

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

a.	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 Pvt Ltd	Themis/Claims, UW & Products/945/2022	1-Oct-2019	30-Sep-2028
	Family Health Plan Insurance TPA Limited	HCP_Legal_86_2020	1-Aug-2020	31-Jul-2026
	Vidal Health Insurance TPA Pvt Ltd	Themis/Claims, UW & Products/723/2022	1-Aug-2020	31-Jul-2026
	Paramount Health Services & Insurance TPA Pvt Ltd	HCP_Legal_87_2020	4-Aug-2020	3-Aug-2026
	Health India TPA Services Pvt Ltd	Themis/Claims, UW & Products/193/2021	7-May-2021	6-May-2027
	Health Assist Insurance TPA Pvt. Ltd.	Themis/Claims, UW & Products/151/2021	9-Sep-2021	7-Sep-2027
	Volo Health Insurance TPA Pvt Ltd	Themis/Claims, UW & Products/694/2022	10-May-2022	9-May-2028
	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 Pvt Ltd	Themis/Claims, UW & Products/859/2022	1-Dec-2022	7-Dec-2028
	MD India Health Insurance TPA Pvt Ltd	Themis/Claims, UW & Products/1905/2023	1-Jun-2023	31-May-2029
	Link-K Insurance TPA Pvt Ltd	Themis/Claims, UW & Products/2248/2023	14-Jan-2024	13-Jan-2027

b(i). Number of policies and lives serviced in respect of which public disclosure is made by the Insurer:

Description	Individual	Group	Government
No of policies serviced	2728400	8868	
No of lives serviced	6351545	21390253	

b (ii). Number of policies and lives serviced in respect of which public disclosure is made by Medi Assist Insurance TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced		104	
No of lives serviced		7,14,723	

b (iii). 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		19	
No of lives serviced		20225	

b (iv). Number of policies and lives serviced in respect of which public disclosure is made by Vidal Health Insurance TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced		42	
No of lives serviced		116298	

b (v). Number of policies and lives serviced in respect of which public disclosure is made by Paramount Health Services & Insurance TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced		37	
No of lives serviced		10457	

b (vi). Number of policies and lives serviced in respect of which public disclosure is made by Health India TPA Services Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced		61	
No of lives serviced		49649	

b (vii). Number of policies and lives serviced in respect of which public disclosure is made by Health Assist Insurance TPA Pvt. Ltd.:

Description	Individual	Group	Government
No of policies serviced		5	
No of lives serviced		15927	

b (viii). Number of policies and lives serviced in respect of which public disclosure is made by Volo Health Insurance TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced		60	
No of lives serviced		57382	

b (ix). 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	
No of lives serviced		0	

b (x). 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	
No of lives serviced		0	

b (xi). Number of policies and lives serviced in respect of which public disclosure is made by Ericson Insurance TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced		24	
No of lives serviced		8167	

b (xii). Number of policies and lives serviced in respect of which public disclosure is made by MDIndia Health Insurance TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced		23	
No of lives serviced		136261	

b (xiii). Number of policies and lives serviced in respect of which public disclosure is made by Link-K Insurance TPA Pvt Ltd:

Description	Individual	Group	Government
No of policies serviced		2	
No of lives serviced		1094	

c(i)	Sr. No.	Name of State	Name of District	No. of policies serviced *	No. of lives serviced
	1	Andhra Pradesh	All District	84213	586452
	2	Arunachal Pradesh	All District	1019	3085
	3	Assam	All District	27430	139998
	4	Bihar	All District	68236	743018
	5	Chhattisgarh	All District	31777	95611

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6	Goa	All District	8420	25538
7	Gujarat	All District	139599	1150013
8	Haryana	All District	172668	841873
9	Himachal Pradesh	All District	13143	91080
10	Jharkhand	All District	27572	207982
11	Karnataka	All District	190740	2134783
12	Kerala	All District	174987	811652
13	Madhya Pradesh	All District	86164	7971744
14	Maharashtra	All District	372443	4218045
15	Manipur	All District	1148	2543
16	Meghalaya	All District	1218	171428
17	Mizoram	All District	2297	5466
18	Nagaland	All District	664	5975
19	Odisha	All District	42856	1096372
20	Punjab	All District	137930	542525
21	Rajasthan	All District	118674	869259
22	Sikkim	All District	1022	2378
23	Tamil Nadu	All District	116338	1340323
24	Telangana	All District	139165	760261
25	Tripura	All District	3009	6763
26	Uttar Pradesh	All District	354292	1471968
27	Uttarakhand	All District	38645	181069
28	West Bengal	All District	85902	1308144
29	Andaman & Nicobar Is.	All District	763	2789
30	Chandigarh	All District	11452	49551
31	Dadra & Nagar Haveli	All District	801	2443
32	Daman & Diu	All District	620	2400
33	Delhi	All District	270239	870838
34	Jammu & Kashmir	All District	9430	22552
35	Ladakh	All District	129	349
36	Lakshadweep	All District	148	388
37	Puducherry	All District	2115	5140

\* All policies active during the financial year are included in this count

c(ii). Geographical Area of services Rendered in respect of which public disclosure is made **Medi Assist Insurance TPA Pvt Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	104	714723

c(iii). Geographical Area of services Rendered in respect of which public disclosure is made **Family Health Plan Insurance TPA Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	19	20225

c(iv). Geographical Area of services Rendered in respect of which public disclosure is made **Vidal Health Insurance TPA Pvt Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	42	116298

c(v). Geographical Area of services Rendered in respect of which public disclosure is made **Paramount Health Services & Insurance TPA Pvt Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	37	10457

c(vi). Geographical Area of services Rendered in respect of which public disclosure is made **Health India TPA Services Pvt Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	61	49649

c(vii). Geographical Area of services Rendered in respect of which public disclosure is made **Health Assist Insurance TPA Pvt. Ltd.:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	5	15927

c(viii). Geographical Area of services Rendered in respect of which public disclosure is made **Volo Health Insurance TPA Pvt Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	60	57382

c(x). Geographical Area of services Rendered in respect of which public disclosure is made **Genins India Insurance TPA Limited:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	0	0

c(xi). Geographical Area of services Rendered in respect of which public disclosure is made **Park Mediclaim Insurance TPA Private Limited:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	0	0

c(xii). Geographical Area of services Rendered in respect of which public disclosure is made **Ericson Insurance TPA Pvt Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	24	8167

c(xiii). Geographical Area of services Rendered in respect of which public disclosure is made **MDIndia Health Insurance TPA Pvt Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	23	136261

c(xiv). Geographical Area of services Rendered in respect of which public disclosure is made **Link-K Insurance TPA Pvt Ltd:**

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	PAN India	PAN India	2	1094

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

TPA	No. of claims outstanding at the beginning of year 2025-26	No. of claims received during the year 2025-26	No. of claims paid during the year 2025-26	Settlement ratio(%)	No. of claims repudiated during the year	Claims repudiation ratio %	No. of claims outstanding at the end of the year 2025-26
Inhouse (Health&PA)	15,710	1297295	1228651	95%	60897	5%	23457

\* 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(ii). Data of number of claims processed by **Medi Assist Insurance TPA Pvt Ltd:**



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\* 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)

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

Sr. 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	89.0%	48.6%	83.0%	38.1%
2	Within 1-2 Hours	4.0%	39.6%	5.0%	47.8%
3	Within 2-6 Hours	7.0%	10.4%	5.0%	13.0%
4	Within 6-12 Hours	0.0%	0.9%	1.0%	0.5%
5	Within 12-24 Hours	0.0%	0.6%	6.0%	0.5%
6	>24 Hours	-	-	-	-
<b>Total</b>		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</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

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

Sr. 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	0.00%	0.00%	99.4%	87.3%
2	Within 1-2 Hours	0.00%	0.00%	0.5%	10.6%
3	Within 2-6 Hours	0.00%	0.00%	0.1%	2.0%
4	Within 6-12 Hours	0.00%	0.00%	0.0%	0.0%
5	Within 12-24 Hours	0.00%	0.00%	0.0%	0.1%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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

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

Sr. 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	0.00%	0.00%	94.90%	83.14%
2	Within 1-2 Hours	0.00%	0.00%	3.76%	14.45%
3	Within 2-6 Hours	0.00%	0.00%	0.81%	2.12%
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.28%
5	Within 12-24 Hours	0.00%	0.00%	0.27%	0.00%
6	Above 24 Hours	0.00%	0.00%	0.27%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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): **Vidal Health Insurance TPA Pvt Ltd**

Sr. 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	0.00%	0.00%	96.96%	94.61%
2	Within 1-2 Hours	0.00%	0.00%	1.94%	4.39%
3	Within 2-6 Hours	0.00%	0.00%	0.95%	0.98%
4	Within 6-12 Hours	0.00%	0.00%	0.15%	0.01%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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): **Paramount Health Services & Insurance TPA Pvt Ltd**

Sr. 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	0.00%	0.00%	90.56%	43.98%
2	Within 1-2 Hours	0.00%	0.00%	3.33%	38.55%
3	Within 2-6 Hours	0.00%	0.00%	4.44%	15.66%
4	Within 6-12 Hours	0.00%	0.00%	1.67%	0.60%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	1.20%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 to the hospital)

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

e(vi). Turn Around Time (TAT) for cashless claims (in respect of number of claims): **Health India TPA Services Pvt Ltd**

Sr. 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	0.00%	0.00%	94%	83.54%
2	Within 1-2 Hours	0.00%	0.00%	3%	16.04%
3	Within 2-6 Hours	0.00%	0.00%	2%	0.27%
4	Within 6-12 Hours	0.00%	0.00%	0%	0.08%
5	Within 12-24 Hours	0.00%	0.00%	0%	0.05%
6	Above 24 Hours	0.00%	0.00%	0%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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 Assist Insurance TPA Pvt. Ltd.**

Sr. 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	0.00%	0.00%	100.00%	96.90%
2	Within 1-2 Hours	0.00%	0.00%	0.00%	3.10%
3	Within 2-6 Hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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): **Ericson Insurance TPA Pvt Ltd**

Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***

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Sr. 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	0.00%	0.00%	100%	85.69%
2	Within 1-2 Hours	0.00%	0.00%	0%	14.31%
3	Within 2-6 Hours	0.00%	0.00%	0%	0.00%
4	Within 6-12 Hours	0.00%	0.00%	0%	0%
5	Within 12-24 Hours	0.00%	0.00%	0%	0%
6	Above 24 Hours	0.00%	0.00%	0%	0%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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): **Volo Health Insurance TPA Pvt Ltd**

Sr. 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	0.00%	0.00%	92.47%	88.36%
2	Within 1-2 Hours	0.00%	0.00%	6.36%	8.59%
3	Within 2-6 Hours	0.00%	0.00%	1.17%	3.05%
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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): **Genius TPA**

Sr. 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	0.00%	0.00%	100.00%	0.00%
2	Within 1-2 Hours	0.00%	0.00%	0.00%	0.00%
3	Within 2-6 Hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</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 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): **Park Mediclaim TPA**

Sr. 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	0.00%	0.00%	66.00%	64.00%
2	Within 1-2 Hours	0.00%	0.00%	34.00%	36.00%
3	Within 2-6 Hours	0.00%	0.00%	0.00%	0.00%
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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): **MDIndia Health Insurance TPA Pvt Ltd**

Sr. 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	0.00%	0.00%	94.31%	83.78%
2	Within 1-2 Hours	0.00%	0.00%	5.69%	11.47%
3	Within 2-6 Hours	0.00%	0.00%	0.00%	4.75%
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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): **Link-K Health Insurance TPA Pvt Ltd**

Sr. 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	0.00%	0.00%	100%	67%
2	Within 1-2 Hours	0.00%	0.00%	0%	22%
3	Within 2-6 Hours	0.00%	0.00%	0%	11%
4	Within 6-12 Hours	0.00%	0.00%	0%	0%
5	Within 12-24 Hours	0.00%	0.00%	0%	0%
6	Above 24 Hours	0.00%	0.00%	0%	0%
<b>Total</b>		<b>0%</b>	<b>0%</b>	<b>100%</b>	<b>100%</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 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 claims by Insurer (INHOUSE)

Description (to reckoned from the date of receipt of last necessary document)	TOTAL CLAIMS PAYMENT TAT - LDR TO PAYMENT DATE / DENIAL DATE							
	Individual		Group		Government		Total	
	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)	No. of claims	Percentage (%)
Within 1 Month	1090351	100%	197644	100%	0	0%	1287995	100%
Between 1-3 Months	1131	0%	422	0%	0	0%	1553	0%
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%
More than 6 Months	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>1091482</b>	<b>100%</b>	<b>198066</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>1289548</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(ii). Turn Around Time (TAT) in respect of payment/ repudiation of claims by **Medi Assist Insurance TPA Pvt Ltd:**

Description (to reckoned from the date of receipt of last necessary document)	TOTAL CLAIMS PAYMENT TAT - LDR TO PAYMENT DATE / DENIAL DATE							
	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%	246483	100.0%	0	0%	246483	100.0%
Between 1-3 Months	0	0%	5	0.0%	0	0%	5	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0%</b>	<b>246488</b>	<b>100.0%</b>	<b>0</b>	<b>0%</b>	<b>246488</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

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

Description (to 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%	1586	100.0%	0	0%	1586	100.0%
Between 1-3 Months	0	0%	0	0.0%	0	0%	0	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1586</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>1586</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(iv). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Vidal Health Insurance TPA Pvt Ltd :

Description (to 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%	24862	100.0%	0	0%	24862	100.0%
Between 1-3 Months	0	0%	3	0.0%	0	0%	3	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>24865</b>	<b>100.00%</b>	<b>0</b>	<b>0</b>	<b>24865</b>	<b>100.00%</b>

\*Percentage shall be calculated on total of respective column

f(v). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Paramount Health Services & Insurance TPA Pvt Ltd:

Description (to 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%	576	100.0%	0	0%	576	100.0%
Between 1-3 Months	0	0%	0	0.0%	0	0%	0	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>576</b>	<b>100%</b>	<b>0</b>	<b>0%</b>	<b>576</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(vi). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Health India TPA Services Pvt Ltd:

Description (to 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%	12667	100.0%	0	0%	12,667	100.0%
Between 1-3 Months	0	0%	6	0.0%	0	0%	6	0.0%
Between 3-6 Months	0	0%	0	0.0%	0	0%	-	0.0%
More than 6 Months	0	0%	0	0.0%	0	0%	-	0.0%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>12,673</b>	<b>100.0%</b>	<b>0</b>	<b>0</b>	<b>12,673</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(vii). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Health Assist Insurance TPA Pvt. Ltd.:

Description (to 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%	576	99.8%	0	0%	576	99.8%
Between 1-3 Months	0	0%	1	0.2%	0	0%	1	0.2%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>577</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>577</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(viii). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Ericson Insurance TPA Pvt Ltd:

Description (to 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%	1200	100.0%	0	0%	1200	100.0%
Between 1-3 Months	0	0%	0	0.0%	0	0%	0	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1200</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>1200</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(ix). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Volo Health Insurance TPA Pvt Ltd:

Description (to 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%	7271	100.0%	0	0%	7271	100.0%
Between 1-3 Months	0	0%	0	0.0%	0	0%	0	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>7271</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>7271</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(x). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Genins TPA:

Description (to 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%	1	100.0%	0	0%	1	100.0%
Between 1-3 Months	0	0%	0	0.0%	0	0%	0	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(xi). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Park Mediclaim TPA:

Description (to 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%	47	100.0%	0	0%	47	100.0%
Between 1-3 Months	0	0%	0	0.0%	0	0%	0	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>47</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>47</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

f(xii). Turn Around Time (TAT) in respect of payment/ repudiation of claims by MDIndia Health Insurance TPA Pvt Ltd:

Description (to 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%	10095	100.0%	0	0%	10095	100.0%
Between 1-3 Months	0	0%	2	0.0%	0	0%	2	0.0%
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%

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<b>Total</b>	<b>0</b>	<b>0</b>	<b>10097</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>10097</b>	<b>100%</b>
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\*Percentage shall be calculated on total of respective column

f(xiii). Turn Around Time (TAT) in respect of payment/ repudiation of claims by Link-K Health Insurance TPA Pvt Ltd:

Description (to reckoned from the date of receipt of last necessary)	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%	34	100.0%	0	0%	34	100.0%
Between 1-3 Months	0	0%	0	0.0%	0	0%	0	0.0%
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%
<b>Total</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>100%</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>100%</b>

\*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances (by Insurer)	No. of Grievances (by Medi Assist Insurance TPA P Ltd)	No. of Grievances (by Family Health Plan Insurance TPA Ltd)	No. of Grievances (by Vidal Health Insurance TPA Pvt Ltd)	No. of Grievances (by Paramount TPA )	No. of Grievances (by Health India TPA)	No. of Grievances (by Health Assist Insurance TPA Pvt. Ltd.)
1	Grievances outstanding at the beginning of year	24	0	0	0	0	0	0
2	Grievances received during the year	6399	54	0	8	10	72	0
3	Grievances resolved during the year	6379	54	0	8	10	72	0
4	Grievances outstanding at the end of the year	44	0	0	0	0	0	0

Note: The above count is the total of all grievances received by the insurer during 2025-26

Sr. No.	Description	No. of Grievances (by Ericson TPA)	No. of Grievances (by Volo Health Insurance TPA Pvt Ltd)	No. of Grievances (by Genins TPA)	No. of Grievances (by Park Mediclaim TPA)	No. of Grievances (by MDIndia Health Insurance TPA Pvt Ltd)	No. of Grievances (by Link-K Health Insurance TPA Pvt Ltd)
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
4	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 2025-26

Place: Gurgaon

Signature of CEO/Whole Time Director

14th May 2026

Name of the Insurer: Niva Bupa Health Insurance Company Limited