

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company - SBI General Insurance Company Limited

Date: 31-Mar-23

Information as at: FY 2022-23

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

Name of the TPA (if services rendered by TPA) - HEALTH INDIA INSURANCE TPA PRIVATE LTD

Validity of agreement with the TPA: from 14.06.2022 to 13.06.2025

(Date shall be considered 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 | 74 | 0 |
| Number of lives serviced | 0 | 37226 | 0 |

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

| Product | GMC |
|-----------------------|-----|
| Aradhya Pradhun | Yes |
| Anantachal Pradhun | Yes |
| Aravali | Yes |
| Bihar | Yes |
| Chennai | Yes |
| Goa | Yes |
| Gujarat | Yes |
| Haryana | Yes |
| Himachal Pradesh | Yes |
| Jammu & Kashmir | Yes |
| Jharkhand | Yes |
| Karnataka | Yes |
| Kerala | Yes |
| Madhya Pradesh | Yes |
| Madhpradesh | Yes |
| Mangaluru | Yes |
| Madhya Pradesh | Yes |
| Mizoram | Yes |
| Nagaland | Yes |
| Odisha | Yes |
| Punjab | Yes |
| Rajasthan | Yes |
| Sikkim | Yes |
| Tamil Nadu | Yes |
| Uttar Pradesh | Yes |
| Uttarakhand | Yes |
| West Bengal | Yes |
| Andaman & Nicobar Is. | Yes |
| Chandigarh | Yes |
| Chhattisgarh | Yes |
| Delhi | Yes |
| Lakshadweep | Yes |
| Puducherry | Yes |

d. Date of number of claims processed:

| | | |
|----|---|------------|
| 1. | Outstanding number of claims at the beginning of the year | 350 |
| 2. | Number of claims received during the year | 6326 |
| 3. | Number of claims paid during the year (capex ¹ , % also in brackets) | 1748 (27%) |
| 4. | Number of claims re-estimated during the year (capex ² , % also in brackets) | 361 (5%) |
| 5. | Number of claims outstanding at the end of the year | 228 |

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 suit ¹ | TAT for discharge ² | TAT for suit ¹ | TAT for discharge ² |
| 1 | Within 1 hour | 0 | 0 | 61 (61%) | 285 (35%) |
| 2 | Within 1-2 hours | 0 | 0 | 204 (20%) | 325 (40%) |
| 3 | Within 2-6 hours | 0 | 0 | 114 (11%) | 204 (25%) |
| 4 | Within 6-24 hours | 0 | 0 | 0 (0%) | 0 (0%) |
| 5 | Within 24-24 hours | 0 | 0 | 0 (0%) | 0 (0%) |
| 6 | >24 hours | 0 | 0 | 0 (0%) | 0 (0%) |
| | Total | 0 | 0 | 1029 (100%) | 814 (100%) |

Percentage to be calculated on base of the respective claims.

¹ included from the time last necessary document is received by insurer / TPA (whichever is earlier) and 60 final pre-auth is issued to the hospital.² included 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 (in accordance with the date of receipt of last necessary document) | Government | | Group | | Government | | Total | |
|---|---------------|------------|---------------|-------------|---------------|------------|---------------|-------------|
| | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 0 | 0% | 1645 | 76% | 0% | 0% | 1645 | 76% |
| Between 1-3 months | 0 | 0% | 414 | 20% | 0% | 0% | 414 | 20% |
| Between 3-6 months | 0 | 0% | 43 | 2% | 0% | 0% | 43 | 2% |
| More than 6 months | 0 | 0% | 27 | 1% | 0% | 0% | 27 | 1% |
| Total | 0 | 0% | 2129 | 100% | 0% | 0% | 2129 | 100% |

Percentage shall be calculated on total of the respective claims

g. Date 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 attached from time to time

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company - SBI General Insurance Company Limited

Date: 31 Mar 23

Information as at : FY 2022-23

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 08.08.2022 to 08.08.2023

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 26 | 0 |
| Number of lives serviced | 0 | 9209 | 0 |

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

| Product | GMC |
|-----------------------|-----|
| Andhra Pradesh | Yes |
| Assam | Yes |
| Bihar | Yes |
| Chhattisgarh | Yes |
| Goa | Yes |
| Gujarat | Yes |
| Haryana | Yes |
| Himachal Pradesh | Yes |
| Jammu & Kashmir | Yes |
| Jharkhand | Yes |
| Karnataka | Yes |
| Kerala | Yes |
| Madhya Pradesh | Yes |
| Maharashtra | Yes |
| Manipur | Yes |
| Meghalaya | Yes |
| Mizoram | Yes |
| Nagaland | Yes |
| Odisha | Yes |
| Punjab | Yes |
| Rajasthan | Yes |
| Tamil Nadu | Yes |
| Telangana | Yes |
| Uttar Pradesh | Yes |
| Uttarakhand | Yes |
| West Bengal | Yes |
| Andhra & Telangana In | Yes |
| Chandigarh | Yes |
| Dadra & Nagar Haveli | Yes |
| Daman & Diu | Yes |
| Delhi | Yes |
| Lakshadweep | Yes |
| Puducherry | Yes |

d. Data of number of claims processed:

| | | |
|---|--|-----------|
| L | Outstanding number of claims at the beginning of the year | 60 |
| M | Number of claims received during the year | 634 |
| N | Number of claims paid during the year (specify % also in brackets) | 598 (94%) |
| O | Number of claims repudiated during the year (specify % also in brackets) | 59 (9%) |
| P | Number of claims outstanding at the end of the year | 59 |

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 | 301 (100%) | 301 (100%) |
| 2 | Within 1-2 hours | 0 | 0 | 30 (9%) | 42 (11%) |
| 3 | Within 2-6 hours | 0 | 0 | 4 (1%) | 9 (2%) |
| 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 | 301 (100%) | 301 (100%) |

Percentage to be calculated on total of the respective columns.

** 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. 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% | 542 | 65% | 0% | 0% | 542 | 65% |
| Between 1-3 months | 0 | 0% | 104 | 16% | 0% | 0% | 104 | 16% |
| Between 3 to 6 months | 0 | 0% | 7 | 1% | 0% | 0% | 7 | 1% |
| More than 6 months | 0 | 0% | 2 | 0% | 0% | 0% | 2 | 0% |
| Total | 0 | 0% | 655 | 100% | 0% | 0% | 655 | 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

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

Name of the Insurance Company : SBI General Insurance Company Limited

Date: 31-Mar-23

Information as at : FY 2022-23

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 PRIVATE LTD

Validity of agreement with the TPA: from 13.12.2022 to 12.12.2025

(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 | 33441 | 1201 | 0 |
| Number of lives serviced | 70845 | 75169 | 0 |

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

| Product | Retail Health | SBI Health | Arogya Series | Arogya Sanjeevani | GMC |
|----------------------|---------------|------------|---------------|-------------------|-----|
| Andhra Pradesh | No | No | No | No | Yes |
| Arunachal Pradesh | Yes | Yes | Yes | Yes | Yes |
| Assam | Yes | Yes | Yes | Yes | Yes |
| Bihar | Yes | Yes | Yes | Yes | Yes |
| Chhattisgarh | No | No | No | No | Yes |
| Goa | No | No | No | No | Yes |
| Gujarat | No | No | No | No | Yes |
| Haryana | No | No | No | No | Yes |
| Himachal Pradesh | No | No | No | No | Yes |
| Jammu & Kashmir | No | No | No | No | Yes |
| Jharkhand | Yes | Yes | Yes | Yes | Yes |
| Karnataka | Yes | Yes | Yes | Yes | Yes |
| Kerala | Yes | Yes | Yes | Yes | Yes |
| Madhya Pradesh | No | No | No | No | Yes |
| Maharashtra | No | No | No | No | Yes |
| Manipur | Yes | Yes | Yes | Yes | Yes |
| Meghalaya | Yes | Yes | Yes | Yes | Yes |
| Mizoram | Yes | Yes | Yes | Yes | Yes |
| Nagaland | Yes | Yes | Yes | Yes | Yes |
| Odisha | Yes | Yes | Yes | Yes | Yes |
| Punjab | No | No | No | No | Yes |
| Rajasthan | No | No | No | No | Yes |
| Sikkim | Yes | Yes | Yes | Yes | Yes |
| Tamil Nadu | No | No | No | No | Yes |
| Telangana | No | No | No | No | Yes |
| Tripura | Yes | Yes | Yes | Yes | Yes |
| Uttar Pradesh | No | No | No | No | Yes |
| Uttarakhand | No | No | No | No | Yes |
| West Bengal | Yes | Yes | Yes | Yes | Yes |
| Andhra & Telangana | No | No | No | No | Yes |
| Chandigarh | No | No | No | No | Yes |
| Dadra & Nagar Haveli | No | No | No | No | Yes |
| Daman & Diu | No | No | No | No | Yes |
| Delhi | No | No | No | No | Yes |
| Lakshadweep | No | No | No | No | Yes |
| Puducherry | No | No | No | No | Yes |

d. Data of number of claims processed:

| | |
|--|-------------|
| i. Outstanding number of claims at the beginning of the year | 2108 |
| ii. Number of claims received during the year | 93827 |
| iii. Number of claims paid during the year (specify % also in brackets) | 58725 (63%) |
| iv. Number of claims repudiated during the year (specify % also in brackets) | 12185 (13%) |
| v. Number of claims outstanding at the end of the year | 1193 |

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 | 2308 (64%) | 3008 (71%) | 17306 (74%) | 6068 (62%) |
| 2 | Within 1-2 hours | 1261 (34%) | 1458 (37%) | 5119 (22%) | 6884 (71%) |
| 3 | Within 2-4 hours | 132 (2%) | 137 (3%) | 1016 (4%) | 1438 (15%) |
| 4 | Within 5-12 hours | 1 (0%) | 3 (0%) | 26 (0%) | 29 (0%) |
| 5 | Within 13-24 hours | 8 (0%) | 2 (0%) | 6 (0%) | 2 (0%) |
| 6 | >24 hours | 15 (0%) | 0 (0%) | 18 (0%) | 3 (0%) |
| | Total | 8755 (100%) | 5438 (100%) | 23463 (100%) | 17325 (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 hospital.

*** 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 | 11422 | 67% | 23259 | 59% | 0 | 0% | 65355 | 59% |
| Between 1-3 months | 1381 | 11% | 3367 | 8% | 0 | 0% | 4728 | 7% |
| Between 3 to 6 months | 191 | 1% | 343 | 1% | 0 | 0% | 534 | 1% |
| More than 6 months | 81 | 1% | 209 | 0% | 0 | 0% | 290 | 0% |
| Total | 15085 | 100% | 57835 | 100% | 0 | 0% | 70920 | 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 | 8 |
| 3 | Grievances resolved during the year | 8 |
| 4 | Grievances outstanding at the end of the year | 0 |

Refer health TPA Regulations, as amended from time to time

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company : SBI General Insurance Company Limited

Date: 31-Mar-23

Information as at FY 2022-23

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 03.01.2023 to 02.01.2026

(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 | 68814 | 1084 | 0 |
| Number of lives serviced | 148100 | 34504 | 0 |

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

| Product | Retail Health | SBI Health | Angya Series | Angya Serpenter | GMC |
|----------------------|---------------|------------|--------------|-----------------|-----|
| Andhra Pradesh | Yes | Yes | Yes | Yes | Yes |
| Assam | No | No | No | No | Yes |
| Arunchal Pradesh | No | No | No | No | Yes |
| Bihar | No | No | No | No | Yes |
| Chhattisgarh | Yes | Yes | Yes | Yes | Yes |
| Goa | Yes | Yes | Yes | Yes | Yes |
| Gujarat | Yes | Yes | Yes | Yes | Yes |
| Haryana | Yes | Yes | Yes | Yes | Yes |
| Himachal Pradesh | Yes | Yes | Yes | Yes | Yes |
| Jammu & Kashmir | Yes | Yes | Yes | Yes | Yes |
| Jharkhand | No | No | No | No | Yes |
| Karnataka | No | No | No | No | Yes |
| Kerala | No | No | No | No | Yes |
| Madhya Pradesh | Yes | Yes | Yes | Yes | Yes |
| Maharashtra | Yes | Yes | Yes | Yes | Yes |
| Manipur | No | No | No | No | Yes |
| Meghalaya | No | No | No | No | Yes |
| Mizoram | No | No | No | No | Yes |
| Nagaland | No | No | No | No | Yes |
| Odisha | No | No | No | No | Yes |
| Punjab | Yes | Yes | Yes | Yes | Yes |
| Rajasthan | Yes | Yes | Yes | Yes | Yes |
| Sikkim | No | No | No | No | Yes |
| Tamil Nadu | Yes | Yes | Yes | Yes | Yes |
| Telangana | Yes | Yes | Yes | Yes | Yes |
| Tripura | No | No | No | No | Yes |
| Uttar Pradesh | Yes | Yes | Yes | Yes | Yes |
| Uttarakhand | Yes | Yes | Yes | Yes | Yes |
| West Bengal | No | No | No | No | Yes |
| Andhra & Nicobar Is. | Yes | Yes | Yes | Yes | Yes |
| Chandigarh | Yes | Yes | Yes | Yes | Yes |
| Dadra & Nagar Haveli | Yes | Yes | Yes | Yes | Yes |
| Daman & Diu | Yes | Yes | Yes | Yes | Yes |
| Delhi | Yes | Yes | Yes | Yes | Yes |
| Lakshadweep | Yes | Yes | Yes | Yes | Yes |
| Puducherry | Yes | Yes | Yes | Yes | Yes |

d. Date of number of claims processed:

| | |
|--|-------------|
| i. Outstanding number of claims at the beginning of the year | 3532 |
| ii. Number of claims received during the year | 50982 |
| iii. Number of claims paid during the year (specify % also in brackets) | 41207 (80%) |
| iv. Number of claims repudiated during the year (specify % also in brackets) | 10202 (13%) |
| v. Number of claims outstanding at the end of the year | 2097 |

e. Turn Around Time (TAT) for claimless 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 | 8617 (85%) | 6201 (81%) | 4708 (71%) | 3030 (57%) |
| 2 | Within 1-2 hours | 3853 (37%) | 5132 (66%) | 1583 (24%) | 2201 (38%) |
| 3 | Within 3-6 hours | 648 (6%) | 1041 (13%) | 280 (4%) | 361 (6%) |
| 4 | Within 6-12 hours | 34 (0%) | 38 (0%) | 11 (0%) | 11 (0%) |
| 5 | Within 12-24 hours | 25 (0%) | 0 (0%) | 17 (0%) | 0 (0%) |
| 6 | >24 hours | 11 (0%) | 10 (0%) | 0 (0%) | 0 (0%) |
| | Total | 13126 (100%) | 12612 (100%) | 6600 (100%) | 6318 (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 hospital

*** 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 | 26533 | 89% | 27195 | 90% | 0 | 0% | 53728 | 89% |
| Between 1-3 months | 2994 | 10% | 2536 | 8% | 0 | 0% | 5530 | 9% |
| Between 3 to 6 months | 574 | 2% | 321 | 1% | 0 | 0% | 895 | 1% |
| More than 6 months | 166 | 1% | 238 | 1% | 0 | 0% | 404 | 1% |
| Total | 30267 | 100% | 30190 | 100% | 0 | 0% | 60457 | 100% |

Percentage shall be calculated on total of the respective column

g. Date 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 |

Ruler Health TPA Regulations, as amended from time to time

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company : SBI General Insurance Company Limited

Date: 31-Mar-23

Information as at : FY 2022-23

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 PRIVATE LIMITED

Validity of agreement with the TPA: from 03.01.2023 to 08.01.2026

(Date 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 | 101 | 0 |
| Number of lives serviced | 0 | 237,852 | 0 |

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

| Product | GMC |
|-----------------------|-----|
| Andhra Pradesh | Yes |
| Assam | Yes |
| Bihar | Yes |
| Chhattisgarh | Yes |
| Goa | Yes |
| Gujarat | Yes |
| Haryana | Yes |
| Himachal Pradesh | Yes |
| Jammu & Kashmir | Yes |
| Jharkhand | Yes |
| Karnataka | Yes |
| Kerala | Yes |
| Madhya Pradesh | Yes |
| Madhpradesh | Yes |
| Madhya Pradesh | Yes |
| Maharashtra | Yes |
| Manipur | Yes |
| Meghalaya | Yes |
| Mizoram | Yes |
| Nagaland | Yes |
| Odisha | Yes |
| Punjab | Yes |
| Rajasthan | Yes |
| Sikkim | Yes |
| Tamil Nadu | Yes |
| Telangana | Yes |
| Tripura | Yes |
| Uttar Pradesh | Yes |
| Uttarakhand | Yes |
| West Bengal | Yes |
| Andaman & Nicobar Is. | Yes |
| Chandigarh | Yes |
| Delhi & NCT of Delhi | Yes |
| Daman & Diu | Yes |
| Dadra | Yes |
| Lakshadweep | Yes |
| Puducherry | Yes |

d. Date of number of claims processed:

| | |
|--|-------------|
| i. Outstanding number of claims at the beginning of the year | 534 |
| ii. Number of claims received during the year | 35068 |
| iii. Number of claims paid during the year (specify % also in brackets) | 30786 (86%) |
| iv. Number of claims repudiated during the year (specify % also in brackets) | 3681 (10%) |
| v. Number of claims outstanding at the end of the year | 1221 |

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-authorization** | TAT for discharge*** | TAT for pre-authorization** | TAT for discharge*** |
| 1 | Within <1 hour | 0 | 0 | 1302 (91%) | 1163 (95%) |
| 2 | Within 1-2 hours | 0 | 0 | 710 (50%) | 423 (34%) |
| 3 | Within 2-4 hours | 0 | 0 | 438 (31%) | 169 (14%) |
| 4 | Within 4-12 hours | 0 | 0 | 67 (5%) | 25 (2%) |
| 5 | Within 12-24 hours | 0 | 0 | 79 (6%) | 2 (0%) |
| 6 | >24 hours | 0 | 0 | 0 (0%) | 0 (0%) |
| | Total | 0 | 0 | 1438 (100%) | 1224 (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-authorization is issued to the hospital

*** 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% | 2555 | 7% | 0 | 0% | 2555 | 7% |
| Between 1-3 months | 0 | 0% | 380 | 1% | 0 | 0% | 380 | 1% |
| Between 3 to 6 months | 0 | 0% | 82 | 0% | 0 | 0% | 82 | 0% |
| More than 6 months | 0 | 0% | 3444 | 9% | 0 | 0% | 3444 | 9% |
| Total | 0 | 0% | 3441 | 100% | 0 | 0% | 3441 | 100% |

Percentage shall be calculated on total of the respective column

g. Date 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

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company - SBI General Insurance Company Limited

Date: 31-Mar-23

Information as at: FY 2022-23

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

Name of the TPA (if services rendered by TPA) - VIDAL HEALTH TPA PVT LTD

Validity of agreement with the TPA: from 01.04.2020 to 31.03.2023

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

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

| Description | Individual | Group | Government |
|-----------------------------|------------|-------|------------|
| Number of policies serviced | 0 | 243 | 0 |
| Number of lives serviced | 0 | 20451 | 0 |

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

| Product | GMC |
|-----------------------|-----|
| Andhra Pradesh | Yes |
| Assam | Yes |
| Bihar | Yes |
| Chhattisgarh | Yes |
| Goa | Yes |
| Gujarat | Yes |
| Haryana | Yes |
| Himachal Pradesh | Yes |
| Jammu & Kashmir | Yes |
| Jharkhand | Yes |
| Karnataka | Yes |
| Kerala | Yes |
| Madhya Pradesh | Yes |
| Madhpradesh | Yes |
| Manipur | Yes |
| Meghalaya | Yes |
| Mizoram | Yes |
| Nagaland | Yes |
| Odisha | Yes |
| Punjab | Yes |
| Rajasthan | Yes |
| Sikkim | Yes |
| Tamil Nadu | Yes |
| Telangana | Yes |
| Tripura | Yes |
| Uttar Pradesh | Yes |
| Uttarakhand | Yes |
| West Bengal | Yes |
| Andaman & Nicobar Is. | Yes |
| Chandigarh | Yes |
| Dadra & Nagar Haveli | Yes |
| Daman & Diu | Yes |
| Delhi | Yes |
| Lakshadweep | Yes |
| Puducherry | Yes |

d. Data of number of claims processed:

| | |
|--|-------------|
| i. Outstanding number of claims at the beginning of the year | 510 |
| ii. Number of claims received during the year | 21419 |
| iii. Number of claims paid during the year (specify % also in brackets) | 17862 (81%) |
| iv. Number of claims repudiated during the year (specify % also in brackets) | 3315 (15%) |
| v. Number of claims outstanding at the end of the year | 752 |

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 | 7746 (78%) | 4392 (59%) |
| 2 | Within 1-2 hours | 0 | 0 | 1640 (17%) | 1873 (25%) |
| 3 | Within 2-6 hours | 0 | 0 | 482 (5%) | 1037 (14%) |
| 4 | Within 6-12 hours | 0 | 0 | 69 (1%) | 120 (2%) |
| 5 | Within 12-24 hours | 0 | 0 | 0 (0%) | 0 (0%) |
| 6 | >24 hours | 0 | 0 | 0 (0%) | 0 (0%) |
| | Total | 0 | 0 | 9937 (100%) | 7442 (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 hospital

*** 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 documents) | 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% | 1534 | 9% | 0% | 0% | 1534 | 9% |
| Between 1-3 months | 0 | 0% | 239 | 1% | 0% | 0% | 239 | 1% |
| Between 3 to 6 months | 0 | 0% | 50 | 0% | 0% | 0% | 50 | 0% |
| More than 6 months | 0 | 0% | 18954 | 90% | 0% | 0% | 18954 | 90% |
| Total | 0 | 0% | 21177 | 100% | 0% | 0% | 21177 | 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

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**

Name of the Insurance Company - SBI General Insurance Co

Date: 31-Mar-23

Information as at: FY 2022-23

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 TPALIMITED

Validity of agreement with the TPA: from 19.12.2022 to 18.12.2025

(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 rendered | 0 | 256 | 0 |
| Number of lives rendered | 0 | 27526 | 0 |

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

| Product | GMC |
|-----------------------|-----|
| Andhra Pradesh | Yes |
| Arunchal Pradesh | Yes |
| Assam | Yes |
| Bihar | Yes |
| Chhattisgarh | Yes |
| Goa | Yes |
| Gujarat | Yes |
| Haryana | Yes |
| Himachal Pradesh | Yes |
| Jammu & Kashmir | Yes |
| Jharkhand | Yes |
| Karnataka | Yes |
| Kerala | Yes |
| Madhya Pradesh | Yes |
| Maharashtra | Yes |
| Margara | Yes |
| Meghalaya | Yes |
| Mizoram | Yes |
| Nagaland | Yes |
| Odisha | Yes |
| Punjab | Yes |
| Rajasthan | Yes |
| Sikkim | Yes |
| Tamil Nadu | Yes |
| Telangana | Yes |
| Tripura | Yes |
| Uttar Pradesh | Yes |
| Uttarakhand | Yes |
| West Bengal | Yes |
| Andaman & Nicobar Is. | Yes |
| Chandigarh | Yes |
| Delhi & NCT of Delhi | Yes |
| Daman & Diu | Yes |
| Delhi | Yes |
| Lakshadweep | Yes |
| Puducherry | Yes |

d. Date of number of claims processed:

| | |
|--|------------|
| i. Outstanding number of claims at the beginning of the year | 1201 |
| ii. Number of claims received during the year | 2004 |
| iii. Number of claims paid during the year (specify % also in brackets) | 3112 (89%) |
| iv. Number of claims repudiated during the year (specify % also in brackets) | 300 (10%) |
| v. Number of claims outstanding at the end of the year | 1591 |

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 4 hours | 0 | 0 | 1307 (88%) | 1246 (87%) |
| 2 | Within 12 hours | 0 | 0 | 202 (15%) | 203 (14%) |
| 3 | Within 24 hours | 0 | 0 | 622 (46%) | 653 (47%) |
| 4 | Within 6-12 hours | 0 | 0 | 102 (7%) | 154 (11%) |
| 5 | Within 12-24 hours | 0 | 0 | 142 (10%) | 1301 (93%) |
| 6 | >24 hours | 0 | 0 | 92 (7%) | 1918 (13%) |
| | Total | 0 | 0 | 17500 (100%) | 16674 (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 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. Turn Around Time (in case of payment / repatriation) 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% | 31403 | 99% | 0 | 0% | 31403 | 99% |
| Between 1-3 months | 0 | 0% | 3004 | 9% | 0 | 0% | 3004 | 9% |
| Between 3 to 6 months | 0 | 0% | 256 | 1% | 0 | 0% | 256 | 1% |
| More than 6 months | 0 | 0% | 61 | 0% | 0 | 0% | 61 | 0% |
| Total | 0 | 0% | 34724 | 100% | 0 | 0% | 34724 | 100% |

Percentage shall be calculated on total of the respective column

g. Date 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 |

DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)

Name of the Insurance Company : SBI General Insurance Company Limited

Date: 31-Mar-23

Information as at: FY 2022-23

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

Name of the TPA (if services rendered by TPA): NA

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 | 610130 | 3805 | 0 |
| Number of lives serviced | 1344918 | 109840 | 0 |

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

| Product | Retail Health | SBI Health | Arogya Series | Arogya Sanjivani | GMC |
|-----------------------|---------------|------------|---------------|------------------|-----|
| Aranya Pradash | No | No | No | No | Yes |
| Kroschal Pradash | Yes | Yes | Yes | Yes | Yes |
| Assam | Yes | Yes | Yes | Yes | Yes |
| Bihar | Yes | Yes | Yes | Yes | Yes |
| Chhattisgarh | No | No | No | No | Yes |
| Goa | No | No | No | No | Yes |
| Gujarat | No | No | No | No | Yes |
| Haryana | No | No | No | No | Yes |
| Himachal Pradesh | No | No | No | No | Yes |
| Jammu & Kashmir | No | No | No | No | Yes |
| Jharkhand | Yes | Yes | Yes | Yes | Yes |
| Karnataka | Yes | Yes | Yes | Yes | Yes |
| Kerala | Yes | Yes | Yes | Yes | Yes |
| Madhya Pradesh | No | No | No | No | Yes |
| Madhpradesh | No | No | No | No | Yes |
| Maharashtra | No | No | No | No | Yes |
| Mizoram | Yes | Yes | Yes | Yes | Yes |
| Maghalaya | Yes | Yes | Yes | Yes | Yes |
| Mizoram | Yes | Yes | Yes | Yes | Yes |
| Nagaland | Yes | Yes | Yes | Yes | Yes |
| Odisha | Yes | Yes | Yes | Yes | Yes |
| Punjab | No | No | No | No | Yes |
| Rajasthan | No | No | No | No | Yes |
| Sikkim | Yes | Yes | Yes | Yes | Yes |
| Tamil Nadu | No | No | No | No | Yes |
| Telangana | No | No | No | No | Yes |
| Tripura | Yes | Yes | Yes | Yes | Yes |
| Uttar Pradesh | No | No | No | No | Yes |
| Uttarakhand | No | No | No | No | Yes |
| West Bengal | Yes | Yes | Yes | Yes | Yes |
| Andaman & Nicobar Is. | No | No | No | No | Yes |
| Chandigarh | No | No | No | No | Yes |
| Dadra & Nagar Haveli | No | No | No | No | Yes |
| Daman & Diu | No | No | No | No | Yes |
| Dadra | No | No | No | No | Yes |
| Lakshadweep | No | No | No | No | Yes |
| Puducherry | No | No | No | No | Yes |

d. Date of number of claims processed

| | |
|---|-------------|
| Outstanding number of claims at the beginning of the year | 330 |
| i. Number of claims received during the year | 30804 |
| ii. Number of claims paid during the year (specify % also in brackets) | 28606 (86%) |
| iii. Number of claims repudiated during the year (specify % also in brackets) | 6132 (20%) |
| iv. Number of claims outstanding at the end of the year | 4396 |

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 | 16988 (94%) | 15889 (95%) | 741 (98%) | 573 (96%) |
| 2 | Within 1-2 hours | 1108 (6%) | 890 (5%) | 17 (2%) | 22 (4%) |
| 3 | Within 2-6 hours | 0 (0%) | 0 (0%) | 0 (0%) | 0 (0%) |
| 4 | Within 6-24 hours | 0 (0%) | 0 (0%) | 0 (0%) | 0 (0%) |
| 5 | Within 12-24 hours | 0 (0%) | 0 (0%) | 0 (0%) | 0 (0%) |
| 6 | >24 hours | 0 (0%) | 0 (0%) | 0 (0%) | 0 (0%) |
| | Total | 18004 (100%) | 16779 | 758 (100%) | 595 (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 returned 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 | 17301 | 97% | 6771 | 96% | 0 | 0% | 24072 | 96% |
| Between 1 to 3 months | 400 | 2% | 143 | 2% | 0 | 0% | 543 | 2% |
| Between 3 to 6 months | 73 | 0% | 27 | 0% | 0 | 0% | 100 | 0% |
| More than 6 months | 9 | 0% | 0 | 0% | 0 | 0% | 14 | 0% |
| Total | 17792 | 100% | 6946 | 100% | 0 | 0% | 24738 | 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