

Annexure -1

PUBLIC DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED INFORMATION AS AT 31ST MARCH, 2020

NAME OF THE INSURANCE COMPANY: CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD

a. Public disclosure details are provided with respect to in-house settlements and consolidated data at insurer level where ever TPA services are availed.

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

| Description | Individual | Group | Government |
|-----------------------------|------------|---------|------------|
| Number of policies serviced | 48084 | 76152 | 0 |
| Number of lives serviced | 132935 | 1978976 | 0 |

c. Public disclosure details are provided on all India basis and there are no geographical limitations.

d. Data of number of claims processed:

Including RSBY

| Details | With RSBY |
|--|-----------|
| i. Outstanding number of claims at the beginning of the year | 16262 |
| ii. Number of claims received during the year | 46891 |
| iii. Number of claims paid during the year | 35522 |
| iv. Number of claims repudiated during the year | 10568 |
| v. Number of claims outstanding at the end of the year | 17063 |

Excluding RSBY

| Details | W/o RSBY |
|--|----------|
| i. Outstanding number of claims at the beginning of the year | 1565 |
| ii. Number of claims received during the year | 46891 |
| iii. Number of claims paid during the year | 35522 |
| iv. Number of claims repudiated during the year | 10568 |
| v. Number of claims outstanding at the end of the year | 2366 |

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% | 82% | 65% | 76% |
| 2 | Within 1-2 hours | 24% | 18% | 29% | 22% |
| 3 | Within 2-6 hours | 5% | 0% | 5% | 1% |
| 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% |

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 | Number of Claims | Percentage |
| Within 1 months | 9572 | 97% | 35225 | 97% | 0 | 0% | 44797 | 97% |
| Between 1-3 Months | 299 | 3% | 937 | 3% | 0 | 0% | 1236 | 3% |
| Between 3-6 Months | 9 | 0% | 42 | 0% | 0 | 0% | 51 | 0% |
| More than 6 months | 2 | 0% | 4 | 0% | 0 | 0% | 6 | 0% |
| Total | 9882 | 100% | 36208 | 100% | 0 | 0% | 46090 | 100% |

g. Data of grievances received against the TPA:

| S.No | Description | Number of grievances |
|------|--|----------------------|
| 1 | Grievance outstanding at the beginning of year | 1 |
| 2 | Grievances received during the year | 68 |
| 3 | Grievances resolved during the year | 69 |
| 4 | Grievances outstanding at the end of year | 0 |

Place: Chennai

Date: 30.09.2020

Signature of CEO

Cholamandalam MS General Insurance Company Limited