

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)
IRDAI Registration No. 155 dated May 22, 2017
CIN: U66000KA2016PLC148551



Information as at 31st March 2022

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

Name of the TPA (If services rendered by TPA) -Family Health Plan Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 18/07/2020 to 18/07/2023

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	349	0	0
Number of lives serviced	831	16	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Karnataka	Bangalore
Kerala	Palakkad
Kerala	Thrissur
Tamil Nadu	Coimbatore
Telangana	Rangareddi

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	6
ii.	Number of claims received during the year	27
iii.	Number of claims paid during the year (specify % also in brackets)	28 (2.4%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	3 (0.3%)
v.	Number of claims outstanding at the end of the year	2

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	86%	71%	86%	86%
2	Within 1-2 hours	14%	29%	0%	0%
3	Within 2-6 hours	0%	0%	14%	14%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

In Case of Payments:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	1	100%	25	93%	0	0.00%	26	93%
Between 1-3 months	0	0%	1	4%	0	0.00%	1	4%
Between 3 to 6 months	0	0%	1	4%	0	0.00%	1	4%
More than 6 months	0	0%	0	0%	0	0.00%	0	0%
Total	1	100%	27	100%	0	0.00%	28	100%

In Case of Repudiation:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	0	0%	0	0.00%	0	0%
Between 1-3 months	0	0%	0	0%	0	0.00%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0.00%	0	0%
More than 6 months	0	0%	0	0%	0	0.00%	0	0%
Total	0	0%	0	0%	0	0.00%	0	0%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	1
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	1

Refer Health TPA Regulations , as amended from time to time

Name of the Insurer: Navi General Insurance Limited
 (Formerly known as DHFL General Insurance Limited)
 IRDAI Registration No. 155 dated May 22, 2017
 CIN: U66000KA2016PLC148551



Information as at 31st March 2022

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

Name of the TPA (If services rendered by TPA) - Medi Assist Insurance TPA Ltd

Validity of agreement with the TPA: from 15/04/2021 to 14/04/2024

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	65923	0	0
Number of lives serviced	115874	67	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	
Arunachal Pradesh	
Assam	
Bihar	
Chhattisgarh	
Goa	
Gujarat	
Haryana	
Himachal Pradesh	
Jammu & Kashmir	
Jharkhand	
Karnataka	
Kerala	
Madhya Pradesh	
Maharashtra	
Manipur	
Meghalaya	
Mizoram	
Nagaland	
Orissa	
Punjab	
Rajasthan	
Sikkim	
Tamil Nadu	
Telangana	
Tripura	
Uttar Pradesh	
Uttarakhand	
West Bengal	
Andaman & Nicobar Is.	
Chandigarh	
Dadra & Nagra Haveli	
Daman & Diu	
Delhi	
Lakshadweep	
Puducherry	

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	3
ii. Number of claims received during the year	1825
iii. Number of claims paid during the year (specify % also in brackets)	776 (65.5%)
iv. Number of claims repudiated during the year (specify % also in brackets)	863 (85.96%)
v. Number of claims outstanding at the end of the year	189

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

S. No.	Description	Individual Policies (In %)		Group Policies (In %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	99%	100%	80%	50%
2	Within 1-2 hours	0%	0%	20%	33%
3	Within 2-6 hours	0%	0%	0%	17%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

In Case of Payments:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	762	100%	14	100%	0	0%	776	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	762	100%	14	100%	0	0%	776	100%

In Case of Repudiation:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	856	100%	0	0%	0	0%	856	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	856	100%	0	0%	0	0%	856	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	4
3	Grievances resolved during the year	4
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)
IRDAI Registration No. 155 dated May 22, 2017
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Information as at 31st March 2022

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

Name of the TPA (If services rendered by TPA) -Paramount Health Services & Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 17/07/2020 to 16/07/2023

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	13,851	7	0
Number of lives serviced	41147	9,207	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Karnataka	Bengaluru
Karnataka	Corporate Office
Maharashtra	Mumbai
Maharashtra	Registered Corp Office

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	50
ii.	Number of claims received during the year	200
iii.	Number of claims paid during the year (specify % also in brackets)	208 (17.6%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	32 (3.19%)
v.	Number of claims outstanding at the end of the year	10

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	74%	72%	85%	75%
2	Within 1-2 hours	16%	22%	10%	20%
3	Within 2-6 hours	11%	6%	5%	5%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100.00%	100.00%	100.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

In Case of Payments:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	8	100%	200	100%	0	0%	208	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	8	100%	200	100%	0	0%	208	100%

In Case of Repudiation:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	0	0%	15	100%	0	0%	15	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	15	100%	0	0%	15	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

Name of the Insurer: Navi General Insurance Limited
 (Formerly known as DHFL General Insurance Limited)
 IRDAI Registration No. 155 dated May 22, 2017
 CIN: U66000KA2016PLC148551



Information as at 31st March 2022

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

Name of the TPA (If services rendered by TPA) -Raksha Health Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: from 18/07/2020 to 17/07/2023

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	129	0	0
Number of lives serviced	361	0	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andhra Pradesh	Hyderabad
Assam	Guwahati
Chandigarh	Ludhiana
Chattisgarh	Raipur
Gujarat	Vadodara
Gujarat	Ahmedabad
Delhi	Delhi(N.C.R)
Karnataka	Bangaluru
Kerala	Cochin
Madhya Pradesh	Indore
Madhya Pradesh	Bhopal
Maharashtra	Mumbai
Maharashtra	Pune
Orissa	Bhubaneswar
Punjab	Chandigarh
Rajasthan	Jaipur
TamilNadu	Chennai
Uttar Pradesh	Lucknow
Uttarakhand	Dehradun
West Bengal	Kolkata

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	15
ii. Number of claims received during the year	97
iii. Number of claims paid during the year (specify % also in brackets)	77 (6.5%)
iv. Number of claims repudiated during the year (specify % also in brackets)	26 (2.6%)
v. Number of claims outstanding at the end of the year	9

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	92%	93%	0%	0%
2	Within 1-2 hours	8%	7%	0%	0%
3	Within 2-6 hours	0%	0%	0%	0%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100.00%	0.00%	0.00%

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

In Case of Payments:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	6	100%	71	100%	0	0%	77	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	6	100%	71	100%	0	0%	77	100%

In Case of Repudiation:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	2	100%	13	100%	0	0%	15	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	2	100%	13	100%	0	0%	15	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

Name of the Insurer: Navi General Insurance Limited
(Formerly known as DHFL General Insurance Limited)
IRDAI Registration No. 155 dated May 22, 2017
CIN: U66000KA2016PLC148551



Information as at 31st March 2022

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

Name of the TPA (If services rendered by TPA) -Navi General Insurance Ltd (In-house)

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

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

Description	Individual	Group	Government
Number of policies serviced	3	115679	0
Number of lives serviced	6	115835	0

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

Name of the State	Name of the Districts
Andaman & Nicobar Is.	
Andhra Pradesh	
Arunachal Pradesh	
Assam	
Bihar	
Chandigarh	
Chhattisgarh	
Dadra & Naga Haveli	
Daman & Diu	
Delhi	
Goa	
Gujarat	
Haryana	
Himachal Pradesh	
Jammu & Kashmir	
Jharkhand	
Karnataka	
Kerala	
Madhya Pradesh	
Maharashtra	
Manipur	
Meghalaya	
Mizoram	
Nagaland	
Orissa	
Puducherry	
Punjab	
Rajasthan	
Sikkim	
Tamil Nadu	
Telangana	
Tripura	
Uttar Pradesh	
Uttarakhand	
West Bengal	

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	36
ii. Number of claims received during the year	156
iii. Number of claims paid during the year (specify % also in brackets)	95 (8.0%)
iv. Number of claims repudiated during the year (specify % also in brackets)	80 (7.9%)
v. Number of claims outstanding at the end of the year	17

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

S. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 hour	NA	NA	NA	NA
2	Within 1-2 hours	NA	NA	NA	NA
3	Within 2-6 hours	NA	NA	NA	NA
4	Within 6-12 hours	NA	NA	NA	NA
5	Within 12-24 hours	NA	NA	NA	NA
6	>24 hours	NA	NA	NA	NA
	Total	NA	NA	NA	NA

Percentage to be calculated on total of the respective column.

** reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals

*** reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time in case of payment / repudiation of claims:

In Case of Payments:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	27	100%	68	100%	0	0%	95	100%
Between 1-3 months	0	0%	0	0%	0	0%	0	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	27	100%	68	100%	0	0%	95	100%

In Case of Repudiation:-

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	3	100%	15	88%	0	0%	18	90%
Between 1-3 months	0	0%	2	12%	0	0%	2	10%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	3	100%	17	100%	0	0%	20	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	0
3	Grievances resolved during the year	0
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations, as amended from time to time