



Name of the Insurer: Navi General Insurance Limited

(Formerly known as DHFL General Insurance Limited)

Registration No. 155 dated May 22, 2017

CIN: U66000MH2016PLC283275

A. Validity of agreement with TPA.

	A	AGREEMENTS	Purpose	Start Date	End Date
TPA	1	Paramount Health Services & Insurance TPA Pvt. Ltd.	Health Claims Administration	17-Jul-17	16-Jul-23
	2	Family Health Plan Insurance TPA Pvt. Ltd.	Health Claims Administration	18-Jul-17	17-Jul-23
	3	Raksha Health Insurance TPA Pvt. Ltd.	Health Claims Administration	18-Jul-17	17-Jul-23
	4	Vidal Health Insurance TPA Pvt. Ltd.	Health Claims Administration	09-Oct-18	08-Oct-21
	5	Vipul Medcorp Insurance TPA Pvt. Ltd.	Health Claims Administration	18-Dec-18	17-Dec-21
	6	Medi Assist Insurance TPA Pvt. Ltd.	Health Claims Administration	14-Dec-18	13-Dec-21
Travel - Service Provider	7	FALCK	Travel Claims Administration	16-Aug-18	15-Aug-21



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B. Number of policies and lives serviced in respect of Public disclosures are made.

TPA	Description	Individual	Group	Government
Paramount Health Services & Insurance TPA Pvt. Ltd.	Number of Policies serviced	7	2398	0
Paramount Health Services & Insurance TPA Pvt. Ltd.	Number of Lives serviced	14	26603	0
Raksha Health Insurance TPA Pvt. Ltd.	Number of Policies serviced	5	2414	0
Raksha Health Insurance TPA Pvt. Ltd.	Number of Lives serviced	5	5583	0
Family Health Plan Insurance TPA Pvt. Ltd.	Number of Policies serviced	1	55	0
Family Health Plan Insurance TPA Pvt. Ltd.	Number of Lives serviced	1	727	0
Medi Assist Insurance TPA Pvt. Ltd.	Number of Policies serviced	0	-839	0
Medi Assist Insurance TPA Pvt. Ltd.	Number of Lives serviced	0	-3204	0
Vipul Medcorp Insurance TPA Pvt. Ltd.	Number of Policies serviced	0	0	0
Vipul Medcorp Insurance TPA Pvt. Ltd.	Number of Lives serviced	0	92	0
In-House	Number of Policies serviced	4558	47213	0
In-House	Number of Lives serviced	4617	47214	0



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C. Information with regards to the geographical area in which services are rendered by the TPAs/insurer (States names-District names shall be provided) in respect of which public disclosures are made.

	Retail + Corporate			Corporate		
TPA	Paramount Health Services & Insurance TPA Pvt. Ltd.	Family Health Plan Insurance TPA Pvt. Ltd.	Raksha Health Insurance TPA Pvt. Ltd.	Vidal Health Insurance TPA Pvt. Ltd.	Vipul Medcorp Insurance TPA Pvt. Ltd.	Medi Assist Insurance TPA Pvt. Ltd.
Andhra Pradesh	Yes	Yes	Yes	Yes	Yes	Yes
Arunachal Pradesh	Yes	Yes	Yes	Yes	Yes	Yes
Assam	Yes	Yes	Yes	Yes	Yes	Yes
Bihar	Yes	Yes	Yes	Yes	Yes	Yes
Chhattisgarh	Yes	Yes	Yes	Yes	Yes	Yes
Goa	Yes	Yes	Yes	Yes	Yes	Yes
Gujarat	Yes	Yes	Yes	Yes	Yes	Yes
Haryana	Yes	Yes	Yes	Yes	Yes	Yes
Himachal Pradesh	Yes	Yes	Yes	Yes	Yes	Yes
Jammu & Kashmir	Yes	Yes	Yes	Yes	Yes	Yes
Jharkhand	Yes	Yes	Yes	Yes	Yes	Yes
Karnataka	Yes	Yes	Yes	Yes	Yes	Yes
Kerala	Yes	Yes	Yes	Yes	Yes	Yes
Madhya Pradesh	Yes	Yes	Yes	Yes	Yes	Yes
Maharashtra	Yes	Yes	Yes	Yes	Yes	Yes

Manipur	Yes	Yes	Yes	Yes	Yes	Yes
Meghalaya	Yes	Yes	Yes	Yes	Yes	Yes
Mizoram	Yes	Yes	Yes	Yes	Yes	Yes
Nagaland	Yes	Yes	Yes	Yes	Yes	Yes
Orissa	Yes	Yes	Yes	Yes	Yes	Yes
Punjab	Yes	Yes	Yes	Yes	Yes	Yes
Rajasthan	Yes	Yes	Yes	Yes	Yes	Yes
Sikkim	Yes	Yes	Yes	Yes	Yes	Yes
Tamil Nadu	Yes	Yes	Yes	Yes	Yes	Yes
Telangana	Yes	Yes	Yes	Yes	Yes	Yes
Tripura	Yes	Yes	Yes	Yes	Yes	Yes
Uttar Pradesh	Yes	Yes	Yes	Yes	Yes	Yes
Uttrakhand	Yes	Yes	Yes	Yes	Yes	Yes
West Bengal	Yes	Yes	Yes	Yes	Yes	Yes
Andaman & Nicobar	Yes	Yes	Yes	Yes	Yes	Yes
Chandigarh	Yes	Yes	Yes	Yes	Yes	Yes
Dadra & Nagra Have	Yes	Yes	Yes	Yes	Yes	Yes
Daman & Diu	Yes	Yes	Yes	Yes	Yes	Yes
Delhi	Yes	Yes	Yes	Yes	Yes	Yes
Lakshadweep	Yes	Yes	Yes	Yes	Yes	Yes
Puducherry	Yes	Yes	Yes	Yes	Yes	Yes



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D. Data of number of claims processed.

TPA Name	Number of claims O/S at the beginning of the year	Number of claims received during the year	Number of claims paid during the year	Number of claims paid during the year %	Number of claims repudiated during the year	Number of claims repudiated during the year %	Number of claims closed during the year	Number of claims O/S at the end of the year
Family Health Plan Insurance TPA Limited	36	300	297	8.9%	11	12.6%	23	5
Medi Assist Insurance TPA Private Limited	10	230	188	5.6%	4	4.6%	48	-
Paramount Health Services & Insurance TPA	124	2,572	2,454	73.7%	45	51.7%	126	71
Raksha Health Insurance TPA Private Limited	11	168	148	4.4%	6	6.9%	12	13
Vipul Medcorp Insurance TPA Pvt. Ltd	4	183	172	5.2%	1	1.1%	14	-
In-House	11	168	70	2.1%	20	23.0%	72	17
Grand Total	196	3,621	3,329		87		295	106

Note: Closed claims are not considered under repudiated claims and shown separately.



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E. Turn Around Time (TAT) for cashless claims (in respect of number of claims)

Total - All TPA

Description	Individual policies (in %)		Group policies (in %)	
	TAT for Pre-Auth	TAT for Discharge	TAT for Pre-Auth	TAT for Discharge
Within 1 Hour	NA	NA	70%	59%
within 1 - 2 Hours	NA	NA	24%	33%
within 2 - 6 Hours	NA	NA	6%	9%
within 6 - 12 Hours	NA	NA	0%	0%
within 12 - 24 Hours	NA	NA	0%	0%
>24 Hours	NA	NA	0%	0%
Total	NA	NA	100%	100%

Family Health Plan Insurance TPA Limited

Description	Individual policies (in %)		Group policies (in %)	
	TAT for Pre-Auth	TAT for Discharge	TAT for Pre-Auth	TAT for Discharge
Within 1 Hour	NA	NA	73%	69%
within 1 - 2 Hours	NA	NA	22%	23%
within 2 - 6 Hours	NA	NA	6%	8%
within 6 - 12 Hours	NA	NA	0%	0%
within 12 - 24 Hours	NA	NA	0%	0%
>24 Hours	NA	NA	0%	0%
Total	NA	NA	100%	100%

Paramount Health Services & Insurance TPA Pvt Ltd

Description	Individual policies (in %)		Group policies (in %)	
	TAT for Pre-Auth	TAT for Discharge	TAT for Pre-Auth	TAT for Discharge
Within 1 Hour	NA	NA	71%	56%
within 1 - 2 Hours	NA	NA	25%	38%
within 2 - 6 Hours	NA	NA	4%	6%
within 6 - 12 Hours	NA	NA	0%	0%
within 12 - 24 Hours	NA	NA	0%	0%
>24 Hours	NA	NA	0%	0%
Total	NA	NA	100%	100%

Raksha Health Insurance TPA Private Limited

Description	Individual policies (in %)		Group policies (in %)	
	TAT for Pre-Auth	TAT for Discharge	TAT for Pre-Auth	TAT for Discharge
Within 1 Hour	NA	NA	80%	80%
within 1 - 2 Hours	NA	NA	10%	9%
within 2 - 6 Hours	NA	NA	9%	11%
within 6 - 12 Hours	NA	NA	0%	0%
within 12 - 24 Hours	NA	NA	0%	0%
>24 Hours	NA	NA	0%	0%
Total	NA	NA	100%	100%

Vipul Medcorp Insurance TPA Pvt. Ltd

Description	Individual policies (in %)		Group policies (in %)	
	TAT for Pre-Auth	TAT for Discharge	TAT for Pre-Auth	TAT for Discharge
Within 1 Hour	NA	NA	67%	64%
within 1 - 2 Hours	NA	NA	20%	21%
within 2 - 6 Hours	NA	NA	13%	14%
within 6 - 12 Hours	NA	NA	0%	0%
within 12 - 24 Hours	NA	NA	0%	0%
>24 Hours	NA	NA	0%	0%
Total	NA	NA	100%	100%

Medi Assist Insurance TPA Private Limited

Description	Individual policies (in %)		Group policies (in %)	
	TAT for Pre-Auth	TAT for Discharge	TAT for Pre-Auth	TAT for Discharge
Within 1 Hour	NA	NA	42%	19%
within 1 - 2 Hours	NA	NA	37%	50%
within 2 - 6 Hours	NA	NA	22%	31%
within 6 - 12 Hours	NA	NA	0%	0%
within 12 - 24 Hours	NA	NA	0%	0%
>24 Hours	NA	NA	0%	0%
Total	NA	NA	100%	100%



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F. Turn Around Time in case of Payment/repudiation of claims

Name of the TPA : Family Health Plan Insurance Tpa Limited

Ageing of Paid claims	Individual		Group		Government		Total	
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	-	-	289	97.3%	-	-	289	97.3%
Between 1-3 months	-	-	7	2.4%	-	-	7	2.4%
Between 3-6 months	-	-	1	0.3%	-	-	1	0.3%
More than 6 months	-	-	-	0.0%	-	-	-	0.0%
Grand Total	-	-	297		-	-	297	

Name of the TPA : Medi Assist Insurance Tpa Private Limited

Ageing of Paid claims	Individual		Group		Government		Total	
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	-	-	185	98.4%	-	-	185	98.4%
Between 1-3 months	-	-	3	1.6%	-	-	3	1.6%
Between 3-6 months	-	-	-	0.0%	-	-	-	0.0%
More than 6 months	-	-	-	0.0%	-	-	-	0.0%
Grand Total	-	-	188		-	-	188	

Name of the TPA : Paramount Health Services & Insurance Tpa Pvt Ltd

Ageing of Paid claims	Individual		Group		Government		Total	
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	-	-	2,442	99.5%	-	-	2,442	99.5%
Between 1-3 months	-	-	10	0.4%	-	-	10	0.4%
Between 3-6 months	-	-	2	0.1%	-	-	2	0.1%
More than 6 months	-	-	-	0.0%	-	-	-	0.0%
Grand Total	-	-	2,454		-	-	2,454	

Name of the TPA : Raksha Health Insurance Tpa Private Limited

Ageing of Paid claims	Individual		Group		Government		Total	
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	-	-	146	98.6%	-	-	146	98.6%
Between 1-3 months	-	-	2	1.4%	-	-	2	1.4%
Between 3-6 months	-	-	-	0.0%	-	-	-	0.0%
More than 6 months	-	-	-	0.0%	-	-	-	0.0%
Grand Total	-	-	148		-	-	148	

Name of the TPA : Vipul Medcorp Insurance Tpa Pvt. Ltd

Ageing of Paid claims	Individual		Group		Government		Total	
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	-	-	167	97.1%	-	-	167	97.1%
Between 1-3 months	-	-	5	2.9%	-	-	5	2.9%
Between 3-6 months	-	-	-	0.0%	-	-	-	0.0%
More than 6 months	-	-	-	0.0%	-	-	-	0.0%
Grand Total	-	-	172		-	-	172	

Name of the TPA : In-House

Ageing of Paid claims	Individual		Group		Government		Total	
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	14	100.0%	56	100.0%	-	-	70	100.0%

	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	-	-	39	86.7%	-	-	39	86.7%
Between 1-3 months	-	-	6	13.3%	-	-	6	13.3%
Between 3-6 months	-	-	-	0.0%	-	-	-	0.0%
More than 6 months	-	-	-	0.0%	-	-	-	0.0%
Grand Total	-		45		-		45	

Name of the TPA : Raksha Health Insurance Tpa Private Limited

Ageing of Repudiation claims	Individual		Group	Government		Total		
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	-	-	5	83.3%	-	-	5	83.3%
Between 1-3 months	-	-	1	16.7%	-	-	1	16.7%
Between 3-6 months	-	-	-	0.0%	-	-	-	0.0%
More than 6 months	-	-	-	0.0%	-	-	-	0.0%
Grand Total	-		6		-		6	

Name of the TPA : Vipul Medcorp Insurance Tpa Pvt. Ltd

Ageing of Repudiation claims	Individual		Group	Government		Total		
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	-	-	1	100.0%	-	-	1	100.0%
Between 1-3 months	-	-	-	0.0%	-	-	-	0.0%
Between 3-6 months	-	-	-	0.0%	-	-	-	0.0%
More than 6 months	-	-	-	0.0%	-	-	-	0.0%
Grand Total	-		1		-		1	

Name of the TPA : In-House

Ageing of Repudiation claims	Individual		Group		Government		Total	
	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %	Number of claims	Percentage %
Within 1 months	9	100.0%	11	100.0%	-	-	20	100.0%
Between 1-3 months	-	0.0%	-	0.0%	-	-	-	0.0%
Between 3-6 months	-	0.0%	-	0.0%	-	-	-	0.0%
More than 6 months	-	0.0%	-	0.0%	-	-	-	0.0%
Grand Total	9		11		-		20	

Note: Closed claims are not considered under repudiated claims and shown separately.



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G. Data of grievances received against the TPA.

<u>TPA Grievance</u>		Nil
<u>Insurer Grievance</u>		
Details	No of Complaints	
Grievance outstanding at the beginning of Year	0	
Grievance received during the Year	5	
Grievance resolved during the Year	5	
Grievance outstanding at the end of the Year	0	

Place: Mumbai

Date: 30 September 2020

Ramchandra Pandit
MD & CEO - Navi General Insurance Limited