FORM NO. NL-48

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



Name of the Insurance Company: Royal sundaram

Information as at 31-Mar-2022

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

Name of the TPA (If services rendered by TPA) In house

Validity of agreement with the TPA: NIL

(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	11	53,055	0
Number of lives serviced	15,149	21,175	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				
State/ UT	No. of policies	No. of lives serviced				
Pan India	53,066	36,324				
Total	53066	36324				

		Individual		Group	
d. Data of number of claim	is processed:	Number	Amount	Number	Amount
i.	Outstanding number of claims at the beginning of the year	113	61,78,643	2	1,32,000
ii.	Number of claims received during the year	4,848	16,67,78,950	1,957	7,26,53,000
iii.	Number of claims paid during the year (specify % also in brackets)	4490(91%)	15,93,33,582	1738(89%)	6,08,31,070
iv.	Number of claims repudiated during the year (specify % also in brackets)	305(6%)	96,28,774	76(4%)	28,26,500
v.	Number of claims outstanding at the end of the year	136	55,13,159	145	56,01,000

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

		Individual I	Policies (in %)	Group Policies (in %)		
S. No.	Description	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	0.00%	0.00%	0.00%	0.00%	

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						
Within 1 month	4774	99.56%	1810	99.78%	0	0	6584	99.62%
Between 1-3 months	21	0.44%	4	0.22%	0	0	25	0.38%
Between 3 to 6 months	0	0.00%	0	0.00%	0	0	0	0.00%
More than 6 months	0	0.00%	0	0.00%	0	0	0	0.00%
Total	4795	100.00%	1814	100.00%	0	0	6609	100.00%

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