

**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED  
(INFORMATION AS AT 31.03.2022)**

Name of the Insurance Company : SBI General Insurance Company Limited

**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 (TPA File II)

Validity of agreement with the TPA: from 03/01/2020 to 02/01/2023

(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	405547	2733	0
Number of lives serviced	808953	667832	0

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

Product	Retail Health	SBI Health	Arogya Series	Arogya Sanjeevani	GMC
Andhra Pradesh	Yes	Yes	Yes	Yes	Yes
Arunachal Pradesh	No	No	No	No	Yes
Assam	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
Andman & 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
Puduchery	Yes	Yes	Yes	Yes	Yes

**d. Data of number of claims processed:**

i.	Outstanding number of claims at the beginning of the year	2669
ii.	Number of claims received during the year	62610
iii.	Number of claims paid during the year (specify % also in brackets)	43840 ( 67% )
iv.	Number of claims repudiated during the year (specify % also in brackets)	18867 ( 29% )
v.	Number of claims outstanding at the end of the year	2572

**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	9257	6006	4380	3004
2	Within 1-2 hours	4687	5747	1857	2268
3	Within 2-6 hours	465	1917	255	623
4	Within 6-12 hours	3	6	8	0
5	Within 12-24 hours	8	1	8	2
6	>24 hours	5	0	3	0
	<b>Total</b>	<b>14425</b>	<b>13677</b>	<b>6511</b>	<b>5897</b>

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	28914	100%	33710	100%	0	0%	62624	100%
Between 1-3 months	48	0%	35	0%	0	0%	83	0%
Between 3 to 6 months	0	0%	0	0%	0	0%	0	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
<b>Total</b>	<b>28962</b>	<b>1</b>	<b>33745</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>62707</b>	<b>1</b>

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	6
3	Grievances resolved during the year	6
4	Grievances outstanding at the end of the year	0

Place: Mumbai  
Date: 21.06.2022

  
**Prakash Chandra Kandpal**  
 Managing Director & CEO  
 SBI General Insurance Company Limited

