niva

Name of Insurer/TPA	Service level Agreement number	Valid From DD/MM/YYYY	To DD/MM/YYYY
Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited)	-	-	-
Medi Assist Insurance TPA Private Limited	Themis/Claims, UW & Products/945/2022	1-Oct-2022	30-Sep-2025
Raksha Health Insurance TPA Private Limited	Themis/Claims, UW & Products/944/2022	20-Nov-2022	19-Nov-2025
Family Health Plan Insurance TPA Limited	HCP_Legal_86_2020	1-Aug-2020	31-Jul-2023
Vidal Health Insurance TPA Private Limited	Themis/Claims, UW & Products/723/2022	1-Aug-2020	31-Jul-2023
Paramount Health Services & Insurance TPA Private Limited	HCP_Legal_87_2020	4-Aug-2020	3-Aug-2023
Health India TPA Services Private Limited	HRM/Legal/39/2010	7-May-2021	6-May-2024
Safeway Insurance TPA Private Limited	Themis/Claims, UW & Products/151/2021	9-Sep-2021	8-Sep-2024
Good Health Insurance TPA Limited	HCP_Legal_89_2020	1-Aug-2020	31-Jul-2023
East West Assist Insurance TPA Private Limited	Themis/Claims, UW & Products/694/2022	10-May-2022	9-May-2025
Medsave Health Insurance TPA Limited	Themis/Claims, UW & Products/699/2022	22-Jul-2022	21-Jul-2025
Genins India Insurance TPA Limited	Themis/Claims, UW & Products/770/2022	1-Nov-2022	31-Oct-2025
Park Mediclaim Insurance TPA Private Limited	Themis/Claims, UW & Products/943/2022	9-Dec-2022	8-Dec-2025
Ericson Insurance TPA Private Limited	Themis/Claims, UW & Products/859/2022	1-Dec-2022	7-Dec-2025

b(i).	Number of policies and lives service	d in respect of which public	disclosure is made by th	e Insurer:
	Description	Individual		Government
	No of policies serviced	1916519	3518	0
	No of lives serviced	4341339	5553058	0

b (ii).	Number of policies and lives service	d in respect of which public	disclosure is made by N	ledi Assist Insurance TP	A Private Limited:
	Description	Individual	Group	Government	
	No of policies serviced	0	56	0	
	No of lives serviced	0	80047	0	

b (iii).	Number of policies and lives service	Number of policies and lives serviced in respect of which public disclosure is made by Raksha Health Insurance						
	Description	Individual	Group	Government				
	No of policies serviced	0	9	0				
	No of lives serviced	0	6385	0				

- b (iv). Number of policies and lives serviced in respect of which public disclosure is made by Family Health Plan Insurance TPA Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 12
 0

 No of lives serviced
 0
 182465
 0
- b (v). Number of policies and lives serviced in respect of which public disclosure is made by Vidal Health Insurance TPA Private Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 7
 0

 No of lives serviced
 0
 68446
 0
- b (vi). Number of policies and lives serviced in respect of which public disclosure is made by Paramount Health Services & Insurance TPA Private Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 50
 0

 No of lives serviced
 0
 62866
 0
- b (vii). Number of policies and lives serviced in respect of which public disclosure is made by Health India TPA Services Private Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 26
 0

 No of lives serviced
 0
 100757
 0
- b (viii). Number of policies and lives serviced in respect of which public disclosure is made by Safeway Insurance TPA Private Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 1
 0

 No of lives serviced
 0
 320
 0
- b (ix). Number of policies and lives serviced in respect of which public disclosure is made by Good Health Insurance TPA Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 5
 0

 No of lives serviced
 0
 3668
 0
- b (x). Number of policies and lives serviced in respect of which public disclosure is made by East West Assist Insurance TPA Private Limited:

 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 13
 0

 No of lives serviced
 0
 17986
 0
- b (xi). Number of policies and lives serviced in respect of which public disclosure is made by Medsave Health Insurance TPA Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 1
 0

 No of lives serviced
 0
 3015
 0
- b (xii). Number of policies and lives serviced in respect of which public disclosure is made by Genins India Insurance TPA Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 2
 0

 No of policies serviced
 0
 695
 0
- b (xiii). Number of policies and lives serviced in respect of which public disclosure is made by Park Mediclaim Insurance TPA Private Limited:

 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 1
 0

 No of lives serviced
 0
 377
 0
- b (xiv). Number of policies and lives serviced in respect of which public disclosure is made by Ericson Insurance TPA Private Limited:
 Description
 Individual
 Group
 Government

 No of policies serviced
 0
 2
 0

 No of lives serviced
 0
 3985
 0

c(i). Geographical Area of services rendered in respect of which public disclosure is made by the Insurer:

Sr. No.	Name of State	Name of District	No. of policies serviced *	No. of lives servi	
1	Andhra Pradesh	All Districts	42728	378705	
2	Arunachal Pradesh	All Districts	591	2612	
3	Assam	All Districts	17959	107424	
4	Bihar	All Districts	46703	466330	
5	Chhattisgarh	All Districts	20579	166642	
6	Goa	All Districts	8008	23816	
7	Gujarat	All Districts	123487	678779	
8	Haryana	All Districts	125649	714392	
9	Himachal Pradesh	All Districts	8377	32526	
10	Jharkhand	All Districts	19356	120433	
11	Karnataka	All Districts	139360	828563	
12	Kerala	All Districts	64529	439374	
13	Madhya Pradesh	All Districts	55733	335003	
14	Maharasthra	All Districts	279212	1503731	
15	Manipur	All Districts	912	7908	
16	Meghalaya	All Districts	1074	7026	
17	Mizoram	All Districts	685	3651	
18	Nagaland	All Districts	449	2072	
19	Odisha	All Districts	30001	206077	
20	Punjab	All Districts	104659	366499	
21	Rajasthan	All Districts	114112	534989	
22	Sikkim	All Districts	567	3514	
23	Tamil Nadu	All Districts	74425	556144	
24	Telangana	All Districts	100886	512051	
25	Tripura	All Districts	1991	8101	
26	Uttar Pradesh	All Districts	237787	855388	
27	Uttrakhand	All Districts	24274	91402	
28	West Bengal	All Districts	60773	300190	
29	Andaman & Nicobar Is.	All Districts	353	1213	
30	Chandigarh	All Districts	10522	31003	
31	Dadra & Nagar Haveli	All Districts	849	4434	
32	Daman & Diu	All Districts	586	3194	
33	Delhi	All Districts	194354	566615	
34	Jammu & Kashmir	All Districts	6919	22901	
35	Ladakh	All Districts	174	412	
36	Lakshadweep	All Districts	57	171	
37	Puducherry	All Districts	1357	11112	

	Sr. No.	Name of State	closure is made Medi Assist Insurand Name of District	No. of policies serviced	No. of lives service
	1	PAN India	PAN India	56	80047
				50	00017
:(iii).	Geographical Area of services re	endered in respect of which public dis	closure is made Raksha Health Insur	ance TPA Private Limited:	
		Name of State	Name of District	No. of policies	No. of Proceeding
	Sr. No.	Name of State		serviced	No. of lives service
	1	PAN India	PAN India	9	6385
iv).	Geographical Area of services re	endered in respect of which public dis	closure is made Family Health Plan I		1
	Sr. No.	Name of State	Name of District	No. of policies	No. of lives service
	1	PAN India	PAN India	serviced 12	100.105
	1	PAN India	PAN IIIdia	12	182465
(v).	Goographical Area of convicos re	endered in respect of which public dis	slosuro is mado Vidal Hoalth Insuran	co TRA Brivato Limitad	
(v).	Geographical Area of services re			No. of policies	
	Sr. No.	Name of State	Name of District	serviced	No. of lives service
	1	PAN India	PAN India	7	68446
vi).	Geographical Area of services re	endered in respect of which public dis	closure is made Paramount Health S	ervices & Insurance TPA Pr	ivate Limited:
		Norma of Chata		No. of policies	
	Sr. No.	Name of State	Name of District	serviced	No. of lives service
	1	PAN India	PAN India	50	62686
vii).	Geographical Area of services re	endered in respect of which public dis	closure is made Health India TPA Ser	vices Private Limited:	
	Sr. No.	Name of State	Name of District	No. of policies	No. of lives service
				serviced	
	1	PAN India	PAN India	26	100757
	Commentational Annual Annual Annual	and an address of a final table of the dis		DA Debasta Unabada	
viii).	Geographical Area of services re	endered in respect of which public dis		No. of policies	
	Sr. No.	Name of State	Name of District	serviced	No. of lives service
	1	PAN India	PAN India	1	320
ix).	Geographical Area of services re	endered in respect of which public dis	closure is made Good Health Insurar	nce TPA Limited:	
	6- N-	Nome of State	Name of District	No. of policies	No. of Proceeding
	Sr. No.	Name of State	Name of District	serviced	No. of lives service
	1	PAN India	PAN India	5	3668
(x).	Geographical Area of services re	endered in respect of which public dis	closure is made East West Assist Insu		1
	Sr. No.	Name of State	Name of District	No. of policies	No. of lives service
		DANI In dia	PAN India	serviced	17000
	1	PAN India	PAN IIIdia	13	17986
xi).	Geographical Area of services re	endered in respect of which public dis	closure is made Medsave Health Ins	urance TPA Limited:	
x1).				No. of policies	
	Sr. No.	Name of State	Name of District	serviced	No. of lives service
	1	PAN India	PAN India	1	3015
	I				
xii).	Geographical Area of services re	endered in respect of which public dis	closure is made Genins India Insurar	ice TPA Limited:	
	C- N-	Name of State	Name of District	No. of policies	No 615
	Sr. No.	Name of State		serviced	No. of lives service
	1	PAN India	PAN India	2	695
	Geographical Area of services re	endered in respect of which public dis	closure is made Park Mediclaim Insu	rance TPA Private Limited:	
dii).					
xiii).	Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives service

1	PAN India	PAN India	1	377

c(xiv).	Geographical Area of services rendered in respect of which public disclosure is made Ericson Insurance TPA Private Limited:									
	Sr. No.	Name of State	Name of District	No. of policies	No. of lives serviced					
	Sr. NO. Name of state		Name of District	serviced	NO. OT INVES SELVICED					
	1	RAN India	PAN India	2	2095					

d(i). Data of number of claims processed by the Insurer (Inhouse)

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23
Inhouse (Health&PA)	5699	425573	381953	90%	40432	10%	8887

^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(ii). Data of number of claims processed by Medi Assist Insurance TPA Private Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23	
Medi Assist TPA	185	7692	6126	88%	819	12%	932	

* Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year) ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year)

d(iii). Data of number of claims processed by Raksha Health Insurance TPA Private Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23	
Raksha TPA	8	151	129	96%	5	4%	25	

* Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year} ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(iv). Data of number of claims processed by Family Health Plan Insurance TPA Limited

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23		
FHPL TPA	276	6306	5645	91%	549	9%	388		
* Settlement Ratio = No. of claims p	* Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)								

^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(v). Data of number of claims processed by Vidal Health Insurance TPA Private Limited:

	ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23
[Vidal TPA	0	2699	2228	93%	171	7%	300

* Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year) ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(vi). Data of number of claims processed by Paramount Health Services & Insurance TPA Private Limited:

	ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23	
0.0	TO A	2	2626	2174	0.29/	100	70/	207	

^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(vii). Data of number of claims processed by Health India TPA Services Private Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23	
Health India TPA	4	2427	1697	90%	190	10%	544	1

* Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year) ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(viii). Data of number of claims processed by Safeway Insurance TPA Private Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23
Safeway TPA	0	23	19	95%	1	5%	3

Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year) ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(ix). Data of number of claims processed by Good Health Insurance TPA Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23	
Good Health TPA	0	258	219	90%	24	10%	15	1

* Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year) ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(x). Data of number of claims processed by East West Assist Insurance TPA Private Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23	
East West TPA	0	645	238	88%	31	12%	376	1

* Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year) ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(xi). Data of number of claims processed by Medsave Health Insurance TPA Limited:

Public Disclosures on Quantative and Qualitative Parameters of Health Services Rendered Information as on 31/03/2023

Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited)

ТРА	No. of claims outstanding at the beginning of year 2022-23	No. of claims received during the year 2022-23	No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23
Medsave TPA	0	79	51	93%	4	7%	24

* Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year) ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(xii). Data of number of claims processed by Genins India Insurance TPA Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23
Genins TPA	0	20	14	93%	1	7%	5

Settlement Ratio = No. of claims paid during the year /(No. of claims outstanding at the beginning of year + No. of claims received during the year - No. of claims outstanding at the end of the year) ^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(xiii). Data of number of claims processed by Park Mediclaim Insurance TPA Private Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23	No. of claims received during the year 2022-23	No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23
Park Mediclaim TPA	0	27	20	100%	0	0%	7
* Settlement Ratio = No. of claims paid during the year //No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year							

^ Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

d(xiv). Data of number of claims processed by Ericson Insurance TPA Private Limited:

ТРА	No. of claims outstanding at the beginning of year 2022-23		No. of claims paid during the year 2022- 23	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2022-23	
Existen TDA	0	47	20	01%	4	0%	4	1

 Ericson TPA
 0
 47
 39
 917%
 4
 278

 * Settlement Ratio = No. of claims paid during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)
 A Repudiation Ratio = No. of claims repudiated during the year / (No. of claims outstanding at the beginning of year+ No. of claims received during the year - No. of claims outstanding at the end of the year)

e (i). Turn Around Time (TAT) for cashless claims by Insurer (in respect of number of claims): Inhouse TAT INCLUSIVE OF TIME TAKEN BY INSURER FOR APPROVAL OF AUTHORISATIONS

		Individual F	Policies (in %)	Group Po	licies (in %)
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	93.76%	47.51%	95.38%	54.21%
2	Within 1-2 Hours	4.70%	43.17%	3.61%	39.89%
3	Within 2-6 Hours	1.50%	8.02%	0.96%	5.61%
4	Within 6-12 Hours	0.03%	0.48%	0.04%	0.16%
5	Within 12-24 Hours	0.01%	0.51%	0.00%	0.10%
6	>24 Hours	0.00%	0.31%	0.01%	0.02%
Total		100%	100%	100%	100%

*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

e(ii). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Medi Assist Insurance TPA Private Limited

		Individual P	olicies (in %)	Group Po	licies (in %)
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	82.17%	70.86%
2	Within 1-2 Hours	-	-	14.65%	23.69%
3	Within 2-6 Hours	-	-	2.96%	5.23%
4	Within 6-12 Hours	-	-	0.16%	0.22%
5	Within 12-24 Hours	-	-	0.05%	0.00%
6	>24 Hours	-	-	0.00%	0.00%
Total		0%	0%	100%	100%
Wassessments and he calculated as the	al of second others and second				

ercentage to be calculated on total of respective column

*Percentage to be calculated on local on 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

e(iii). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Raksha Health Insurance TPA Private Limited

		Individual P	olicies (in %)	Group Policies (in %)	
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	98.35%	99.09%
2	Within 1-2 Hours	-	-	1.65%	0.91%
3	Within 2-6 Hours	-	-	0.00%	0.00%
4	Within 6-12 Hours	-	-	0.00%	0.00%
5	Within 12-24 Hours	-	-	0.00%	0.00%
6	Above 24 Hours	-	-	0.00%	0.00%
Total		0%	0%	100%	100%

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

e(iv). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Family Health Plan Insurance TPA Limited

		Individual P	olicies (in %)	Group Policies (in %)	
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	60.00%	53.00%
2	Within 1-2 Hours	-	-	26.00%	31.00%
3	Within 2-6 Hours		-	12.00%	14.00%
4	Within 6-12 Hours	-	-	1.00%	1.00%
5	Within 12-24 Hours		-	1.00%	1.00%
6	Above 24 Hours	-	-	0.00%	0.00%
Total		0%	0%	100%	100%

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

e(v). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Vidal Health Insurance TPA Private Limited

		Individual P	olicies (in %)	Group Pol	icies (in %)	
	Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
	1	Within <1 Hour	-	-	79.00%	47.00%

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Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited)

2	Within 1-2 Hours	-	-	14.00%	27.00%
3	Within 2-6 Hours	-	-	7.00%	25.00%
4	Within 6-12 Hours	-	-	0.00%	1.00%
5	Within 12-24 Hours	-	-	0.00%	0.00%
6	Above 24 Hours	-	-	0.00%	0.00%
Total		0%	0%	100%	100%

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

Turn Around Time (TAT) for cashless claims (in respect of number of claims): Paramount Health Services & Insurance TPA Private Limited e(vi).

		Individual P	olicies (in %)	Group Policies (in %)	
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	70.66%	39.82%
2	Within 1-2 Hours	-	-	23.21%	49.47%
3	Within 2-6 Hours	-	-	5.76%	9.98%
4	Within 6-12 Hours	-	-	0.07%	0.49%
5	Within 12-24 Hours	-	-	0.30%	0.08%
6	Above 24 Hours	-	-	0.00%	0.16%
Total		0%	0%	100%	100%

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

e(vii). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Health India TPA Services Private Limited Sr. No. Description TAT for pre-auth** TAT for discharge** TAT for pre-TAT for discharge** Within <1 Hour 37.72% 31.56% Within 1-2 Hours 42.98% 46.26% Within 2-6 Hours 19.30% 22.18% 4 Within 6-12 Hours 0.00% 0.00% Within 12-24 Hours Above 24 Hours 0.00% 0.00% Total 0% 100% 100%

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

e(viii). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Safeway Insurance TPA Private Limited

	Description	Individual P	olicies (in %)	Group Policies (in %)	
Sr. No.		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	100.00%	100.00%
2	Within 1-2 Hours	-	-	0.00%	0.00%
3	Within 2-6 Hours	-	-	0.00%	0.00%
4	Within 6-12 Hours	-	-	0.00%	0.00%
5	Within 12-24 Hours	-	-	0.00%	0.00%
6	Above 24 Hours	-	-	0.00%	0.00%
Total		0%	0%	100%	100%

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

e(ix).

Turn Around Time (TAT) for cashless claims (in respect of number of claims): Good Health Insurance TPA Limited Individual Policies (in %) Group Policies (in %) Sr. No. Description TAT for pre-auth** TAT for pre-auth** TAT for discharge** TAT for discharge** Within <1 Hour 51.24 58.33 Within 1-2 Hours 48.76% 41.67% 0.00 0.00% Vithin 2-6 Hours Λ Within 6-12 Hour 0.009 0.00% Within 12-24 Hour 0.009 0.00% Above 24 Hour 0.00 0.009 0% Total 0% 100% 100%

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

e(x). Turn Around Time (TAT) for cashless claims (in respect of number of claims): East West Assist Insurance TPA Private Limited

		Individual P	olicies (in %)	Group Policies (in %)	
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	20.67%	94.22%
2	Within 1-2 Hours	-	-	78.72%	5.44%
3	Within 2-6 Hours	-	-	0.61%	0.34%
4	Within 6-12 Hours	-	-	0.00%	0.00%
5	Within 12-24 Hours	-	-	0.00%	0.00%
6	Above 24 Hours	-	-	0.00%	0.00%
Total		0%	0%	100%	100%

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

e(xi). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Medsave Health Insurance TPA Limiter

		Individual F	Policies (in %)	Group Pol	licies (in %)	
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 Hour	-	-	22.81%	17.65%	
2	Within 1-2 Hours	-	-	19.30%	33.33%	
3	Within 2-6 Hours	-	-	43.86%	49.02%	
4	Within 6-12 Hours	-	-	7.02%	0.00%	
5	Within 12-24 Hours	-	-	5.26%	0.00%	
6	Above 24 Hours	-	-	1.75%	0.00%	
Total		0%	0%	100%	100%	

*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 to the hospital)

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

e(xii). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Genins India Insurance TPA Limited

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Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited)

		Individual P	olicies (in %)	Group Policies (in %)		
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 Hour	-	-	75.00%	100.00%	
2	Within 1-2 Hours	-	-	25.00%	0.00%	
3	Within 2-6 Hours	-	-	0.00%	0.00%	
4	Within 6-12 Hours	-	-	0.00%	0.00%	
5	Within 12-24 Hours	-	-	0.00%	0.00%	
6	Above 24 Hours	-	-	0.00%	0.00%	
Total		0%	0%	100%	100%	

*percentage to be calculated on total of respective column

percentage to be calculated on total of respective comming **Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued to the hospital) ***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

e(xiii). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Park Mediclaim Insurance TPA Private Limited

		Individual P	olicies (in %)	Group Policies (in %)		
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 Hour	-	-	32.00%	64.00%	
2	Within 1-2 Hours	-	-	66.00%	36.00%	
3	Within 2-6 Hours	-	-	2.00%	0.00%	
4	Within 6-12 Hours		-	0.00%	0.00%	
5	Within 12-24 Hours	-	-	0.00%	0.00%	
6	Above 24 Hours	-	-	0.00%	0.00%	
Tatal		09/	09/	100%	100%	

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

e(xiv). Turn Around Time (TAT) for cashless claims (in respect of number of claims): Ericson Insurance TPA Private Limited

		Individual P	olicies (in %)	Group Policies (in %)	
Sr. No.	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***
1	Within <1 Hour	-	-	100.00%	100.00%
2	Within 1-2 Hours	-	-	0.00%	0.00%
3	Within 2-6 Hours	-	-	0.00%	0.00%
4	Within 6-12 Hours	-	-	0.00%	0.00%
5	Within 12-24 Hours	-	-	0.00%	0.00%
6	Above 24 Hours	-	-	0.00%	0.00%
Total		0%	0%	100%	100%

*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 to the hospital)

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

f(i). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Insurer (INHOUSE) TOTAL CLAIMS PAYMENT TAT - LDR TO PAYMENT DATE / DENIAL DATE

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	370763	99.74%	50328	99.33%	0	0%	421091	99.69%
Between 1-3 Months	957	0.26%	337	0.67%	0	0%	1294	0.31%
Between 3-6 Months	0	0.00%	0	0.00%	0	0%	0	0.00%
More than 6 Months	0	0.00%	0	0.00%	0	0%	0	0.00%
Total	371720	100%	50665	100%	0	0%	422385	100%

*Percentage shall be calculated on total of respective column

f(ii). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Medi Assist Insurance TPA Private Limited:

Description (to reckoned from the	cription (to reckoned from the Individu		Gr	oup	Govern	ment	To	tal
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	6522	93.91%	0	0%	6522	93.91%
Between 1-3 Months	0	0%	400	5.76%	0	0%	400	5.76%
Between 3-6 Months	0	0%	23	0.33%	0	0%	23	0.33%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	6945	100%	0	0%	6945	100%

*Percentage shall be calculated on total of respective column

f(iii). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Raksha Health Insurance TPA Private Limited :

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	129	96.3%	0	0%	129	96.3%
Between 1-3 Months	0	0%	5	3.7%	0	0%	5	3.7%
Between 3-6 Months	0	0%	0	0.0%	0	0%	0	0.0%
More than 6 Months	0	0%	0	0.0%	0	0%	0	0.0%
Total	0	0%	134	100%	0	0%	134	100%
*Percentage shall be calculated on to	otal of respective column						-	

f(iv). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Family Health Plan Insurance TPA Limited :

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	5895	95.17%	0	0%	5895	95.17%
Between 1-3 Months	0	0%	233	3.76%	0	0%	233	3.76%
Between 3-6 Months	0	0%	66	1.07%	0	0%	66	1.07%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	6194	100%	0	0%	6194	100%
*Percentage shall be calculated on to	otal of respective column						-	

f(v). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Vidal Health Insurance TPA Private Limited :

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	2031	84.66%	0	0%	2031	84.66%
Between 1-3 Months	0	0%	348	14.51%	0	0%	348	14.51%
Between 3-6 Months	0	0%	20	0.83%	0	0%	20	0.83%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	2399	100%	0	0%	2399	100%

*Percentage shall be calculated on total of respective column



f(vi).	Turn Around Time (TAT) in respect o	of payment/	repudiation of clams by	Paramount Health S	ervices & Insurance	TPA Private Limited:	

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	1768	75.49%	0	0%	1768	75.49%
Between 1-3 Months	0	0%	548	23.40%	0	0%	548	23.40%
Between 3-6 Months	0	0%	26	1.11%	0	0%	26	1.11%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	2342	100%	0	0%	2342	100%
*Percentage shall be calculated on t	otal of respective column						-	

f(vii). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Health India TPA Services Private Limited:

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	1,725	91.41%	0	0%	1725	91.41%
Between 1-3 Months	0	0%	160	8.48%	0	0%	160	8.48%
Between 3-6 Months	0	0%	2	0.11%	0	0%	2	0.11%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	1,887	100%	0	0%	1887	100%

*Percentage shall be calculated on total of respective column

f(viii). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Safeway Insurance TPA Private Limited:

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	17	85.00%	0	0%	17	85.00%
Between 1-3 Months	0	0%	2	10.00%	0	0%	2	10.00%
Between 3-6 Months	0	0%	1	5.00%	0	0%	1	5.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	20	100%	0	0%	20	100%
*Percentage shall be calculated on to	otal of respective column						-	

f(ix). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Good Health Insurance TPA Limited:

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	232	100.00%	0	0%	232	100.00%
Between 1-3 Months	0	0%	10	0.00%	0	0%	10	0.00%
Between 3-6 Months	0	0%	1	0.00%	0	0%	1	0.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	243	100%	0	0%	243	100%

*Percentage shall be calculated on total of respective column

f(x). Turn Around Time (TAT) in respect of payment/ repudiation of clams by East West Assist Insurance TPA Private Limited:

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	214	28.40%	0	0%	214	28.40%
Between 1-3 Months	0	0%	54	71.60%	0	0%	54	71.60%
Between 3-6 Months	0	0%	1	0.00%	0	0%	1	0.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	269	100%	0	0%	269	100%
Total *Percentage shall be calculated on to	0 otal of respective column	0%	269	100%	0	0%	269	100%

*Percentage shall be calculated on total of respective column

f(xi). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Medsave Health Insurance TPA Limited:

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	42	76.36%	0	0%	42	76.36%
Between 1-3 Months	0	0%	13	23.64%	0	0%	13	23.64%
Between 3-6 Months	0	0%	0	0.00%	0	0%	0	0.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	55	100%	0	0%	55	100%

*Percentage shall be calculated on total of respective column

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	13	100.00%	0	0%	13	100.00%
Between 1-3 Months	0	0%	2	0.00%	0	0%	2	0.00%
Between 3-6 Months	0	0%	0	0.00%	0	0%	0	0.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	15	100%	0	0%	15	100%

*Percentage shall be calculated on total of respective column

f(xiii). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Park Mediclaim Insurance TPA Private Limited:

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	10	50.00%	0	0%	10	50.00%
Between 1-3 Months	0	0%	10	50.00%	0	0%	10	50.00%
Between 3-6 Months	0	0%	0	0.00%	0	0%	0	0.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	20	100%	0	0%	20	100%
*Percentage shall be calculated on to	otal of respective column						-	

f(xiv). Turn Around Time (TAT) in respect of payment/ repudiation of clams by Ericson Insurance TPA Private Limited:

Description (to reckoned from the	Individual		Group		Government		Total	
date of receipt of last necessary document)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage(%)
Within 1 Month	0	0%	43	100.00%	0	0%	43	100.00%
Between 1-3 Months	0	0%	0	0.00%	0	0%	0	0.00%
Between 3-6 Months	0	0%	0	0.00%	0	0%	0	0.00%
More than 6 Months	0	0%	0	0.00%	0	0%	0	0.00%
Total	0	0%	43	100%	0	0%	43	100%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances (by Medi Assist TPA)	No. of Grievances (by Raksha TPA)	No. of Grievances (by FHPL TPA)	No. of Grievances (by Vidal TPA)	No. of Grievances (by Paramount TPA)	No. of Grievances (by Health India TPA)	No. of Grievances (by Safeway TPA)
1	Grievances outstanding at the beginning of year	0	0	0	0	0	0	0
2	Grievances received during the year	0	0	0	0	0	0	0
3	Grievances resolved during the year	0	0	0	0	0	0	0
4	Grievances outstanding at the end of the year	0	0	0	0	0	0	0

Note: The above count is the total of all grievances received by the insurer during 2022-23

Sr. No.	Description	No. of Grievances (by Good Health TPA)	No. of Grievances (by Ericson TPA)	No. of Grievances (by East West TPA)	No. of Grievances (by Genins TPA)	(by Park	No. of Grievances (by Medsave TPA)	
1	Grievances outstanding at the beginning of year	0	0	0	0	0	0	
2	Grievances received during the year	0	0	0	0	0	0	
3	Grievances resolved during the year	0	0	0	0	0	0	
	Grievances outstanding at the end of the year	0	0	0	0	0	0	

Note: The above count is the total of all grievances received by the insurer during 2022-23

Place: Gurgaon

Date: 20th June 2023

Signature of CEO/Whole Time Director

Name of the Insurer: Niva Bupa Health Insurance Company Limited