

**Public Disclosures on quantitative and qualitative Parameters of Health services rendered
Information as at 31/03/2023**

NAME OF THE INSURANCE COMPANY **National Insurance Co. Ltd.**

a. Specify in-house Claim Settlement (if, data is in respect of in-house claim settlement) / Specify name of the TPA with whom insurer entered into Service Level Agreement (if data relates to the Health Services rendered by TPA) as may be the case.

Raksha Health Insurance TPA Pvt.Ltd.

[Note: Data shall be consolidated at Insurer level in case of in-house claim settlements and at the level of the concerned TPA in case of services rendered by TPA.]

(i) Validity of Agreement with the TPA : From 15/06/2022 To 14/06/2024

b. Number of policies and lives serviced in respect of which public disclosure are made:

Description	Individual	Group	Government	Total
No. of policies serviced	0	38	0	38
No. of lives serviced	0	1019065	0	1019065

c. Information with regards to the Geographical Area in which services are rendered by TPAs / Insurer (States Names - District Names shall be provided) in respect of which public disclosure are made:

Name of State	Name of District	No. of policies serviced	No. of lives serviced
Maharashtra	Mumbai	17	9,57,939
Haryana	Faridabad	4	3,420
Tamilnadu	Chennai	5	29,495
Punjab	Chandigarh	7	21,341
Rajasthan	Jaipur	1	4,933
Uttar Pradesh	Lucknow	-	-
Karnataka	Bangaluru	-	-
Gujarat	Ahmedabad	-	-
Gujarat	Vadodara	-	-
Maharashtra	Pune	-	-

Madhya Pradesh	Indore	3	1,463
Kerala	Cochin	-	-
Assam	Guwahati	-	-
Andhra Pradesh	Hyderabad	-	-
West Bengal	Kolkatta	1	474
Total		38	10,19,065

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year : 2022-23	No. of claims received during the year ; 2022-23	No. of claims paid during the year 2022-23 also to specify % in brackets	No. of claims repudiated during the year : 2022-23 also to specify % in brackets	No. of claims outstanding at the end of the year
3959	128853	114462	14050	4300
		86%	11%	

e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):

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%	94.00%	95.00%
2	Within 1-2 Hours	0.00%	0.00%	5.78%	4.88%
3	Within 2-6 Hours	0.00%	0.00%	0.22%	0.12%
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%
Total		0.00%	0.00%	100.00%	100.00%

*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. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

Description (to reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage
Within 1 Month	-	100.00%	1,26,096	98.12%	-	0.00%	1,26,096	98.12%
Between 1-3 Months	-	0.00%	2,242	1.74%	-	0.00%	2,242	1.74%
Between 3-6 Months	-	0.00%	174	0.14%	-	0.00%	174	0.14%
More than 6 Months	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	-	100.00%	1,28,512	100.00%	-	0.00%	1,28,512	100.00%

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

Sr. No.	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	NIL
2	Grievances received during the year	72
3	Grievances resolved during the year	72
4	Grievances outstanding at the end of the year	NIL



National Insurance Company LTD.

