. of claims	percentage(%) 88.7%
f.	5r. No. 1 2 3 4 5 Total Total **Reckoned from the lime last necessity **Reckoned from the discharge sum **Reckoned from the discharge sum **Reckoned from the date of recipit of last necessary **Goomment Within 1 Month **Between 1-3 Monthis **Between 1-3 Mon	Description Within c1-Hour Within 12-Hours Within 6-12-Hours Hours Hour	TAT for pre-auth**	TAT for discharge ***	TAT for pre-suth** 94.5% 4.0% 1.0% 0.00% 0.00% 1.00.00% 1.00.00% 1.00.00% 1.00.00% 1.00.00% 1.00.00% 1.00.00%	TAT for discharge*** 93.5% 4.8% 1.7% 0.0% 0.0% 100.00%	percentage (%)	No. of claims 1168 125	percentage(%) 88.7% 9.5%
f.	51 No. 1 1 2 3 4 4 5 5 Total	Description Within 1-1 Hour Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours 1-2 Hour	TAT for pre-auth**	TAT for discharge ***	TAT for pre-auth** 94.5% 1.05% 1.05% 1.05% 1.00%	TAT for discharge*** 93.5% 1.7% 93.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1.0% 1	percentage (%) 0 0	No. of claims	percentage(%) 88.7% 9.5% 1.7%
f.	5r. No. 1 2 3 4 5 Total Total **Reckoned from the lime last necessity **Reckoned from the discharge sum **Reckoned from the discharge sum **Reckoned from the date of recipit of last necessary **Goomment Within 1 Month **Between 1-3 Monthis **Between 1-3 Mon	Description Within c1-Hour Within 12-Hours Within 6-12-Hours Hours Hour	TAT for pre-auth**	TAT for discharge ***	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge** 93.5% 4.8% 1.7% 0.0% 0.0% 1.000 0.0% 0.0% 100.00%	percentage (%)	No. of claims 1168 125 22	percentage(%) 88.7% 9.5%
f.	5r. No. 1 2 3 3 5 5 6 6 Total **Percentage to be calculated on to the "see to the calculated on to the see to the "see to the calculated on th	Description Within 1-2 Mours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours 2-24 Hours 1 of respective column savey document of received by insure/TPA (whichever is many yent to hospital from the time discharge bill is received to the savey document of the discharge bill is received to the savey document of the discharge bill is received to the savey of payment/ repudiation of claims No. of claims No. of claims 0 0 0 0 0 0 0	TAT for pre-such** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge ***	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge*** 93.5% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 1168 125 22 2	percentage(%) 88.7% 9.5% 1.7% 0.2%
f.	Sr. No. 2 3 4 5 5 7 Ferrecentage to be calculated on total or selection of the control of	Description Within 1-2 Mours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours 2-24 Hours 1 of respective column savey document of received by insure/TPA (whichever is many yent to hospital from the time discharge bill is received to the savey document of the discharge bill is received to the savey document of the discharge bill is received to the savey of payment/ repudiation of claims No. of claims No. of claims 0 0 0 0 0 0 0	TAT for pre-such** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge ***	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge*** 93.5% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 1168 125 22 2	percentage(%) 88.7% 9.5% 1.7% 0.2%
f.	5r. No. 1 2 3 3 5 5 6 6 Total **Percentage to be calculated on to the "see to the calculated on to the see to the "see to the calculated on th	Description Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 2-5 Hours Within 2-5 Hours Within 2-2 Hours 2-24 Hours 2-24 Hours 2-24 Hours 1 of respective column savay document is received by insure/TPA (whichever is many sent to hospital from the time discharge bill is received to the savay document in the savay document is received by insure/TPA (whichever is many sent to hospital from the time discharge bill is received to the savay document of the savay doc	TAT for pre-such** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge ***	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge*** 93.5% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 1168 125 22 2	percentage(%) 88.7% 9.5% 1.7% 0.2%
f	5r. No. 1 2 3 3 5 5 6 6 7 Total **Percentage to be calculated on to the visit of	Description Within 1-2 Hours Within 1-2 Hours Within 1-2 Hours Within 2-5 Hours Within 2-5 Hours Within 2-2 Hours 2-24 Hours 2-24 Hours 2-24 Hours 1 of respective column savay document is received by insure/TPA (whichever is many sent to hospital from the time discharge bill is received to the savay document in the discharge bill is received to the savay of the savay o	TAT for pre-such** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge ***	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge*** 93.5% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 1168 125 22 2	percentage(%) 88.7% 9.5% 1.7% 0.2%
f.	Sr. No. 1 1 3 4 5 5 4 5 5 7 8 7 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Description Within c1 Hour Within 12-1 Hour Within 12-2 Hour Within 12-2 Hours Within 12-2 Hours Within 12-2 Hours 13-2 Hours 13-2 Hours 13-2 Hours 13-2 Hours 13-2 Hours 14-2 Hours 15-2 Hours 16-2	TAT for pre-outh** 0.00	TAT for discharge *** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge*** 93.5% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 1168 125 22 2	percentage(%) 88.7% 9.5% 1.7% 0.2%
f.	5r. No. 1 1 2 3 4 4 5 5 5 Total 7 Total 7 **Percentage to be calculated on to the window of the control of the	Description Within a: 1 Nover Within a: 2 Nover Seal Nover Seal Nover Seal Nover Seal Nover Seal Plantin Individual No. of claims O O O O obi of respective column	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for dischage *** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge*** 93.5% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 1168 125 22 2	percentage(%) 88.7% 9.5% 1.7% 0.2%
f.	5r. No. 1 2 3 4 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Description Within 1-2 Hour Within 1-2 Hours 2-24 Hours 1 of respective column savey seem for received by insure/TPA (whichever is reary seem to hospital from the time discharge bill is received by the savey document of a received by insure/TPA (whichever is now years to hospital from the time discharge bill is received of payment/ repudiation of claims: No. of claims	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge*** 93.5% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 1168 125 22 2	percentage(%) 88.7% 9.5% 1.7% 0.2%
f.	5r. No. 1 2 3 4 5 5 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	Description Within 4.1 Hour Within 5.2 Hours Within 6.2 Flours 2.24 Hours 3.27 Hours 4.27 Hours 5.24 Hours 6.27 Ho	TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	TAT for pre-auth* 5% 4.0% 4.0% 0.0% 0.0% 0.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0% 100.0%	TAT for discharge*** 93.5% 4.8% 0.0% 0.0% 0.0% 0.0% 0.0% 100.00%	percentage (%) 0 0 0	No. of claims 1168 125 22 2	percentage(%) 88.7% 9.5% 1.7% 0.2%



PERIO	ODIC DISCLOSURES								
NL -4	8 DISCLOSURES ON QUANTITA	TIVE AND QUALITATIVE PARAMETERS OF HEAL	TH SERVICES RENDERED	(ANNUAL DISCLOS	URE)				
	he Year ending: 31st March 202								
2		ettlement or Services rendered by TPA:				1			
	Specify whether in House claim si	etternent of Services rendered by 11 A.							
_	Name of TPA	Service level Agreement number/Licence Number	FromDD/MM/YYYY	ToDD/MM/YYYY					
_	SAFEWAY INSURANCE TPA	026	07\Nov\22	06\Nov\25					
_	SAFEWAT INSURANCE IFA	020	07 (NOV (22	00(1404/23					
b.	Number of policies and lives service	ed in respect of which publc disclosure is made:							
-	Description	Individual	Group	Government	Total				
	No of policies serviced	-	10		10				
	No of lives serviced		1,581		1,581				
c.		lerd in respect of which public disclosure is made:							
		Name of State	Name of District						
		Delhi	Delhi						
		Haryana	Gurgaon						
		Rajasthan	Jodhpur						
<u> </u>		Telangana	Hyderabad						
<u> </u>		West Bengal	Howrah						
_		Tamilnadu	Coimbatore, Kanyakumari						
<u> </u>	7	West Bengal	Kolkata						
-					-				
-	Data of number of claims processes			-	-	l			
a.		Outstanding number of claims at the beginning of the ye		0					
-		Number of claims received during the year	ear .	40					
\vdash		Number of claims received during the year (specify % also in	hrankete)	34 (97%)					
_		Number of claims repudiated during the year (specify %		1 (3%)					
_		Number of claims repudiated during the year (specify as Number of claims outstanding at the end of the year	also ili brackets)	2 (3/9)					
_	*-	realist of county outstanding at the cris of the year		-					
_	* (ref. table# (d.iii): Settlement R	atio Calculated - Settled/Settled+Rejected/Closed (E	xcluding Rejected/Closed	due to non submissio	n of docs & Cancelled)				
		Calculated - Rejected/Rejected+Settled (Excluding Reje							
1			cted) closed due to non sub	illission of does & Calle	celled)				
e.	Turn Around Time (TAT) for cashles	ss claims (in respect of number of claims):							
e.	Turn Around Time (TAT) for cashles Sr. No.		Individual Poli	cies (in %)	Group Poli				
e.		is claims (in respect of number of claims):		cies (in %) TAT for discharge***	Group Poli	TAT for discharge***			
e.	Sr. No.	ss claims (in respect of number of claims): Description Within <1 Hour	Individual Poli TAT for pre-auth**	cies (in %) TAT for discharge*** 0.0%	Group Poli TAT for pre-auth**	TAT for discharge*** 100.0%			
e.	Sr. No. 1 2	ss claims (in respect of number of claims): Description Within <1 Hour Within 1-2 Hours	Individual Poli TAT for pre-auth** 0.0% 0.0%	cies (in %) TAT for discharge*** 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0%	TAT for discharge*** 100.0% 0.0%			
e.	Sr. No.	s daims (in respect of number of claims): Description Within <1 Hour Within 12 Hours Within 54 Hours	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0%	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0%	TAT for discharge*** 100.0% 0.0% 0.0%			
е.	Sr. No. 1 2 3 4	s claims (in respect of number of claims): Description Within <1 Hour Within 12 Hours Within 52 Hours Within 52 Hours	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0.0%	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0%			
е.	Sr. No. 1 1 2 2 3 3 4 5 5	s claims (in respect of number of claims): Description Within < 1 Hour Within < 2 Hours Within 6 Flours Within 6 2 Hours Within 6 2 Hours	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0%	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 0.0%			
e.	\$r. No. 1 2 3 4 4 5	s claims (in respect of number of claims): Description Within <1 Hour Within 12 Hours Within 52 Hours Within 52 Hours	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0%	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.			
e.	\$r. No. 1 2 2 3 4 5 6 Total	s claims (in respect of number of claims): Description Within 4.1 Hour Within 5.2 Hours Zi Hours Zi Hours	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0%	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 0.0%			
e.	\$7. No. 1 2 3 4 4 5 5 6 Total	as daims (in respect of number of daims): Description Within 4: Hour Within 4: 1 Hour Within 4: 1 Hours Within 6: 2 Hours Within 12 24 Hours Within 12 24 Hours 224 Hours 324 Hours 324 Fours 325 of respective column	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.			
e.	\$7. No. 1 2 3 3 4 4 5 6 6 7 7 *percentage to be calculated on to. **Reckoned from the time last nece	s claims (in respect of number of claims): Description Within <1 Hour Within 12 Hour Within 12 Hours 24 Hours 24 Hours and of respective column all of respective column all of respective column	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.			
e.	\$7. No. 1 2 3 3 4 4 5 6 6 7 7 *percentage to be calculated on to. **Reckoned from the time last nece	as daims (in respect of number of daims): Description Within 4: Hour Within 4: 1 Hour Within 4: 1 Hours Within 6: 2 Hours Within 12 24 Hours Within 12 24 Hours 224 Hours 324 Hours 324 Fours 325 of respective column	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.			
e.	Sr. No. 1 2 3 3 4 5 6 7 **Percentage to be calculated on tot **Reckoned from the time last nece ***Reckoned as final discharge sum	s claims (in respect of number of claims): Description Within <1 Hours Within 1-2 Jet Hours Jet Hours Within 1-2 Jet Hours W	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.			
e.	\$ r. No. 1 2 3 4 4 5 6 6 to 1 *percentage to be calculated on to to ** **Recknone a from the time last nece ** **Recknone from the time last nece ** **Turn Around Time (TAT) in respect.	s claims (in respect of number of claims): Description Within <1 Hours Within 1-2 Jet Hours Jet Hours Within 1-2 Jet Hours W	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.			
ę.	Sr. No. 1 2 3 3 4 5 6 7 **Percentage to be calculated on tot **Reckoned from the time last nece ***Reckoned as final discharge sum	s claims (in respect of number of claims): Description Within <1 Hours Within 1-2 Jet Hours Jet Hours Within 1-2 Jet Hours W	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	nment	Tot	al
e.	Sr. No. 1 2 3 4 4 5 6 7 9 7 9 7 9 7 9 7 9 7 9 7 9 7 9 7 9 7	a claims (in respect of number of claims): Description Within 4: Hours Within 4: 1 Hours Within 4: 1 Hours Within 4: 2 Hours Within 6: 2 Hours Jan Hour	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0% 100.00%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	nment	Tota	al
f.	Sr. No. 1 2 3 3 5 5 6 9 7 9 Percentage to be calculated on tot **Reckoned from the time last nece ***Reckoned from the time last nece ***Reckoned as final discharges un **Turn Around Time [131] in respect Description (to reckoned from the	a claims (in respect of number of claims): Description Within 4: Hours Within 4: 1 Hours Within 4: 1 Hours Within 4: 2 Hours Within 6: 2 Hours Jan Hour	Individual Poli TAT for pre-auth** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cies (in %) TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0	Group Poli TAT for pre-auth** 100.0% 0.0% 0.0% 0.0% 0.0% 100.00%	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 0.0% 100.0%	nment	Tota No. of claims	al percentage(%)
f.	Sr. No. 1 1 2 3 4 4 5 5 Total Total Secretary of the sec	ac daims (in respect of number of claims): Description Within 4.1 Hour Within 4.2 Hours Within 2.2 Hours Within 2.2 Hours Within 2.2 Hours Within 2.4 Hours Within 2.4 Hours Within 2.4 Hours Within 4.2 Hours 2.24 Hours 2.24 Hours Jud frespective column samy decument is received by insurer/TPA (whichever amany went to hopalify from the time discharge bill is received by many went to hopalify from the time discharge bill is received by many went to hopalify from the time discharge bill is received by many went to hopalify from the time discharge bill is received by many went to hopalify the time of takings. Individual	Individual Police TAT for pre-sush** 0.00%	cles (in %) TAT for discharge*** TAT for discharge** A 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poil TAT for pre-auth**	TAT for discharge*** 100.0% 0.0% 0.0% 0.0% 100.09%	percentage (%)	No. of claims	percentage(%) 62.9%
f.	5r. No. 1 2 3 4 5 6 5 6 5 6 6 6 6 6 6 7 7 7 7 7 7 7	a daims (in respect of number of claims): Description Within 4.1 Hour Within 4.2 Hours 2.2 Hours 2.2 Hours 2.2 Hours 2.2 Hours 2.2 Hours 2.2 Hours 2.3 Hours 2.4 Hours 2.4 Hours 2.4 Hours 2.5 Hours 2.6 Hours 2.6 Hours 2.7 Hours 2.8 Hours 2.8 Hours 3.0 Food hours 4.0 Hours 4.0 Hours 4.0 Hours 5.0 Hours 6.0 Hours 8.0 Hours 9.0 Hours	Individual Poil TAT for pre-suth**	cles (in %) TAT for discharge*** O.0% O.0% O.0% O.0% O.0% O.0% O.0% O.0	Group Political TAT for pre-auth** 100.0% 0	TAT for discharge*** 10.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0	No. of claims 22 11	percentage(%) 62.9% 31.4%
f.	5r. No. 1 1 2 3 4 4 5 5 Total Ferenniage to be calculated on tot the best and excellent of the calculated on the calculated of the calcul	a claims (in respect of number of claims): Description Within 4.1 Neur Within 4.2 Neurs Within 5.2 Neurs Within 5.2 Neurs Within 6.2 Neurs Within 6.2 Neurs Within 6.2 Neurs 1.24	individual Poli TAT for pre-subt** 1AT for pre-subt** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cles (in %) TAT for discharge*** TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Police TAT for pre-auth** 100.0% 0.00%	TAT for discharge*** 10.0% 0.0% 0.0% 0.0% 100.0% Gover No. of claims 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	percentage (%) 0 0	No. of claims 22 11 2	percentage(%) 62.9% 31.4% 5.7%
f.	Sr. No. 3 3 4 5 5 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	as claims (in respect of number of claims): Description Within 4.1 Hours Within 4.2 Hours Within 4.2 Hours Within 4.2 Hours Within 1.2 24 Hours Within 1.2 24 Hours Within 1.2 24 Hours Within 1.2 24 Hours 2.24 Hours Within 1.2 24 Hours 2.24 Hours 2.24 Hours 2.24 Hours 2.24 Hours 2.24 Hours 2.24 Hours Individual in secience of payment/repudintever is made year to thought of the time discharge bill is received by insure/TPA (whichever is made year year) to the payment year to 10 payment/repudintion of claims: Individual No. of claims 0 0 0 0 0 0 0	Individual Polity TAT for pre-subtract TAT for pre-subtract	Cies (in %) TAT for discharge***	Group Poll TAT for pre-auth** 100.05% 0.05% 0.05% 0.05% 0.05% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	TAT for discharge*** 10.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0 0	No. of claims 22 11 2 0	percentage(%) 62.9% 31.4% 5.7% 0.0%
f.	5r. No. 1 2 3 4 5 5 7 7 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	a claims (in respect of number of claims): Description Within c.1 Hour Within c.2 1 Hours Within c.2 1 Hours Within 2.2 1 Hours 1 22 H Hours 1 of respective column savey occument is received by insure / TPA (whichever is any occument in the discharge Bill is received from the time discharge Bill is received. Individual No. of claims No. of claims 0 0 0 0 0 0 0	individual Poli TAT for pre-subt** 1AT for pre-subt** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.	cles (in %) TAT for discharge*** TAT for discharge*** 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0%	Group Poll TAT for pre-auth** 100.05% 0.05% 0.05% 0.05% 0.05% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	TAT for discharge*** 10.0% 0.0% 0.0% 0.0% 100.0% Gover No. of claims 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	percentage (%) 0 0	No. of claims 22 11 2	percentage(%) 62.9% 31.4% 5.7%
f.	Sr. No. 3 3 4 5 5 7 7 8 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8	a claims (in respect of number of claims): Description Within c.1 Hour Within c.2 1 Hours Within c.2 1 Hours Within 2.2 1 Hours 1 22 H Hours 1 of respective column savey occument is received by insure / TPA (whichever is any occument in the discharge Bill is received from the time discharge Bill is received. Individual No. of claims No. of claims 0 0 0 0 0 0 0	Individual Polity TAT for pre-subtract TAT for pre-subtract	Cies (in %) TAT for discharge***	Group Poll TAT for pre-auth** 100.05% 0.05% 0.05% 0.05% 0.05% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	TAT for discharge*** 10.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0 0	No. of claims 22 11 2 0	percentage(%) 62.9% 31.4% 5.7% 0.0%
f.	5r. No. 1 2 3 3 5 5 6 7 Total **Percentage to be calculated on to the last race **Percentage to be calculated on to the last race **Percentage to be calculated on to the last race **Percentage to be calculated on to the last race **Percentage to be calculated on to the last race **Percentage to be calculated on to the last race **Percentage to be calculated to the last race **Within 1 Month **Determent 3 to Months **Between 3 4 Months **Between 3 4 Months **Between 3 4 Months **Between 4 5 Months **Tercentage shall be calculated on to **Percentage shall be calculated on to	a daims (in respect of number of claims): Description Within 4.1 Hour Within 4.2 Hours Within 6.2 Hours Within 6.2 Hours Within 6.2 Hours 2.24 Hours 2.24 Hours 2.24 Hours 2.24 Hours 2.24 Hours A of respective column saxy document is received by insure/TPA (whichever is marry sent to hostide from the time discharge bill is received by insure/TPA (whichever is hodvidual) No. of claims No. of claims 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Individual Polity TAT for pre-subtract TAT for pre-subtract	Cies (in %) TAT for discharge***	Group Poll TAT for pre-auth** 100.05% 0.05% 0.05% 0.05% 0.05% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00%	TAT for discharge*** 10.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 0.0	percentage (%) 0 0 0 0 0	No. of claims 22 11 2 0	percentage(%) 62.9% 31.4% 5.7% 0.0%
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PERIO	ODIC DISCLOSURES		ELL CEDI HOSS BELIDEDED		ues			
For ti	ne Year ending: 31st March 202	TIVE AND QUALITATIVE PARAMETERS OF HEAL 24	IH SERVICES RENDERED	(ANNUAL DISCLOS	URE)			
		ettlement or Services rendered by TPA:						
	Name of TPA Inhouse	Service level Agreement number/Licence Number 999	FromDD/MM/YYYY NA	ToDD/MM/YYYY NA				
			NA	NA NA				
b.	Description	ed in respect of which publc disclosure is made: Individual	Group	Government	Total			
	No of policies serviced No of lives serviced	36,597 39,487	1,866 29,77,138	-	38,463 30,16,625			
c.	Geographical Area of services Reno Sr. No.	derd in respect of which public disclosure is made:	Name of District					
	1	Andaman Nicobar Andaman Nicobar	Nicobar North Middle Andaman					
		Andaman Nicobar	South Andaman					
	5	Andhra Pradesh Andhra Pradesh	Anantapur Chittoor					
	6 7	Andhra Pradesh Andhra Pradesh	East Godavari Alluri Sitarama Raju					
	9	Andhra Pradesh Andhra Pradesh	Anakapalli Annamaya					
	10 11	Andhra Pradesh Andhra Pradesh	Bapatla Eluru					
	12 13	Andhra Pradesh Andhra Pradesh	Guntur Kadapa					
	14	Andhra Pradesh	Kakinada					
	16	Andhra Pradesh Andhra Pradesh	Konaseema Krishna					
	17 18	Andhra Pradesh Andhra Pradesh	Kurnool Manyam					
E	19 20	Andhra Pradesh Andhra Pradesh	N T Rama Rao Nandyal					
E	21 22	Andhra Pradesh	Nellore Palnadu					
	23	Andhra Pradesh Andhra Pradesh	Prakasam Sri Balaji					
	26	Andhra Pradesh Andhra Pradesh Andhra Pradesh	Sri Balaji Sri Satya Sai Srikakulam					
E	27	Andhra Pradesh Andhra Pradesh	Srikakulam Visakhapatnam Vizianagaram					
	29	Andhra Pradesh	West Godavari					
	30 31	Arunachal Pradesh Arunachal Pradesh Arunachal Pradesh	Anjaw Changlang					
	32	Arunachal Pradesh Arunachal Pradesh	Dibang Valley East Kameng East Siang					
	34 35	Arunachal Pradesh Arunachal Pradesh Arunachal Pradesh	East Siang Kamle					
	36	Arunachal Pradesh Arunachal Pradesh	Kra Daadi Kurung Kumey					
	38	Arunachal Pradesh Arunachal Pradesh	Lepa Rada Lohit					
	40 41	Arunachal Pradesh Arunachal Pradesh	Longding Lower Dibang Valley					
	42	Arunachal Pradesh	Lower Siang					
	44	Arunachal Pradesh Arunachal Pradesh	Lower Subansiri Namsai					
	45 46	Arunachal Pradesh Arunachal Pradesh	Pakke Kessang Papum Pare					
	47	Arunachal Pradesh Arunachal Pradesh	Shi Yomi Siang					
	49 50	Arunachal Pradesh Arunachal Pradesh	Tawang Tirap					
	51	Arunachal Pradesh Arunachal Pradesh	Upper Siang Upper Subansiri					
	53	Arunachal Pradesh	West Kameng West Siang					
	55	Arunachal Pradesh Assam	Bajali Baksa					
	57	Assam Assam	Barpeta					
	58 59	Assam Assam	Biswanath Bongaigaon					
	60	Assam Assam	Cachar Charaideo					
E			Chirang Darrang					
F	64 65	Assam Assam Assam Assam	Dhemaji Dhubri					
F	66	Assam Assam	Dibrugarh Dima Hasao					
E	68	Assam Assam	Goalpara Golaghat					
	70	Assam	Hailakandi					
	71 72	Assam Assam Assam	Hojai Jorhat					
	74	Assam	Kamrup Kamrup Metropolitan					
E	76	Assam Assam	Karbi Anglong Karimganj					
F	77	Assam Assam	Kokrajhar Lakhimpur					
	79 80	Assam Assam	Majuli Morigaon					
	81	Assam Assam	Nagaon Nalbari					
	83	Assam	Sivasagar					
	84 85	Assam Assam	Sonitpur South Salmara-Mankachar					
	87	Assam Assam	Tinsukia Udalguri					
	88 89	Assam Bihar	West Karbi Anglong Araria					
E	90	Bihar Bihar	Arwal Aurangabad					
	92	Bihar	Banka Begusarai					
	94	Bihar Bihar	Bhagalpur					
	95 96	Bihar Bihar	Bhojpur Buxar					
	97 98	Bihar Bihar	Darbhanga East Champaran					
E	99 100	Bihar Bihar	Gaya Gopalganj					
E	101	Bihar Bihar	Jamui Jehanabad					
F	103 104	Bihar Bihar	Kaimur Katihar					
	104	I				 ·	·	



\vdash		Bihar	Khagaria			
	107	Bihar Bihar	Kishanganj Lakhisarai			
		Bihar	Madhepura			
-	109	Bihar Bihar	Madhubani Munger			
	111	Bihar Bihar	Munger Muzaffarpur			
	113	Bihar Bihar	Nalanda Nawada			
	114	Rihar	Patna			
\vdash	115	Bihar Bihar	Purnia Rohtas			
	117	Bihar	Saharsa			
	110	Bihar Bihar	Samastipur Saran			
	120	Bihar Bihar	Sheikhpura			
	121	Bihar Bihar	Sheohar Sitamarhi			
	123	Bihar Bihar	Siwan			
\vdash	124	Bihar Bihar	Supaul			
			West Champaran			
\vdash	127	Chandigarh Chhattisgarh	Chandigarh Balod			
	129	Chhattisgarh	Baloda Bazar			
\vdash	130	Chhattisgarh Chhattisgarh Chhattisgarh	Balrampur Bastar			
	132	Chhattisgarh Chhattisgarh	Bemetara			
\vdash	133	Chhattisgarh Chhattisgarh	Bijapur Bilaspur			
	135	Chhattisgarh Chhattisgarh	Dantewada			
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	138	Chhattisgarh	Gariaband			
H	140	Chhattisgarh Chhattisgarh	Gaurela Pendra Marwahi Janjgir Champa			
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	145	Chhattisgarh	Korba			
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	148	Chhattisgarh Chhattisgarh	Manendragarh Mohla Manpur			
\vdash	149 150	Chhattisgarh	Monia Manpur Mungeli			
	151	Chhattisgarh Chhattisgarh	Mungeli Narayanpur			
\vdash	152	Chhattisgarh Chhattisgarh	Raigarh Raipur			
	154	Chhattisgarh	Rajnandgaon			
-	155 156	Chhattisgarh Chhattisgarh	Sakti Sarangarh Bilaigarh			
	157	Chhattisgarh Chhattisgarh	Sukma			
\vdash	158	Chhattisgarh Chhattisgarh	Surajpur Surguja			
	160	Dadra Nagar Haveli and Daman and Diu	Dadra and Nagar Haveli			
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	163	Delhi	Diu Central Delhi			
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	166	Delhi Delhi Delhi	East Delhi New Delhi North Delhi			
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	228	Haryana Haryana	Sirsa				
	229	Haryana	Sonipat				
	230	Haryana Himachal Pradesh	Yamunanagar Bilaspur				
	232	Himachal Pradesh Himachal Pradesh	Chamba				
	234	Himachal Pradesh Himachal Pradesh	Hamirpur Kangra				
	235	Himachal Pradesh	Kinnaur Kullu				
	236	Himachal Pradesh Himachal Pradesh Himachal Pradesh	Lahaul Spiti				
	238	Himachal Pradesh	Mandi				
	240	Himachal Pradesh Himachal Pradesh	Shimla Sirmaur				
	241	Himachal Pradesh Himachal Pradesh	Solan				
	243	Jammu Kashmir Jammu Kashmir	Una Anantnag				
	244	Jammu Kashmir	Bandipora				
	246	Jammu Kashmir Jammu Kashmir	Baramulla Budgam				
	247	Jammu Kashmir Jammu Kashmir	Doda Ganderbal				
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	252	Jammu Kashmir	Kulgam				
	253 254	Jammu Kashmir Jammu Kashmir	Kupwara Poonch				
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	261	Jammu Kashmir	Srinagar				
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	264	Jharkhand Jharkhand	Chatra				
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	267	Jharkhand	Dumka East Singhbhum				
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	271	Jharkhand Jharkhand	Godda Gumla				
	273	Jharkhand Jharkhand	Hazaribagh Jamtara				
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	281	Jharkhand	Ramgarh				
	282	Jharkhand Jharkhand	Ranchi Sahebganj				
	284	Jharkhand	Seraikela Kharsawan				
	285	Jharkhand Jharkhand	Simdega West Singhbhum				
	287	Karnataka	Bagalkot				
	289	Karnataka Karnataka	Bangalore Rural Bangalore Urban				
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	292	Karnataka	Bidar				
	293	Karnataka Karnataka	Chamarajanagar Chikkaballapur				
	295	Karnataka	Chikkamagaluru				
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	306	Karnataka	Kolar Koppal				
	307	Karnataka	Mandya				
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	318	Kerala Kerala	Alappuzha Ernakulam				
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	324	Kerala Kerala	Kollam Kottayam				
	326	Kerala Kerala	Kozhikode Malappuram				
	327	Kerala Kerala	Palakkad				
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	335	Madhya Pradesh	Agar Malwa				
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	480	Odisha	Angul Balangir				
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	515	Punjab	Barnala				
	517	Punjab Punjab	Bathinda Faridkot				
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	521	Punjab Punjab	Gurdaspur				
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	524	Punjab Punjab	Kapurthala				
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	535	Punjab	Sangrur Shaheed Bhagat Singh Nagar	r			
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	594	Tamil Nadu	Perambalur				
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	597	Tamil Nadu Tamil Nadu	Ranipet				
	599	Tamil Nadu Tamil Nadu	Salem Sivaganga				
	600	Tamil Nadu Tamil Nadu	Tenkasi Thanjavur				
	602	Tamil Nadu Tamil Nadu	Thanjavur Theni				
	603	Tamil Nadu	Thoothukudi				
	605	Tamil Nadu Tamil Nadu Tamil Nadu	Tiruchirappalli Tirunelveli				
	606	Tamil Nadu Tamil Nadu	Tirupattur Tiruppur				
	608	Tamil Nadu	Tiruvallur				
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	611	Tamil Nadu	Vellore				
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	614	Telangana Telangana	Adilabad Bhadradri Kothagudem				
	616	Telangana Telangana Telangana	Hanamkonda Hyderabad				
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	639	Telangana Telangana	Ranga Reddy Sangareddy				
	641	Telangana Telangana	Siddipet				
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	647	Tripura	Dhalai Gomati				
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	652	Tripura Tripura	South Tripura Unakoti				
	654	Tripura	West Tripura				
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	662	Uttar Pradesh Uttar Pradesh	Azamgarh				
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	694	Uttar Pradesh Uttar Pradesh	Jhansi Kannauj				
	696	Uttar Pradesh Uttar Pradesh	Kanpur Dehat				
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	699	Uttar Pradesh	Kaushambi				
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	702	Uttar Pradesh Uttar Pradesh	Lalitpur Lucknow				
	704	Uttar Pradesh	Maharajganj				
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		Uttar Pradesh	Mirzapur						
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		Uttar Pradesh	Sambhal						
	720	Uttar Pradesh	Sant Kabir Nagar						
		Uttar Pradesh	Shahjahanpur						
		Uttar Pradesh	Shamli						
	723	Uttar Pradesh	Shravasti						
	724	Uttar Pradesh	Siddharthnagar						
		Uttar Pradesh	Sitapur						
	726	Uttar Pradesh	Sonbhadra						
	727	Uttar Pradesh	Sultanpur						
	728	Uttar Pradesh	Unnao						
	729	Uttar Pradesh	Varanasi						
	730	Uttarakhand	Almora						
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	742	Uttarakhand	Uttarkashi					1	
		West Bengal	Alipurduar						
	744	West Bengal	Bankura						
		West Bengal	Birbhum						
	746	West Bengal	Cooch Behar						
	747	West Bengal	Dakshin Dinajpur						
	748	West Bengal	Darjeeling						
		West Bengal	Hooghly						
\vdash	750	West Bengal	Howrah						
	751	West Bengal	Jalpaiguri						
	752	West Bengal	Jhargram						
	753	West Bengal	Kalimpong						
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\vdash		West Bengal	Purba Medinipur					-	
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	703	West striker	Ottai Dinajpai						
d.	Data of number of claims processe	d:							
	i.	Outstanding number of claims at the beginning of the ye	ear	284					
	ii.	Number of claims received during the year		125010					
	iii.	Number of claims paid during the year (specify % also in	brackets)	118117 (98%)					
	iv.	Number of claims repudiated during the year (specify %	also in brackets)	2405 (2%)					
	v.	Number of claims outstanding at the end of the year		897		1	<u> </u>		
		atio Calculated - Settled/Settled+Rejected/Closed (E							
	* (ref. table# (d.iv): Rejection Ratio	Calculated - Rejected/Rejected+Settled (Excluding Reje	cted/Closed due to non sub	mission of docs & Canci	elled)				
e.	Turn Around Time (TAT) for cashle:	ss claims (in respect of number of claims):	Individual Poli	sine (in 6/)	Crow- D. F.	sine (in tr)		 	
\vdash	Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	Group Police TAT for pre-auth**	TAT for discharge		 	
-		Within <1 Hour	TAT for pre-auth** 0.0%	TAT for discharge*** 0.0%	TAT for pre-auth** 19.2%	TAT for discharge*** 11.6%	i	 	
-	1	Within <1 Hour Within 1-2 Hours	0.0%	0.0%	19.2% 12.7%	11.6%		+ + + + + + + + + + + + + + + + + + + +	
\vdash	2	Within 2-6 Hours	0.0%	0.0%	27.0%	30.4%		 	
$\overline{}$		Within 6-12 Hours	0.0%	0.0%	18.3%	11.6%			
		Within 12-24 Hours	0.0%	0.0%	13.8%	8.7%		1	
	6	>24 Hours	0.0%		9.0%	24.6%			
	Total		0.00%	0.00%	100.00%	100.00%			
	*percentage to be calculated on tot	al of respective column							
		essary document is received by insurer/TPA (whichever is		is issued in the hospital	d)				
		nmary sent to hospital from the time discharge bill is recei							
f.	Turn Around Time (TAT) in respect	of payment/ repudiation of claims:							
1	Description (to reckoned from the			1		l -		1	
1	date of receipt of last necessary	Individual		Gr	roup	Gover	nment	Tota	al .
<u> </u>	document)			L				L	
<u> </u>	l	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
<u> </u>	Within 1 Month	77731	99.98%	42298	98.9%	0		120029	99.6%
<u> </u>	Between 1-3 Months	8	0.01%		0.9%	0		401 47	0.3%
⊢	Between 3-6 Months		0.01%	43					
\vdash	More than 6 Months	5 77748	0.01%	40 42774	0.1% 100%	0			0.0%
\vdash	Total *Percentage shall be calculated on t		100%	42/74	100%	0	0	120522	100%
\vdash	rescentage shall be calculated on t	total or respective column		 	+			 	
	Data of grievances received against	t the TDA		-	1			+ + + + + + + + + + + + + + + + + + + +	
ń.	Sr. No.	Description	No. of Grievances		 			 	
		Grievances outstanding at the beginning of year	No. or direvances		 			t	
1 -		Grievances received during the year	0						
\vdash	2								
E	2	Grievances resolved during the year	n						
	3 4	Grievances resolved during the year	0						
	3 4	Grievances resolved during the year Grievances outstanding at the end of the year							