

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



**A. Validity of agreement with TPA.**

	A	Agreements	Purpose	Start Date	End Date
TPA	1	Family Health Plan Insurance TPA Pvt. Ltd.	Health Claims Administration	18-Jul-20	18-Jul-23
	2	Medi Assist Insurance TPA Pvt. Ltd.	Health Claims Administration	15-Apr-21	14-Apr-24
	3	Paramount Health Services & Insurance TPA Pvt. Ltd.	Health Claims Administration	17-Jul-20	16-Jul-23
	4	Raksha Health Insurance TPA Pvt. Ltd.	Health Claims Administration	18-Jul-20	17-Jul-23

Date: 30-May-2022  
Place: Bengaluru

Jitendra Kadam  
Principal Officer

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

TPA	Description	Individual	Group	Government
Family Health Plan Insurance TPA Pvt. Ltd.	Number of Policies serviced	349	-	-
Family Health Plan Insurance TPA Pvt. Ltd.	Number of Lives serviced	831	16	-
Medi Assist Insurance TPA Pvt. Ltd.	Number of Policies serviced	13,851	7	-
Medi Assist Insurance TPA Pvt. Ltd.	Number of Lives serviced	41,147	9,207	-
Paramount Health Services & Insurance TPA Pvt. Ltd.	Number of Policies serviced	65,923	-	-
Paramount Health Services & Insurance TPA Pvt. Ltd.	Number of Lives serviced	115,874	67	-
Raksha Health Insurance TPA Pvt. Ltd.	Number of Policies serviced	129	-	-
Raksha Health Insurance TPA Pvt. Ltd.	Number of Lives serviced	361	-	-
In-House*	Number of Policies serviced	3	115,679	-
In-House	Number of Lives serviced	6	115,835	-

\*Certificate counts considered for group policies (attached business) under In-house

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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.

State	Corporate			Retail + Corporate
	Family Health Plan Insurance TPA Pvt. Ltd.	Paramount Health Services & Insurance TPA Pvt. Ltd.	Raksha Health Insurance TPA Pvt. Ltd.	Medi Assist Insurance TPA Pvt. Ltd.
Andhra Pradesh	Yes	Yes	Yes	Yes
Arunachal Pradesh	Yes	Yes	Yes	Yes
Assam	Yes	Yes	Yes	Yes
Bihar	Yes	Yes	Yes	Yes
Chhattisgarh	Yes	Yes	Yes	Yes
Goa	Yes	Yes	Yes	Yes
Gujarat	Yes	Yes	Yes	Yes
Haryana	Yes	Yes	Yes	Yes
Himachal Pradesh	Yes	Yes	Yes	Yes
Jammu & Kashmir	Yes	Yes	Yes	Yes
Jharkhand	Yes	Yes	Yes	Yes
Karnataka	Yes	Yes	Yes	Yes
Kerala	Yes	Yes	Yes	Yes
Madhya Pradesh	Yes	Yes	Yes	Yes
Maharashtra	Yes	Yes	Yes	Yes
Manipur	Yes	Yes	Yes	Yes
Meghalaya	Yes	Yes	Yes	Yes
Mizoram	Yes	Yes	Yes	Yes
Nagaland	Yes	Yes	Yes	Yes
Orissa	Yes	Yes	Yes	Yes
Punjab	Yes	Yes	Yes	Yes
Rajasthan	Yes	Yes	Yes	Yes
Sikkim	Yes	Yes	Yes	Yes
Tamil Nadu	Yes	Yes	Yes	Yes
Telangana	Yes	Yes	Yes	Yes
Tripura	Yes	Yes	Yes	Yes
Uttar Pradesh	Yes	Yes	Yes	Yes
Uttarakhand	Yes	Yes	Yes	Yes
West Bengal	Yes	Yes	Yes	Yes
Andaman & Nicobar Is.	Yes	Yes	Yes	Yes
Chandigarh	Yes	Yes	Yes	Yes
Dadra & Nagar Haveli	Yes	Yes	Yes	Yes
Daman & Diu	Yes	Yes	Yes	Yes
Delhi	Yes	Yes	Yes	Yes
Lakshadweep	Yes	Yes	Yes	Yes
Puducherry	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	6	27	28	2.4%	-	-	3	2
Medi Assist Insurance TPA Private Limited	3	1,825	776	65.5%	856	94.5%	7	189
Paramount Health Services & Insurance TPA Pvt Ltd	50	200	208	17.6%	15	1.7%	17	10
Raksha Health Insurance TPA Private Limited	15	97	77	6.5%	15	1.7%	11	9
In-House	36	156	95	8.0%	20	2.2%	60	17
<b>Grand Total</b>	<b>110</b>	<b>2,305</b>	<b>1,184</b>		<b>906</b>		<b>98</b>	<b>227</b>

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

Date: 30-May-2022  
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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	88%	84%	63%	53%
within 1 - 2 Hours	9%	15%	8%	13%
within 2 - 6 Hours	3%	1%	5%	9%
within 6 - 12 Hours	0%	0%	0%	0%
within 12 - 24 Hours	0%	0%	0%	0%
>24 Hours	0%	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>75%</b>	<b>75%</b>

**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	86%	71%	86%	86%
within 1 - 2 Hours	14%	29%	0%	0%
within 2 - 6 Hours	0%	0%	14%	14%
within 6 - 12 Hours	0%	0%	0%	0%
within 12 - 24 Hours	0%	0%	0%	0%
>24 Hours	0%	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**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	99%	100%	80%	50%
within 1 - 2 Hours	0%	0%	20%	33%
within 2 - 6 Hours	0%	0%	0%	17%
within 6 - 12 Hours	0%	0%	0%	0%
within 12 - 24 Hours	0%	0%	0%	0%
>24 Hours	0%	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**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	74%	72%	85%	75%
within 1 - 2 Hours	16%	22%	10%	20%
within 2 - 6 Hours	11%	6%	5%	5%
within 6 - 12 Hours	0%	0%	0%	0%
within 12 - 24 Hours	0%	0%	0%	0%
>24 Hours	0%	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

**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	92%	93%	0%	0%
within 1 - 2 Hours	8%	7%	0%	0%
within 2 - 6 Hours	0%	0%	0%	0%
within 6 - 12 Hours	0%	0%	0%	0%
within 12 - 24 Hours	0%	0%	0%	0%
>24 Hours	0%	0%	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>0%</b>	<b>0%</b>

\*percentage to be calculated on total of respective column

\*\*Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

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

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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	1	100%	25	92.6%	-	-	26	92.9%
Between 1-3 months	-	-	1	3.7%	-	-	1	3.6%
Between 3-6 months	-	-	1	3.7%	-	-	1	3.6%
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	1	-	27	-	-	-	28	-

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	762	100%	14	100.0%	-	-	776	100.0%
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	762	-	14	-	-	-	776	-

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	8	100%	200	100.0%	-	-	208	100.0%
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	8	-	200	-	-	-	208	-

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	6	100%	71	100.0%	-	-	77	100.0%
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	6	-	71	-	-	-	77	-

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	27	100%	68	100.0%	-	-	95	100.0%
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	27	-	68	-	-	-	95	-

Name of the TPA : Family Health Plan Insurance Tpa 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	-	-	-	-	-	-	-	-
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	-	-	-	-	-	-	-	-

Name of the TPA : Medi Assist 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	856	100%	-	-	-	-	856	100.0%
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	856	-	-	-	-	-	856	-

Name of the TPA : Paramount Health Services & 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	-	-	15	100.0%	-	-	15	100.0%
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	-	-	15	-	-	-	15	-

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	2	100%	13	100.0%	-	-	15	100.0%
Between 1-3 months	-	-	-	-	-	-	-	-
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	2	-	13	-	-	-	15	-

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	3	100%	15	88.2%	-	-	18	90.0%
Between 1-3 months	-	-	2	11.8%	-	-	2	10.0%
Between 3-6 months	-	-	-	-	-	-	-	-
More than 6 months	-	-	-	-	-	-	-	-
Grand Total	3	-	17	-	-	-	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.**

<b>TPA Grievance</b>	<b>Grievance outstanding at the beginning of Year</b>	<b>Grievance received during the Year</b>	<b>Grievance resolved during the Year</b>	<b>Grievance outstanding at the end of the Year</b>
Family Health Plan Insurance TPA Limited	-	1	-	1
Medi Assist Insurance TPA Private Limited	-	4	4	-
Paramount Health Services & Insurance TPA Pvt Ltd	-	-	-	-
Raksha Health Insurance TPA Private Limited	-	-	-	-
<b>Grand Total</b>	-	<b>5</b>	<b>4</b>	<b>1</b>

<b>Insurer Grievance</b>	<b>No of Complaints</b>
Grievance outstanding at the beginning of Year	-
Grievance received during the Year	-
Grievance resolved during the Year	-
Grievance outstanding at the end of the Year	-

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