

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - IFFCO-TOKIO GENERAL INSURANCE Co. Ltd. (In-House)

Validity of agreement with the TPA: NA

(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	206825	948	0
Number of lives serviced	446217	367350	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
PAN India	PAN India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2954
ii.	Number of claims received during the year	56145
iii.	Number of claims paid during the year (specify % also in brackets)	51103 (86%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	6703 (11%)
v.	Number of claims outstanding at the end of the year	1293

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	67%	61%	59%	62%
2	Within 1-2 hours	18%	30%	23%	29%
3	Within 2-6 hours	12%	9%	13%	9%
4	Within 6-12 hours	3%	0%	5%	0%
5	Within 12-24 hours	0%	0%	0%	0%
6	>24 hours	0%	0%	0%	0%
	Total	100%	100%	100%	100%

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:

Description (to be 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	29721	84%	20068	89%	0	0%	49789	86%
Between 1-3 months	3001	8%	1329	6%	0	0%	4330	7%
Between 3 to 6 months	1391	4%	598	3%	0	0%	1989	3%
More than 6 months	1235	3%	463	2%	0	0%	1698	3%
Total	35348	100%	22458	100%	0	0%	57806	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	235
3	Grievances resolved during the year	235
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - Genins India Insurance TPA Limited
Validity of agreement with the TPA: **from 23/05/2021 to 22/05/2024**

(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	0	0	0
Number of lives serviced	0	50	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
Haryana	Faridabad
Punjab	Ludhiana
Uttarakhand	Dehradun

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	0
ii.	Number of claims received during the year	92
iii.	Number of claims paid during the year (specify % also in brackets)	81 (88%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	11 (12%)
v.	Number of claims outstanding at the end of the year	0

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	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	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	0%	0%	0%	0%

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:

Description (to be reckoned from the date of receipt of	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%	69	75%	0	0%	69	75%
Between 1-3 months	0	0%	19	21%	0	0%	19	21%
Between 3 to 6 months	0	0%	4	4%	0	0%	4	4%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	92	100%	0	0%	92	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

PERIODIC DISCLOSURES

FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED

(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.

Date: 31-03-2025

Information as at: 31st March, 2025

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

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

Validity of agreement with the TPA: **from** 01/04/2015 **to** Valid unless terminated

(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	0	32	0
Number of lives serviced	0	98321	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
Assam	Kamrup Metropolitan
Assam	Khordha
Bihar	Patna
Chhattisgarh	Raipur
Gujarat	Ahmedabad
Gujarat	Rajkot
Gujarat	Surat
Gujarat	Vadodara
Gujarat	Valsad
Haryana	Gurgaon
Jharkhand	Ranchi
Karnataka	Bangalore
Karnataka	Dakshina Kannada
Kerala	Ernakulam
Madhya Pradesh	Bhopal, Indore
Maharashtra	Mumbai
Maharashtra	Kolhapur
Maharashtra	Nagpur
Maharashtra	Pune
Maharashtra	Solapur
Maharashtra	Nasik
Maharashtra	Chhatrapati Sambhaji Nagar
Punjab	Ambala
Rajasthan	Jaipur
Tamilnadu	Chennai,,
Tamilnadu	Coimbatore
Tamilnadu	Madurai
Telgana	Hyderabad
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	990
ii.	Number of claims received during the year	7858
iii.	Number of claims paid during the year (specify % also in brackets)	7426 (84%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1313 (15%)
v.	Number of claims outstanding at the end of the year	109

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	0%	0%	93%	95%
2	Within 1-2 hours	0%	0%	5%	1%
3	Within 2-6 hours	0%	0%	1%	1%
4	Within 6-12 hours	0%	0%	0%	0%
5	Within 12-24 hours	0%	0%	0%	1%
6	>24 hours	0%	0%	0%	1%
	Total	0%	0%	100%	100%

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:

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%	6420	73%	0	0%	6420	73%
Between 1-3 months	0	0%	1267	14%	0	0%	1267	14%
Between 3 to 6 months	0	0%	419	5%	0	0%	419	5%
More than 6 months	0	0%	633	7%	0	0%	633	7%
Total	0	0%	8739	100%	0	0%	8739	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	16
3	Grievances resolved during the year	16
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
 Information as at: 31st March, 2025

Date: 31-03-2025

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

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

Validity of agreement with the TPA: from 18/02/2023 to 17/02/2026

(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	0	1	0
Number of lives serviced	0	4649	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

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	133
ii.	Number of claims received during the year	1241
iii.	Number of claims paid during the year (specify % also in brackets)	1102 (80%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	270 (20%)
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	0%	0%	100.0%	99.6%
2	Within 1-2 hours	0%	0%	0.0%	0.0%
3	Within 2-6 hours	0%	0%	0.0%	0.4%
4	Within 6-12 hours	0%	0%	0.0%	0.0%
5	Within 12-24 hours	0%	0%	0.0%	0.0%
6	>24 hours	0%	0%	0.0%	0.0%
	Total	0%	0%	100.0%	100.0%

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:

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%	916	67%	0	0%	916	67%
Between 1-3 months	0	0%	273	20%	0	0%	273	20%
Between 3 to 6 months	0	0%	121	9%	0	0%	121	9%
More than 6 months	0	0%	62	5%	0	0%	62	5%
Total	0	0%	1372	100%	0	0%	1372	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

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
 Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - Safeway Insurance TPA Pvt. Ltd.
 Validity of agreement with the TPA: **from 25/02/2023 to 24/02/2026**

(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	0	1	0
Number of lives serviced	0	3113	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
DELHI	NEHRU PLACE
DELHI	SAKET
UTTAR PRADESH	AGRA
UTTAR PRADESH	NOIDA
PUNJAB	PUNJAB
HARYANA	GURGAON
WEST BENGAL	KOLKATA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	48
ii.	Number of claims received during the year	96
iii.	Number of claims paid during the year (specify % also in brackets)	106 (74%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	34 (24%)
v.	Number of claims outstanding at the end of the year	4

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	0%	0%	91%	93%
2	Within 1-2 hours	0%	0%	9%	7%
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	0%	0%	100%	100%

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:

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%	32	23%	0	0%	32	23%
Between 1-3 months	0	0%	56	40%	0	0%	56	40%
Between 3 to 6 months	0	0%	16	11%	0	0%	16	11%
More than 6 months	0	0%	36	26%	0	0%	36	26%
Total	0	0%	140	100%	0	0%	140	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

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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 25/03/2014 to Until Terminated**

(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	0	93	0
Number of lives serviced	0	292662	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
Gujarat	Ahmedabad
Gujarat	GANDHIDHAM
Gujarat	SURAT
Orissa	Balasore
Karnataka	BANGALORE
Madhya Pradesh	BHOPAL
Madhya Pradesh	Jabalpur
Delhi	Delhi
Haryana	Gurgaon
West Bengal	KOLKATA
Maharashtra	MUMBAI
Maharashtra	PUNE
Uttar Pradesh	Noida

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2036
ii.	Number of claims received during the year	28860
iii.	Number of claims paid during the year (specify % also in brackets)	26571 (86%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	3385 (11%)
v.	Number of claims outstanding at the end of the year	940

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	0%	0%	94%	57%
2	Within 1-2 hours	0%	0%	4%	35%
3	Within 2-6 hours	0%	0%	1%	8%
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	0%	0%	100%	100%

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:

Description (to be 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%	24129	81%	0	0%	24129	81%
Between 1-3 months	0	0%	3888	13%	0	0%	3888	13%
Between 3 to 6 months	0	0%	1130	4%	0	0%	1130	4%
More than 6 months	0	0%	807	3%	2	100%	809	3%
Total	0	0%	29954	100%	2	100%	29956	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	32
3	Grievances resolved during the year	32
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - Vidal Health Insurance TPA Private Limited
Validity of agreement with the TPA: **from 28/04/2014 to Valid unless terminated**

(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	0	27	0
Number of lives serviced	0	28537	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
Gujarat	Ahmedabad
Karnataka	Bangalore
Tamil Nadu	Coimbatore
Haryana	Gurgaon
Kerala	Kochi
West Bengal	Kolkata

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2121
ii.	Number of claims received during the year	7723
iii.	Number of claims paid during the year (specify % also in brackets)	8732 (89%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1015 (10%)
v.	Number of claims outstanding at the end of the year	97

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	0%	0%	70%	53%
2	Within 1-2 hours	0%	0%	19%	26%
3	Within 2-6 hours	0%	0%	11%	20%
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	0%	0%	100%	100%

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:

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%	6707	69%	0	0%	6707	69%
Between 1-3 months	0	0%	1142	12%	0	0%	1142	12%
Between 3 to 6 months	0	0%	605	6%	0	0%	605	6%
More than 6 months	0	0%	1287	13%	6	0%	1293	13%
Total	0	0%	9741	100%	6	0%	9747	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	1
2	Grievances received during the year	14
3	Grievances resolved during the year	15
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - Park Mediclaim Insurance TPA Pvt. Ltd.

Validity of agreement with the TPA: **from** 19/06/2021 **to** 18/06/2024

(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	0	0	0
Number of lives serviced	0	3	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
Uttar Pradesh	Noida
Delhi	New Delhi

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	747
iii.	Number of claims paid during the year (specify % also in brackets)	744 (99%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	6 (1%)
v.	Number of claims outstanding at the end of the year	0

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	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	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	0%	0%	0%	0%

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:

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%	520	69%	0	0%	520	69%
Between 1-3 months	0	0%	125	17%	0	0%	125	17%
Between 3 to 6 months	0	0%	29	4%	0	0%	29	4%
More than 6 months	0	0%	76	10%	0	0%	76	10%
Total	0	0%	750	100%	0	0%	750	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

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - Volo Health Insurance TPA Pvt. Ltd. (Formerly Known as East West Assist Insurance TPA Pvt. Ltd.)

Validity of agreement with the TPA: from 01/11/2022 to 31/10/2025

(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	0	6	0
Number of lives serviced	0	80083	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
Haryana	Gurgaon

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	86
ii.	Number of claims received during the year	1850
iii.	Number of claims paid during the year (specify % also in brackets)	1039 (54%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	268 (14%)
v.	Number of claims outstanding at the end of the year	629

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	0.00%	0.00%	68%	56%
2	Within 1-2 hours	0.00%	0.00%	26%	28%
3	Within 2-6 hours	0.00%	0.00%	6%	15%
4	Within 6-12 hours	0.00%	0.00%	0%	0%
5	Within 12-24 hours	0.00%	0.00%	0%	0%
6	>24 hours	0.00%	0.00%	0%	0%
	Total	0.00%	0.00%	100%	100%

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:

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%	419	32%	0	0%	419	32%
Between 1-3 months	0	0%	613	47%	0	0%	613	47%
Between 3 to 6 months	0	0%	15	1%	0	0%	15	1%
More than 6 months	0	0%	260	20%	0	0%	260	20%
Total	0	0%	1307	100%	0	0%	1307	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

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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

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

Validity of agreement with the TPA: **from 21/03/2023 to 20/03/2026**

(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	0	13	0
Number of lives serviced	0	29182	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	Chittoor
Andhra Pradesh	Guntur
Andhra Pradesh	Visakhapatnam
Delhi	Delhi
Gujarat	Ahmedabad
Haryana	Faridabad
Haryana	Gurgaon
Karnataka	Bangalore
Karnataka	Bengaluru
Karnataka	Tumkur
Madhya Pradesh	Satna
Maharashtra	Mumbai
Maharashtra	Pune
Maharashtra	Raigad
Maharashtra	Raigarh(Mh)
Maharashtra	Ratnagiri
Maharashtra	Satara
Tamil Nadu	Chennai
Tamil Nadu	Kanchipuram
Tamil Nadu	Tiruvallur
Telangana	K.V.Rangareddy
Uttar Pradesh	Faizabad
Uttar Pradesh	Kanpur
Uttar Pradesh	Noida

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	361
ii.	Number of claims received during the year	22695
iii.	Number of claims paid during the year (specify % also in brackets)	21680 (94%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	1250 (5%)
v.	Number of claims outstanding at the end of the year	126

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	0%	0%	96%	94%
2	Within 1-2 hours	0%	0%	4%	6%
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	0%	0%	100%	100%

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:

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%	1700	68%	9903	48%	11603	51%
Between 1-3 months	0	0%	270	11%	4079	20%	4349	19%
Between 3 to 6 months	0	0%	220	9%	2703	13%	2923	13%
More than 6 months	0	0%	299	12%	3756	18%	4055	18%
Total	0	0%	2489	100%	20441	100%	22930	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	1
3	Grievances resolved during the year	1
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - Good Health Insurance TPA Ltd.
Validity of agreement with the TPA: **from** 17/04/2023 **to** 16/04/2026

(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	0	0	0
Number of lives serviced	0	154	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
Tamil nadu	Chennai
Delhi	Delhi
Telangana	Hyderabad
Maharashtra	Mumbai

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	35
ii.	Number of claims received during the year	360
iii.	Number of claims paid during the year (specify % also in brackets)	283 (72%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	112 (28%)
v.	Number of claims outstanding at the end of the year	0

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	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	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	0%	0%	0%	0%

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:

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%	79	24%	0	0%	79	20%
Between 1-3 months	0	0%	21	6%	0	0%	21	5%
Between 3 to 6 months	0	0%	7	2%	0	0%	7	2%
More than 6 months	0	0%	226	68%	62	100%	288	73%
Total	0	0%	333	100%	62	100%	395	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

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - Heritage Health Insurance TPA Private Limited

Validity of agreement with the TPA: **from 20/09/2021 to 19/09/2024**

(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	0	0	0
Number of lives serviced	0	81	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
Tamil Nadu	Chennai
Tamil Nadu	Coimbatore
West Brngal	Kolkata

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	199
iii.	Number of claims paid during the year (specify % also in brackets)	202 (100%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	0 (0%)
v.	Number of claims outstanding at the end of the year	0

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	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	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	0%	0%	0%	0%

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:

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%	177	88%	0	0%	177	88%
Between 1-3 months	0	0%	21	10%	0	0%	21	10%
Between 3 to 6 months	0	0%	4	2%	0	0%	4	2%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	0	0%	202	100%	0	0%	202	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

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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 Ltd.
Validity of agreement with the TPA: **from** 01/04/2024 **to** 31/03/2025

(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	0	14	0
Number of lives serviced	0	34798	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	CHITTOOR
Andhra Pradesh	East Godavari
Andhra Pradesh	GUNTUR
Andhra Pradesh	VISAKHAPATNAM
Andhra Pradesh	VIZIANAGARAM
Delhi	CENTRAL
Delhi	New Delhi
Gujarat	AHMADABAD
Haryana	GURGAON
Karnataka	Ramanagar
Karnataka	BANGALORE
Kerala	THIRUVANANTHAPURAM
Kerala	PALAKKAD
Maharashtra	PUNE
Maharashtra	MUMBAI
Orissa	CUTTACK
Orissa	KHORDHA
Pondicherry	PONDICHERRY
Tamil Nadu	CHENNAI
Tamil Nadu	COIMBATORE
Tamil Nadu	DHARMAPURI
Tamil Nadu	DINDIGUL
Tamil Nadu	ERODE
Tamil Nadu	KANCHEEPURAM
Tamil Nadu	MADURAI
Tamil Nadu	NAMAKKAL
Tamil Nadu	SALEM
Tamil Nadu	TIRUCHIRAPPALLI
Tamil Nadu	Tiruppur
Telangana	HYDERABAD
West Bengal	KOLKATA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2143
ii.	Number of claims received during the year	6294
iii.	Number of claims paid during the year (specify % also in brackets)	6192 (73%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	2143 (25%)
v.	Number of claims outstanding at the end of the year	102

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	0%	0%	94%	92%
2	Within 1-2 hours	0%	0%	2%	5%
3	Within 2-6 hours	0%	0%	2%	2%
4	Within 6-12 hours	0%	0%	1%	0%
5	Within 12-24 hours	0%	0%	0%	1%
6	>24 hours	0%	0%	1%	0%
	Total	0%	0%	100%	100%

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:

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%	4648	56%	0	0%	4648	56%
Between 1-3 months	0	0%	1352	16%	0	0%	1352	16%
Between 3 to 6 months	0	0%	774	9%	0	0%	774	9%
More than 6 months	0	0%	1558	19%	3	100%	1561	19%
Total	0	0%	8332	100%	3	100%	8335	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	2
2	Grievances received during the year	7
3	Grievances resolved during the year	9
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
 Information as at: 31st March, 2025

Date: 31-03-2025

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

Name of the TPA (If services rendered by TPA) - MEDSAVE HEALTH INSURANCE TPA LTD.

Validity of agreement with the TPA: **from 12/09/2024 to 11/09/2025**

(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	0	0	0
Number of lives serviced	0	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
GUJARAT	VADODARA

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	5
ii.	Number of claims received during the year	157
iii.	Number of claims paid during the year (specify % also in brackets)	128 (79%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	34 (21%)
v.	Number of claims outstanding at the end of the year	0

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	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	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	0%	0%	0%	0%

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:

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%	72	44%	0	0%	72	44%
Between 1-3 months	0	0%	14	9%	0	0%	14	9%
Between 3 to 6 months	0	0%	12	7%	0	0%	12	7%
More than 6 months	0	0%	64	40%	0	0%	64	40%
Total	0	0%	162	100%	0	0%	162	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	2
3	Grievances resolved during the year	2
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
Information as at: 31st March, 2025

Date: 31-03-2025

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 PVT. LTD.

Validity of agreement with the TPA: **from** 01/04/2014 to Valid unless terminated

(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	0	73	0
Number of lives serviced	0	622559	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
Pan India	Pan India

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	2891
ii.	Number of claims received during the year	33547
iii.	Number of claims paid during the year (specify % also in brackets)	28605 (79%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	5916 (16%)
v.	Number of claims outstanding at the end of the year	1917

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	0%	0%	95.04%	81.95%
2	Within 1-2 hours	0%	0%	3.53%	14.25%
3	Within 2-6 hours	0%	0%	1.19%	3.58%
4	Within 6-12 hours	0%	0%	0.08%	0.14%
5	Within 12-24 hours	0%	0%	0.16%	0.08%
6	>24 hours	0%	0%	0.00%	0.00%
	Total	0%	0%	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:

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%	21364	63%	351	95%	21715	63%
Between 1-3 months	0	0%	6773	20%	16	4%	6789	20%
Between 3 to 6 months	0	0%	2987	9%	0	0%	2987	9%
More than 6 months	0	0%	3028	9%	2	1%	3030	9%
Total	0	0%	34152	100%	369	100%	34521	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	30
3	Grievances resolved during the year	30
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time

PERIODIC DISCLOSURES
FORM NL-48-DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company: IFFCO-TOKIO General Insurance Co. Ltd.
 Information as at: 31st March, 2025

Date: 31-03-2025

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** 01/04/2014 **to** Valid unless terminated

(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	0	0	0
Number of lives serviced	0	870	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
Madhya Pradesh	Indore
TamilNadu	Chennai
TamilNadu	Thiruppathur
TamilNadu	Tiruvallur
Karnataka	Belthangady
Karnataka	Bengaluru
Karnataka	Dharwad

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	221
ii.	Number of claims received during the year	839
iii.	Number of claims paid during the year (specify % also in brackets)	883 (83%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	171 (16%)
v.	Number of claims outstanding at the end of the year	6

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	0%	0%	0%	0%
2	Within 1-2 hours	0%	0%	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	0%	0%	0%	0%

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:

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%	309	29%	0	0%	309	29%
Between 1-3 months	0	0%	198	19%	0	0%	198	19%
Between 3 to 6 months	0	0%	166	16%	0	0%	166	16%
More than 6 months	0	0%	381	36%	0	0%	381	36%
Total	0	0%	1054	100%	0	0%	1054	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