

**FORM NO. NL-48**

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

Name of t BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LIMITED

Date: 31-Mar-2024

Information as at

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

Name of the TPA (If services rendered by TPA) - In-House (Health Administartion Team)

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	526841	118707	3
Number of lives serviced	1815775	8739925	21228217

**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
-	-
-	-

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

i.	Outstanding number of claims at the beginning of the year	36222
ii.	Number of claims received during the year	1944781
iii.	Number of claims paid during the year (specify % also in brackets)	1833808 (92.57%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	133343 (6.73%)
v.	Number of claims outstanding at the end of the year	13852

**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	95.69%	92.22%	97.74%	86.82%
2	Within 1-2 hours	3.13%	6.65%	1.64%	12.04%
3	Within 2-6 hours	0.59%	0.84%	0.28%	0.89%
4	Within 6-12 hours	0.31%	0.24%	0.32%	0.23%
5	Within 12-24 hours	0.28%	0.04%	0.02%	0.01%
6	>24 hours	0.00%	0.00%	0.00%	0.00%
	<b>Total</b>	100.00%	100.00%	100.00%	100.00%

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	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	101858	97.10%	944658	97.90%	897281	100.00%	1943797	98.81%
Between 1-3 months	2845	2.71%	19532	2.02%	0	0.00%	22377	1.14%
Between 3 to 6 months	98	0.09%	650	0.07%	0	0.00%	748	0.04%
More than 6 months	99	0.09%	130	0.01%	0	0.00%	229	0.01%
<b>Total</b>	<b>104900</b>	<b>100.00%</b>	<b>964970</b>	<b>100.00%</b>	<b>897281</b>	<b>100.00%</b>	<b>1967151</b>	<b>100.00%</b>

Percentage shall be calculated on total of the respective column

**g. Data of grievances received against the TPA:**

<b>S. No.</b>	<b>Description</b>	<b>Number of Grievances</b>
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	1228
3	Grievances resolved during the year	1228
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time