

**PUBLIC DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF
HEALTH SERVICES RENDERED
(INFORMATION AS AT 31st MARCH 2021)**

NAME OF THE INSURANCE CO: Acko General Insurance Limited

A. FAMILY HEALTH PLAN INSURANCE TPA LTD

i. Validity of Agreement with TPA :

Name of TPA	License number	Valid From DD/MM/YYYY	To DD/MM/YYYY
Family Health Plan Insurance TPA Ltd	013	21-Mar-20	20-Mar-23

B. Number of policies and lives serviced in respect of which public disclosures are made:

Description	Individual	Group	Government
Number of policies serviced	796	136	0
Number of lives serviced	1,607	49,03,506	0

C. Information with regards to the geographical area in which services are rendered in respect of which public disclosures are made.

Sr. No.	Name of State	Name of District	Individual		Group	
			No. of policies serviced	No. of lives serviced	No. of policies serviced	No. of lives serviced
1	Andhra Pradesh	Amravati	17	31	1	43,058
2	Arunachal Pradesh	Itanagar	0	0	0	11
3	Assam	Dispur	1	1	0	16,809
4	Bihar	Patna	4	8	0	11,955
5	Chhattisgarh	Raipur	2	3	0	14,805
6	Goa	Panji	1	1	0	79
7	Gujarat	Gandhinagar	30	72	0	25,280
8	Haryana	Gurgaon	6	16	28	4,56,773
9	Himachal Pradesh	Shimla	0	0	0	1,616
10	Jammu & Kashmir	Jammu	0	0	0	1
11	Jharkhand	Ranchi	4	7	0	29,798
12	Karnataka	Bengaluru	103	213	64	36,93,018
13	Kerala	Thiruvananthapuram	25	35	0	31,847
14	Madhya Pradesh	Bhopal	25	32	0	36,227
15	Maharashtra	Mumabi	81	169	23	1,29,966
16	Manipur	Imphal	0	0	0	22
17	Meghalaya	Shilong	0	0	0	1,327
18	Mizoram	Aizwal	0	0	0	-1
19	Nagaland	Kohima	0	0	0	7
20	Orissa	Bhubneshwar	4	6	0	20,157
21	Punjab	Chandigarh	4	5	0	10,754

22	Rajasthan	Jaipur	24	36	0	24,941
23	Sikkim	Gangtok	0	0	0	81
24	Tamil Nadu	Chennai	366	786	2	71,335
25	Telangana	Hyderabad	35	54	10	1,15,738
26	Tripura	Agartala	0	0	0	724
27	Uttar Pradesh	Lucknow	15	31	2	63,851
28	Uttrakhand	Dehradun	3	4	0	6,591
29	West Bengal	Kolkata	8	13	1	61,952
30	Andaman & Nicobar Is.	Port Blair	0	0	0	6
31	Chandigarh	Chandigarh	1	2	0	465
32	Dadra & Nagra Haveli	Silvassa	0	0	0	11
33	Daman & Diu	Daman	0	0	0	3
34	Delhi	Delhi	35	77	5	33,254
35	Puducherry	Puducherry	2	5	0	1,045
TOTAL			796	1,607	136	49,03,506

D. Data of number of claims processed:

- i. Outstanding number of claims at the beginning of the year: 0
- ii. Number of claims received during the year: 9817
- iii. Number of claims paid during the year: 8562 (87%)
- iv.(a) Number of Claims repudiated during the year: 303 (3%)
- iv.(b) Number of Claims Closed due to non-submission of documents: 418 (4%)
- v. Number of claims outstanding at the end of the year: 534

*TPA overall Settlement ratio stands at 91% taking into consideration **8562** paid claims + **418** closed due to non-submission of documents.

Pure rejected claims due to violation of T&C is **303** claims which is **3%**

Total outstanding claims at the end of the period is **534** claims which is **5%**

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	71%	50%	77%	56%
2	Within 1-2 hours	29%	50%	19%	35%
3	Within 2-6 hours	0%	0%	4%	8%
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		100%	100%	100%	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	
	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage	No of claims	Percentage
within 1 months	6	100%	709	99%	0	0%	715	99%
Between 1 – 3 Months	0	0%	4	1%	0	0%	4	1%
Between 3 to 6 Months	0	0%	2	0%	0	0%	2	0%
More than 6 months	0	0%	0	0%	0	0%	0	0%
Total	6	100%	715	100%	0	0%	721	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	Grievance outstanding at the beginning of year	0
2	Grievances received during the year	4
3	Grievances resolved during the year	3
4	Grievances outstanding at the end of the year	1

Place: Bengaluru

Date: June 30, 2021



Signature of CEO

Acko General Insurance Limited