

FORM NO. NI-48

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-24

Information as at : FY 2023-24

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 06/08/2022 to 05/08/2025

(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	3	0
Number of lives serviced	0	514	0

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

Product	SBI HEALTH	AROGYA PREMIER	RETAL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	AROGYA SUPREME
Andhra Pradesh	No	No	No	Yes	No	No	No	No
Arunachal Pradesh	No	No	No	Yes	No	No	No	No
Assam	No	No	No	Yes	No	No	No	No
Bihar	No	No	No	Yes	No	No	No	No
Chhattisgarh	No	No	No	Yes	No	No	No	No
Goa	No	No	No	Yes	No	No	No	No
Gujarat	No	No	No	Yes	No	No	No	No
Haryana	No	No	No	Yes	No	No	No	No
Himachal Pradesh	No	No	No	Yes	No	No	No	No
Jammu & Kashmir	No	No	No	Yes	No	No	No	No
Jharkhand	No	No	No	Yes	No	No	No	No
Karnataka	No	No	No	Yes	No	No	No	No
Kerala	No	No	No	Yes	No	No	No	No
Madhya Pradesh	No	No	No	Yes	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	Yes	No	No	No	No
Meghalaya	No	No	No	Yes	No	No	No	No
Mizoram	No	No	No	Yes	No	No	No	No
Nagaland	No	No	No	Yes	No	No	No	No
Odisha	No	No	No	Yes	No	No	No	No
Punjab	No	No	No	Yes	No	No	No	No
Rajasthan	No	No	No	Yes	No	No	No	No
Sikkim	No	No	No	Yes	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	Yes	No	No	No	No
Uttar Pradesh	No	No	No	Yes	No	No	No	No
Uttarakhand	No	No	No	Yes	No	No	No	No
West Bengal	No	No	No	Yes	No	No	No	No
Andman & Nicobar Is.	No	No	No	Yes	No	No	No	No
Chandigarh	No	No	No	Yes	No	No	No	No
Dadra & Nagar Haveli	No	No	No	Yes	No	No	No	No
Daman & Diu	No	No	No	Yes	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	Yes	No	No	No	No
Puducherry	No	No	No	Yes	No	No	No	No

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	39
ii. Number of claims received during the year	485
iii. Number of claims paid during the year (specify % also in brackets)	463 (88%)
iv. Number of claims repudiated during the year (specify % also in brackets)	59 (11%)
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%)	0 (0%)	154 (94%)	149 (91%)
2	Within 1-2 hours	0 (0%)	0 (0%)	10 (6%)	15 (9%)
3	Within 2-6 hours	0 (0%)	0 (0%)	0 (0%)	0 (0%)
4	Within 6-12 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	0 (0%)	0 (0%)	164 (100%)	164 (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		
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	Percentage
Within 1 month	0	0%	476	91%	0%	0%	91%
Between 1-3 months	0	0%	38	7%	0%	0%	7%
Between 3 to 6 months	0	0%	8	2%	0%	0%	2%
More than 6 months	0	0%	0	0%	0%	0%	0%
Total	0	0%	522	100%	0%	0%	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

FORM NO. NI-48

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

Name of the Insurance Company : SBI General Insurance Co.

Date: 31-Mar-24

Information as at : FY 2023-24

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

In-House

Name of the TPA (If services rendered by TPA):

Validity of agreement with the TPA: from dd/mm/yyyy to dd/mm/yyyy

(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	659959	11407	0
Number of lives serviced	1514958	5857743	0

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

State	Arogya Sanjeevani	Arogya Supreme	Group Health Insurance	Group Sampoorana Arogya	Health Edge Insurance	Health Individual Indemnity	New Health Variants	Super Health Insurance	GMC
Andaman & Nicobar Islands	Yes	Yes	Yes	Yes	No	No	Yes	No	Yes
Andhra Pradesh	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Arunachal Pradesh	Yes	Yes	Yes	Yes	No	Yes	Yes	No	Yes
Assam	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Bihar	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chandigarh	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Chattisgarh	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Dadra & Nagar Haveli	No	No	Yes	No	No	No	Yes	No	Yes
Dadra Nagar Haveli n Daman Diu	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No
Daman & Diu	No	No	Yes	No	No	No	Yes	No	Yes
Delhi	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Goa	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Gujarat	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Haryana	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Himachal Pradesh	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Jammu & Kashmir	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Jharkhand	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Karnataka	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Kerala	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Ladakh	Yes	No	Yes	No	No	No	Yes	No	No
Lakshadweep	No	Yes	Yes	Yes	No	No	Yes	No	No
Madhya Pradesh	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Maharashtra	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Manipur	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Meghalaya	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Mizoram	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Nagaland	Yes	Yes	Yes	Yes	No	No	Yes	Yes	Yes
Odisha	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Puducherry	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Punjab	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Rajasthan	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Sikkim	Yes	Yes	Yes	Yes	No	No	Yes	No	Yes
Tamil Nadu	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Telangana	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Tripura	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	No
Uttar Pradesh	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Uttarakhand	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
West Bengal	Yes	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	4396
ii. Number of claims received during the year	142673
iii. Number of claims paid during the year (specify % also in brackets)	122033 (83%)
iv. Number of claims repudiated during the year (specify % also in brackets)	15102 (10%)
v. Number of claims outstanding at the end of the year	9934

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	17368 (29%)	22968 (38%)	11956 (71%)	10522 (68%)
2	Within 1-2 hours	13367 (22%)	23118 (39%)	3479 (21%)	4312 (28%)
3	Within 2-6 hours	20676 (34%)	11971 (20%)	1240 (7%)	530 (3%)
4	Within 6-12 hours	3784 (6%)	987 (2%)	66 (0%)	21 (0%)
5	Within 12-24 hours	5138 (8%)	537 (1%)	36 (0%)	7 (0%)
6	>24 hours	401 (1%)	98 (0%)	14 (0%)	6 (0%)
	Total	60734 (100%)	59079 (100%)	16791 (100%)	15398 (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	80646	100%	56185	100%	0	0%	136831	100%
Between 1-3 months	178	0%	66	0%	0	0%	244	0%
Between 3 to 6 months	14	0%	15	0%	0	0%	29	0%
More than 6 months	19	0%	12	0%	0	0%	31	0%
Total	80857	100%	56278	100%	0	0%	137135	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	24
3	Grievances resolved during the year	24
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations, as amended from time to time

FORM NO. NI-48

**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-24

Information as at : FY 2023-24

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	177	414	0
Number of lives serviced	80	958053	0

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

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	AROGYA SUPREME
Andhra Pradesh	No	No	No	Yes	No	No	No	No
Arunachal Pradesh	No	No	No	Yes	No	No	No	No
Assam	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bihar	No	Yes	Yes	Yes	Yes	No	Yes	No
Chhattisgarh	No	No	No	Yes	No	No	No	No
Goa	No	No	No	Yes	No	No	No	No
Gujarat	No	No	Yes	Yes	Yes	No	Yes	No
Haryana	No	No	No	Yes	No	No	No	No
Himachal Pradesh	No	No	No	Yes	No	No	No	No
Jammu & Kashmir	No	No	Yes	No	No	No	No	No
Jharkhand	No	No	Yes	Yes	Yes	No	No	No
Karnataka	No	Yes	Yes	Yes	Yes	Yes	Yes	No
Kerala	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Madhya Pradesh	No	No	No	Yes	No	No	Yes	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	Yes	No	No	No	No	No
Meghalaya	No	No	No	Yes	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	Yes	Yes	Yes	Yes	No	No
Punjab	No	No	No	Yes	No	No	No	No
Rajasthan	No	No	No	Yes	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	Yes	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	No	No	No	Yes	No
Uttar Pradesh	No	No	No	Yes	No	No	No	No
Uttarakhand	No	No	No	Yes	No	No	No	No
West Bengal	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Andman & Nicobar Is.	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	Yes	No	No	No	No
Dadra & Nagar Haveli	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	Yes	No	No	No	No
Delhi	No	No	Yes	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	1993
ii. Number of claims received during the year	81814
iii. Number of claims paid during the year (specify % also in brackets)	72702 (87%)
iv. Number of claims repudiated during the year (specify % also in brackets)	8687 (10%)
v. Number of claims outstanding at the end of the year	2418

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	454 (86%)	573 (72%)	30334 (83%)	29938 (77%)
2	Within 1-2 hours	57 (11%)	189 (24%)	5511 (15%)	7585 (20%)
3	Within 2-6 hours	13 (3%)	30 (4%)	627 (2%)	1298 (3%)
4	Within 6-12 hours	0 (0%)	19 (0%)	19 (0%)	69 (0%)
5	Within 12-24 hours	0 (0%)	1 (0%)	16 (0%)	12 (0%)
6	>24 hours	0 (0%)	0 (0%)	0 (0%)	0 (0%)
	Total	524 (100%)	793 (100%)	36507 (100%)	38902 (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	1502	86%	77541	97%	0	0%	79043	97%
Between 1-3 months	163	9%	1908	2%	0	0%	2071	3%
Between 3 to 6 months	54	3%	158	0%	0	0%	212	0%
More than 6 months	25	1%	38	0%	0	0%	63	0%
Total	1744	100%	79645	100%	0	0%	81389	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

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-24

Information as at FY 2023-24

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 16/01/2024 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	254	142	0
Number of lives serviced	91	186778	0

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

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	AROGYA SUPREME
Andhra Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Arunachal Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Assam	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Bihar	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chhattisgarh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Goa	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Gujarat	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Haryana	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Himachal Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Jammu & Kashmir	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Jharkhand	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Karnataka	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Kerala	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Madhya Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Maharashtra	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Manipur	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Meghalaya	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mizoram	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Nagaland	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Odisha	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Punjab	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Rajasthan	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Sikkim	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tamil Nadu	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Telangana	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Tripura	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Uttar Pradesh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Uttarakhand	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
West Bengal	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Andman & Nicobar Is.	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Chandigarh	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Dadra & Nagar Haveli	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Daman & Diu	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Delhi	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Lakshadweep	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Puducherry	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	2097
ii. Number of claims received during the year	24331
iii. Number of claims paid during the year (specify % also in brackets)	18799 (77%)
iv. Number of claims repudiated during the year (specify % also in brackets)	6089 (23%)
v. Number of claims outstanding at the end of the year	1540

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	730 (86%)	488 (60%)	7256 (86%)	4877 (60%)
2	Within 1-2 hours	100 (12%)	284 (35%)	1112 (13%)	2981 (36%)
3	Within 2-6 hours	13 (2%)	42 (5%)	96 (1%)	317 (4%)
4	Within 6-12 hours	0 (0%)	1 (0%)	8 (0%)	3 (0%)
5	Within 12-24 hours	0 (0%)	1 (0%)	2 (0%)	3 (0%)
6	>24 hours	2 (0%)	1 (0%)	1 (0%)	9 (0%)
	Total	845 (100%)	817 (100%)	8474 (100%)	8190 (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	3540	88%	20275	97%	0	0%	23815	96%
Between 1-3 months	335	8%	493	2%	0	0%	828	3%
Between 3 to 6 months	81	2%	52	0%	0	0%	133	1%
More than 6 months	65	2%	47	0%	0	0%	112	0%
Total	4021	100%	20867	100%	0	0%	24688	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	6
3	Grievances resolved during the year	6
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-24

Information as at: FY 2023-24

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 09/01/2023 to 08/01/2025

(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	15	0
Number of lives serviced	0	64346	0

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

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SAJEEVANI	AROGYA SUPREME
Andhra Pradesh	No	No	No	Yes	No	No	No	No
Arunachal Pradesh	No	No	No	No	No	No	No	No
Assam	No	No	No	Yes	No	No	No	No
Bihar	No	No	No	Yes	No	No	No	No
Chhattisgarh	No	No	No	Yes	No	No	No	No
Goa	No	No	No	Yes	No	No	No	No
Gujarat	No	No	No	Yes	No	No	No	No
Haryana	No	No	No	Yes	No	No	No	No
Himachal Pradesh	No	No	No	Yes	No	No	No	No
Jammu & Kashmir	No	No	No	Yes	No	No	No	No
Jharkhand	No	No	No	Yes	No	No	No	No
Karnataka	No	No	No	Yes	No	No	No	No
Kerala	No	No	No	Yes	No	No	No	No
Madhya Pradesh	No	No	No	Yes	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	Yes	No	No	No	No
Mizoram	No	No	No	Yes	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	Yes	No	No	No	No
Punjab	No	No	No	Yes	No	No	No	No
Rajasthan	No	No	No	Yes	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	Yes	No	No	No	No
Uttarakhand	No	No	No	Yes	No	No	No	No
West Bengal	No	No	No	Yes	No	No	No	No
Andaman & Nicobar Is.	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	Yes	No	No	No	No
Dadra & Nagar Haveli	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	1227
ii. Number of claims received during the year	36344
iii. Number of claims paid during the year (specify % also in brackets)	32914 (83%)
iv. Number of claims repudiated during the year (specify % also in brackets)	6237 (16%)
v. Number of claims outstanding at the end of the year	414

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 (%)	8306 (77%)	7241 (92%)
2	Within 1-2 hours	0 (%)	0 (%)	898 (8%)	492 (6%)
3	Within 2-6 hours	0 (%)	0 (%)	945 (8%)	130 (2%)
4	Within 6-12 hours	0 (%)	0 (%)	702 (6%)	8 (0%)
5	Within 12-24 hours	0 (%)	0 (%)	0 (%)	0 (%)
6	>24 hours	0 (%)	0 (%)	0 (%)	0 (%)
	Total	0 (0%)	0 (0%)	10851 (100%)	7871 (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%	36471	93%	0	0%	36471	93%
Between 1-3 months	0	0%	2504	6%	0	0%	2504	6%
Between 3 to 6 months	0	0%	137	0%	0	0%	137	0%
More than 6 months	0	0%	39	0%	0	0%	39	0%
Total	0	0%	39151	100%	0	0%	39151	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	7
3	Grievances resolved during the year	7
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-24

Information as at: FY 2023-24

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 01/04/2023 to 31/03/2026

(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	116	0
Number of lives serviced	0	155603	0

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

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	AROGYA SUPREME
Andhra Pradesh	No	No	No	Yes	No	No	No	No
Andhra Pradesh	No	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	No	No	No	Yes	No	No	No	No
Haryana	No	No	No	No	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	No	No	No	No	No
Karnataka	No	No	No	Yes	No	No	No	No
Kerala	No	No	No	Yes	No	No	No	No
Madhya Pradesh	No	No	No	No	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	No	No	No	No	No
Punjab	No	No	No	No	No	No	No	No
Rajasthan	No	No	No	No	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	No	No	No	No	No
Uttarakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	Yes	No	No	No	No
Andaman & Nicobar Is.	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	Yes	No	No	No	No
Dadra & Nagar Haveli	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	752
ii. Number of claims received during the year	27957
iii. Number of claims paid during the year (specify % also in brackets)	28064 (82%)
iv. Number of claims repudiated during the year (specify % also in brackets)	4168 (15%)
v. Number of claims outstanding at the end of the year	917

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%)	12848 (90%)	8430 (77%)
2	Within 1-2 hours	0 (0%)	0 (0%)	922 (6%)	1482 (14%)
3	Within 2-6 hours	0 (0%)	0 (0%)	631 (4%)	1010 (9%)
4	Within 6-12 hours	0 (0%)	0 (0%)	24 (0%)	35 (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	0 (0%)	0 (0%)	14425 (100%)	10957 (100%)

Percentage to be calculated on total of the respective column.

** reckoned from the time 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%	26542	96%	0%	0%	26542	96%
Between 1-3 months	0	0%	1102	4%	0%	0%	1102	4%
Between 3 to 6 months	0	0%	114	0%	0%	0%	114	0%
More than 6 months	0	0%	34	0%	0%	0%	34	0%
Total	0	0%	27792	100%	0%	0%	27792	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

FORM NO. NI-48

**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-24

Information as at : FY 2023-24

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 LIMITED

Validity of agreement with the TPA from 18/12/2022 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 serviced	0	134	0
Number of lives serviced	0	290196	0

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

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	AROGYA SUPREME
Andhra Pradesh	No	No	No	Yes	No	No	No	No
Assam	No	No	No	Yes	No	No	No	No
Bihar	No	No	No	Yes	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	No	No	No	Yes	No	No	No	No
Haryana	No	No	No	No	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	Yes	No	No	No	No
Karnataka	No	No	No	Yes	No	No	No	No
Kerala	No	No	No	Yes	No	No	No	No
Madhya Pradesh	No	No	No	Yes	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	Yes	No	No	No	No
Punjab	No	No	No	Yes	No	No	No	No
Rajasthan	No	No	No	Yes	No	No	No	No
Sikkim	No	No	No	Yes	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	Yes	No	No	No	No
Uttarakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	Yes	No	No	No	No
Andaman & Nicobar Is.	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	No	No	No	No	No
Dadra & Nagar Haveli	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	No	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Puducherry	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	1591
ii. Number of claims received during the year	41823
iii. Number of claims paid during the year (specify % also in brackets)	37112 (89%)
iv. Number of claims repudiated during the year (specify % also in brackets)	4678 (11%)
v. Number of claims outstanding at the end of the year	1624

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 (%)	1787 (85%)	14255 (68%)
2	Within 1-2 hours	0 (%)	0 (%)	1983 (9%)	4952 (23%)
3	Within 2-6 hours	0 (%)	0 (%)	848 (4%)	1555 (7%)
4	Within 6-12 hours	0 (%)	0 (%)	117 (1%)	120 (1%)
5	Within 12-24 hours	0 (%)	0 (%)	223 (1%)	240 (1%)
6	>24 hours	0 (%)	0 (%)	73 (0%)	43 (0%)
	Total	0 (0%)	0 (0%)	21211 (100%)	21165 (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	0	0%	40569	97%	0	0%	40569	97%
Between 1-3 months	0	0%	1098	3%	0	0%	1098	3%
Between 3 to 6 months	0	0%	108	0%	0	0%	108	0%
More than 6 months	0	0%	15	0%	0	0%	15	0%
Total	0	0%	41790	100%	0	0%	41790	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

FORM NO. NI-48

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-24

Information as at : FY 2023-24

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

(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	52	0
Number of lives serviced	0	40794	0

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

Product	SBI HEALTH	AROGYA PREMIER	RETAIL HEALTH	GMC	AROGYA PLUS	AROGYA TOP UP	SANJEEVANI	AROGYA SUPREME
Andhra Pradesh	No	No	No	No	No	No	No	No
Arunachal Pradesh	No	No	No	No	No	No	No	No
Assam	No	No	No	No	No	No	No	No
Bihar	No	No	No	No	No	No	No	No
Chhattisgarh	No	No	No	No	No	No	No	No
Goa	No	No	No	No	No	No	No	No
Gujarat	No	No	No	Yes	No	No	No	No
Haryana	No	No	No	Yes	No	No	No	No
Himachal Pradesh	No	No	No	No	No	No	No	No
Jammu & Kashmir	No	No	No	No	No	No	No	No
Jharkhand	No	No	No	No	No	No	No	No
Karnataka	No	No	No	Yes	No	No	No	No
Kerala	No	No	No	No	No	No	No	No
Madhya Pradesh	No	No	No	No	No	No	No	No
Maharashtra	No	No	No	Yes	No	No	No	No
Manipur	No	No	No	No	No	No	No	No
Meghalaya	No	No	No	No	No	No	No	No
Mizoram	No	No	No	No	No	No	No	No
Nagaland	No	No	No	No	No	No	No	No
Odisha	No	No	No	No	No	No	No	No
Punjab	No	No	No	No	No	No	No	No
Rajasthan	No	No	No	No	No	No	No	No
Sikkim	No	No	No	No	No	No	No	No
Tamil Nadu	No	No	No	Yes	No	No	No	No
Telangana	No	No	No	Yes	No	No	No	No
Tripura	No	No	No	No	No	No	No	No
Uttar Pradesh	No	No	No	No	No	No	No	No
Uttarakhand	No	No	No	No	No	No	No	No
West Bengal	No	No	No	No	No	No	No	No
Andman & Nicobar Is.	No	No	No	No	No	No	No	No
Chandigarh	No	No	No	No	No	No	No	No
Dadra & Niagra Haveli	No	No	No	No	No	No	No	No
Daman & Diu	No	No	No	No	No	No	No	No
Delhi	No	No	No	Yes	No	No	No	No
Lakshadweep	No	No	No	No	No	No	No	No
Ruducherry	No	No	No	No	No	No	No	No

d. Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	226
ii. Number of claims received during the year	2695
iii. Number of claims paid during the year (specify % also in brackets)	2240 (77%)
iv. Number of claims repudiated during the year (specify % also in brackets)	486 (17%)
v. Number of claims outstanding at the end of the year	195

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 (%)	1006 (88%)	1532 (66%)
2	Within 1-2 hours	0 (%)	0 (%)	118 (10%)	607 (26%)
3	Within 2-6 hours	0 (%)	0 (%)	20 (2%)	193 (8%)
4	Within 6-12 hours	0 (%)	0 (%)	0 (%)	4 (0%)
5	Within 12-24 hours	0 (%)	0 (%)	0 (%)	0 (%)
6	>24 hours	0 (%)	0 (%)	0 (%)	0 (%)
	Total	0 (0%)	0 (0%)	1144 (100%)	2336 (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%	2505	92%	0%	0%	2505	92%
Between 1-3 months	0	0%	182	7%	0%	0%	182	7%
Between 3 to 6 months	0	0%	34	1%	0%	0%	34	1%
More than 6 months	0	0%	5	0%	0%	0%	5	0%
Total	0	0%	2726	100%	0%	0%	2726	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