

ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-1-B-RA

REVENUE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2023 (Audited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	MISCELLANEOUS				TOTAL			
			For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022
			Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Premiums earned (Net)	NL-4	34,196.70	1,11,777.37	24,748.56	82,498.45	34,196.70	1,11,777.37	24,748.56	82,498.45
2	Profit/ (Loss) on sale/redemption of Investments		-	-	-	-	-	-	-	-
	Profit on sale of investments		51.30	149.08	26.02	265.89	51.30	149.08	26.02	265.89
	Less: Loss on sale of investments		-	-	-	-	-	-	-	-
3	Others									
	(a)Interest Income		-	-	-	-	-	-	-	-
	(b)Excess provision written back		-	-	-	-	-	-	-	-
	Contribution from Shareholders Funds towards Excess EoM		22,154.49	22,154.49	17,434.33	17,434.33	22,154.49	22,154.49	17,434.33	17,434.33
4	Interest, Dividend & Rent – Gross (Note 1)		1,486.74	4,908.08	926.09	3,534.23	1,486.74	4,908.08	926.09	3,534.23
	TOTAL (A)		57,889.24	1,38,989.02	43,134.99	1,03,732.90	57,889.24	1,38,989.02	43,134.99	1,03,732.90
6	Claims incurred (Net)	NL-5	20,507.81	72,278.88	14,008.64	62,838.35	20,507.81	72,278.88	14,008.64	62,838.35
7	Commission	NL-6	4,435.65	13,854.66	3,177.66	10,063.52	4,435.65	13,854.66	3,177.66	10,063.52
8	Operating Expenses related to Insurance Business	NL-7	14,929.81	51,829.35	11,127.63	39,780.74	14,929.81	51,829.35	11,127.63	39,780.74
9	Premium Deficiency		-	-	-	-	-	-	-	-
	TOTAL (B)		39,873.27	1,37,962.89	28,313.92	1,12,682.61	39,873.27	1,37,962.89	28,313.92	1,12,682.61
10	Operating Profit/(Loss) from Miscellaneous Business C= (A - B)		18,015.97	1,026.13	14,821.07	(8,949.71)	18,015.97	1,026.13	14,821.07	(8,949.71)
11	APPROPRIATIONS									
	Transfer to Shareholders' Account		18,015.97	1,026.13	14,821.07	(8,949.71)	18,015.97	1,026.13	14,821.07	(8,949.71)
	Transfer to Catastrophe Reserve		-	-	-	-	-	-	-	-
	Transfer to Other Reserves		-	-	-	-	-	-	-	-
	TOTAL (C)		18,015.97	1,026.13	14,821.07	(8,949.71)	18,015.97	1,026.13	14,821.07	(8,949.71)

Note 1

S.No	Particulars		MISCELLANEOUS				TOTAL			
			For the Quarter ended 31st March 2023	Up to the Year ended 31st March 2023	For the Quarter ended 31st March 2022	Up to the Year ended 31st March 2022	For the Quarter ended 31st March 2023	Up to the Year ended 31st March 2023	For the Quarter ended 31st March 2022	Up to the Year ended 31st March 2022
			Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Interest, Dividend & Rent		1,561.27	5,339.01	1,073.80	4,060.22	1,561.27	5,339.01	1,073.80	4,060.22
	Add/Less:-		-	-	-	-	-	-	-	-
2	Investment Expenses		-	-	-	-	-	-	-	-
3	Amortisation of Premium/ Discount on Investments		(74.53)	(430.93)	(147.71)	(525.99)	(74.53)	(430.93)	(147.71)	(525.99)
4	Amount written off in respect of depreciated investments		-	-	-	-	-	-	-	-
5	Provision for Bad and Doubtful Debts		-	-	-	-	-	-	-	-
6	Provision for diminution in the value of other than actively traded Equities		-	-	-	-	-	-	-	-
7	Investment income from Pool		-	-	-	-	-	-	-	-
	Interest, Dividend & Rent – Gross*		1,486.74	4,908.08	926.09	3,534.23	1,486.74	4,908.08	926.09	3,534.23

*Term gross implies inclusive of TDS

PERIODIC DISCLOSURES

FORM NL-2-B-PL

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2023 (Audited)

(Rs in Lakhs)

S.No	Particulars	Schedule Ref. form no.	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022
1	OPERATING PROFIT/(LOSS)					
	(a) Fire Insurance		-	-	-	-
	(b) Marine Insurance		-	-	-	-
	(c) Miscellaneous Insurance	NL -1	18,015.97	1,026.13	14,821.07	(8,949.71)
2	INCOME FROM INVESTMENTS					
	(a) Interest, Dividend & Rent – Gross		755.97	2,528.08	518.69	1,819.27
	(b) Profit on sale of investments		16.70	51.01	4.09	155.35
	(c) Less: Loss on sale of investments		-	-	-	-
	(d) Amortization of Premium / Discount on Investments		(40.96)	(165.81)	(50.10)	(192.57)
3	OTHER INCOME		44.25	77.36	106.92	106.92
	TOTAL (A)		18,791.93	3,516.77	15,400.66	(7,060.73)
4	PROVISIONS (Other than taxation)					
	(a) For diminution in the value of Investments		-	-	-	-
	(b) For doubtful debts		8.17	10.65	13.12	21.59
	(c) Others		-	-	-	-
5	OTHER EXPENSES					
	(a) Expenses other than those related to Insurance Business		-	-	-	-
	Personnel Cost		92.60	346.88	80.54	301.46
	Legal & professional charges		10.46	10.46	-5.87	26.96
	Interest & Bank Charges		1.74	4.65	0.82	3.14
	Share Issue Expenses (Stamp Duty & Franking)		0.48	1.89	0.27	1.60
	Expenses related to issuance of Debentures		-	-	-	0.37
	Interest on Non-convertible Debentures		246.33	999.00	246.33	698.87
	Miscellaneous Expenses		13.38	34.63	4.23	12.39
	Contribution to policyholders Funds towards Excess EOM		22,154.49	22,154.49	17,434.33	17,434.33
	(b) Bad debts written off		34.17	47.04	2.43	34.52
	(c) Others		-	-	-	-
	TOTAL (B)		22,561.82	23,609.69	17,776.20	18,535.23
6	Profit / (Loss) Before Tax		(3,769.88)	(20,092.92)	(2,375.53)	(25,595.96)
7	Provision for Taxation		-	-	-	-
8	Profit / (Loss) After Tax		(3,769.88)	(20,092.92)	(2,375.53)	(25,595.96)
9	APPROPRIATIONS					
	(a) Interim dividends paid during the year		-	-	-	-
	(b) Final dividend Paid		-	-	-	-
	(c) Transfer to any Reserves or Other Accounts		-	-	-	-
	Balance of profit/ (loss) brought forward from last year		(1,42,434.07)	(1,26,111.04)	(1,23,735.51)	(1,00,515.08)
	Balance carried forward to Balance Sheet		(1,46,203.96)	(1,46,203.96)	(1,26,111.04)	(1,26,111.04)

PERIODIC DISCLOSURES
FORM NL-3-B-BS
BALANCE SHEET AS AT 31ST MARCH 2023 (Audited)

(Rs in Lakhs)

S.No	Particulars	Schedule	As at 31st March 2023	As at 31st March 2022
	SOURCES OF FUNDS			
1	SHARE CAPITAL	NL-8	1,34,403.55	1,11,761.86
2	SHARE APPLICATION MONEY PENDING ALLOTMENT		-	-
3	SHARE APPLICATION MONEY		-	-
4	RESERVES AND SURPLUS	NL-10	44,472.92	35,414.64
5	FAIR VALUE CHANGE ACCOUNT			
	-Shareholders' Funds		3.06	1.52
	-Policyholders' Funds		3.30	1.18
6	BORROWINGS	NL-11	11,100	11,100
	TOTAL		1,89,982.83	1,58,279.20
	APPLICATION OF FUNDS			
1	INVESTMENT - Shareholders	NL-12	45,984.34	27,971.90
2	INVESTMENT - Policyholders	NL-12A	95,232.00	65,042.69
3	LOANS	NL-13	-	-
4	FIXED ASSETS	NL-14	2,003.17	2,363.95
5	DEFERRED TAX ASSET (Net)			
6	CURRENT ASSETS			
	Cash and Bank Balances	NL-15	6,048.90	10,990.41
	Advances and Other Assets	NL-16	8,338.96	4,444.37
	Sub-Total (A)		14,387.86	15,434.78
7	CURRENT LIABILITIES	NL-17	48,368.46	31,046.54
8	PROVISIONS	NL-18	65,460.04	47,598.62
9	DEFERRED TAX LIABILITY			
	Sub-Total (B)		1,13,828.50	78,645.16
	NET CURRENT ASSETS (C) = (A - B)		(99,440.64)	(63,210.38)
10	MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	NL-19	-	-
11	DEBIT BALANCE IN PROFIT AND LOSS ACCOUNT		1,46,203.96	1,26,111.04
	TOTAL		1,89,982.83	1,58,279.20

CONTINGENT LIABILITIES

(Rs in Lakhs)

Sr. No	Particulars	As at 31st March, 2023	As at 31st March, 2022
1	Partly paid – up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the Company	-	-
3	Underwriting commitment outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	90.81	90.81
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others	-	-
	(a) Insurance claims disputed by the Company, to the extent not provided/ reserved	443.92	400.40
	TOTAL	534.73	491.21

PERIODIC DISCLOSURES
FORM NL-4-PREMIUM SCHEDULE

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
1	Premium from direct business written	41,189.88	1,32,735.56	29,128.14	96,899.32	872.96	3,084.19	446.10	1,458.14	45.26	159.38	35.89	260.27	42,108.10	1,35,979.13	29,610.12	98,617.73
2	Add: Premium on reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Premium on reinsurance ceded	1,539.34	5,453.04	1,501.90	4,997.21	174.01	404.18	78.52	187.36	1.81	6.59	1.78	13.01	1,715.16	5,863.82	1,582.20	5,197.59
4	Net Written Premium	39,650.54	1,27,282.51	27,626.24	91,902.10	698.96	2,680.01	367.57	1,270.78	43.45	152.79	34.10	247.26	40,392.95	1,30,115.31	28,027.92	93,420.14
	Add: Opening balance of UPR	57,647.52	46,039.31	42,755.39	35,350.02	1,198.30	643.55	653.73	442.75	71.71	92.99	87.38	61.37	58,917.55	46,775.85	43,496.49	35,854.14
	Less: Closing balance of UPR	63,689.22	63,689.22	46,039.31	46,039.31	1,348.17	1,348.17	643.55	643.55	76.39	76.39	92.99	92.99	65,113.78	65,113.78	46,775.85	46,775.85
	Total Premium Earned (Net)	33,608.84	1,09,632.59	24,342.31	81,212.81	549.09	1,975.40	377.75	1,070.00	38.77	169.38	28.50	215.64	34,196.70	1,11,777.37	24,748.56	82,498.45
	Gross Direct Premium :																
	In India	33,608.84	1,09,632.59	24,342.31	81,212.81	549.09	1,975.40	377.75	1,070.00	38.77	169.38	28.50	215.64	34,196.70	1,11,777.37	24,748.56	82,498.45
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Premium Earned (Net)	33,608.84	1,09,632.59	24,342.31	81,212.81	549.09	1,975.40	377.75	1,070.00	38.77	169.38	28.50	215.64	34,196.70	1,11,777.37	24,748.56	82,498.45

PERIODIC DISCLOSURES

FORM NL-5 - CLAIMS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
	Claims paid (Direct)																
1	Direct claims	19,266.68	72,046.94	14,532.41	64,951.04	117.84	410.95	73.98	177.58	3.79	24.79	3.56	39.12	19,388.31	72,482.68	14,609.95	65,167.74
2	Add : Re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less : Re-insurance Ceded*	813.72	3,251.99	727.53	3,246.86	50.77	115.83	3.94	9.90	0.15	1.17	0.20	1.63	864.66	3,368.98	731.67	3,258.39
	Net Claim Paid	18,452.96	68,794.95	13,804.89	61,704.18	67.07	295.11	70.04	167.69	3.63	23.62	3.36	37.49	18,523.65	69,113.70	13,878.29	61,909.35
4	Add : Claims Outstanding at the end of the year	13,210.14	13,210.14	10,102.71	10,102.71	519.06	519.06	477.84	477.84	61.49	61.49	44.95	44.95	13,790.70	13,790.68	10,625.50	10,625.50
5	Less : Claims Outstanding at the beginning of the year	11,449.49	10,102.71	9,932.21	9,212.21	315.86	477.84	517.74	457.85	41.20	44.95	45.19	26.45	11,806.54	10,625.50	10,495.15	9,696.50
	Net Incurred Claims	20,213.61	71,902.38	13,975.38	62,594.68	270.28	336.31	30.14	187.68	23.92	40.17	3.12	55.99	20,507.81	72,278.88	14,008.64	62,838.35
	Claims Paid (Direct)																
	- In India	18,495.02	69,096.20	13,887.10	61,884.12	117.84	410.95	73.98	177.58	1.98	10.37	2.13	21.37	18,614.84	69,517.51	13,963.21	62,083.07
	- Outside India	771.66	2,950.74	645.31	3,066.92	-	-	-	-	1.81	14.42	1.43	17.75	773.47	2,965.16	646.74	3,084.67
	Estimates of IBNR and IBNER at the end of the period (net)	5,438.85	5,438.85	4,520.01	4,520.01	382.11	382.11	363.20	363.20	59.19	59.19	41.62	41.62	5,880.14	5,880.14	4,924.83	4,924.83
	Estimates of IBNR and IBNER at the beginning of the period (net)	4,226.92	4,520.01	4,771.73	4,017.86	214.19	363.20	429.01	228.44	40.33	41.62	43.88	26.24	4,481.44	4,924.83	5,244.62	4,272.53

PERIODIC DISCLOSURES																	
FORM NL-6-COMMISSION SCHEDULE																	
(Rs in Lakhs)																	
S.No	Particulars	HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL			
		For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited
	Commission & Remuneration	3,822.06	11,878.01	2,948.02	9,626.77	94.32	365.84	50.84	167.47	3.20	11.34	2.35	13.67	3,919.58	12,255.18	3,001.22	9,807.90
	Rewards*	721.00	2,236.63	508.99	1,175.24	12.26	36.91	7.96	15.00	0.78	2.66	0.29	0.85	734.03	2,276.19	517.24	1,191.09
	Distribution fees																
1	Direct Commission	4,543.06	14,114.64	3,457.01	10,802.01	106.57	402.74	58.80	182.47	3.98	13.99	2.64	14.51	4,653.61	14,531.38	3,518.46	10,998.99
2	Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Less: Commission on Re-insurance Ceded	200.10	646.39	325.29	892.22	17.60	29.34	15.27	41.46	0.27	0.99	0.24	1.78	217.95	676.72	340.80	935.47
	Net Commission	4,342.96	13,468.26	3,131.73	9,909.78	88.98	373.40	43.53	141.01	3.71	13.00	2.40	12.73	4,435.65	13,854.66	3,177.66	10,063.52
	Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																
1	Individual Agents	1,572.19	4,782.87	1,263.50	3,829.49	20.83	77.08	20.89	68.76	-	-	-	-	1,593.01	4,859.95	1,284.39	3,898.25
2	Corporate Agents-Banks	791.89	2,580.90	707.02	2,297.53	32.32	103.64	12.83	28.83	-	-	-	-	824.22	2,684.54	719.85	2,326.36
3	Corporate Agents -Others	328.78	1,075.31	296.38	969.43	14.47	125.78	7.24	32.02	-	-	-	-	343.25	1,201.09	303.62	1,001.45
4	Brokers	1,820.83	5,559.48	1,175.32	3,091.52	38.72	95.70	17.79	52.39	3.98	13.99	2.64	14.51	1,863.52	5,669.16	1,195.75	3,158.41
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Business	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Officers/Employees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Online (Through Company Website)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Common Service Centres (CSC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	13.95	53.51	11.30	38.72	0.24	0.54	0.04	0.41	-	-	-	-	14.18	54.05	11.34	39.13
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Web Aggregators	15.43	62.57	3.51	575.33	0.00	0.00	0.01	0.05	-	-	-	-	15.43	62.57	3.53	575.38
12	Referral Arrangements	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL (B)	4,543.06	14,114.64	3,457.01	10,802.01	106.57	402.74	58.80	182.47	3.98	13.99	2.64	14.51	4,653.61	14,531.38	3,518.46	10,998.99
	Commission and Rewards on (Excluding Reinsurance) Business written :																
	In India	4,543.06	14,114.64	3,457.01	10,802.01	106.57	402.74	58.80	182.47	3.98	13.99	2.64	14.51	4,653.61	14,531.38	3,518.46	10,998.99
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

* Includes rewards and remuneration to Agents & Intermediaries.

PERIODIC DISCLOSURES

FORM NL-7-OPERATING EXPENSES SCHEDULE

(Rs in Lakhs)

		HEALTH INSURANCE				PERSONAL ACCIDENT				TRAVEL INSURANCE				TOTAL				(Rs in Lakhs)
S.No	Particulars	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	For the Quarter ended 31st March 2023	For the Year ended 31st March 2023	For the Quarter ended 31st March 2022	For the Year ended 31st March 2022	
		Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	Audited	
1	Employees' remuneration & welfare benefits	5,015.48	19,554.43	4,492.75	16,756.59	106.30	454.36	68.81	252.15	5.51	23.48	5.53	45.01	5,127.29	20,032.27	4,567.09	17,053.75	
2	Travel, conveyance and vehicle running expenses	110.87	466.72	61.83	148.69	2.35	10.84	0.95	2.24	0.12	0.56	0.08	0.40	113.34	478.13	62.86	151.32	
3	Training expenses	-348.84	259.05	554.15	1,007.72	-7.39	6.02	8.49	15.16	-0.38	0.31	0.68	2.71	-356.62	265.38	563.32	1,025.59	
4	Rents, rates & taxes	238.46	987.52	254.19	892.77	5.05	22.95	3.89	13.43	0.26	1.19	0.31	2.40	243.77	1,011.65	258.40	908.60	
5	Repairs	18.18	55.53	6.38	18.35	0.39	1.29	0.10	0.28	0.02	0.01	0.01	0.05	18.58	56.88	6.48	18.67	
6	Printing & stationery	36.60	173.07	43.03	118.96	0.78	4.02	0.66	1.79	0.04	0.21	0.05	0.32	37.41	177.30	43.74	121.06	
7	Communication	81.88	350.71	77.74	379.60	1.74	8.15	1.19	5.71	0.09	0.42	0.10	1.02	83.71	359.28	79.02	386.33	
8	Legal & professional charges	872.34	2,867.25	572.27	2,249.56	18.49	66.62	8.76	33.85	0.96	3.44	0.71	6.04	891.78	2,937.32	581.74	2,289.45	
9	Auditors' fees, expenses etc	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor (Statutory Auditor)	4.89	23.43	4.43	21.62	0.10	0.54	0.07	0.33	0.01	0.03	0.01	0.06	5.00	24.00	4.50	22.00	
	(b) as adviser or in any other capacity, in respect of	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters (Tax Audit)	0.37	1.46	0.25	0.98	0.01	0.03	0.00	0.01	0.00	0.00	0.00	0.00	0.38	1.50	0.25	1.00	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) in any other capacity	1.08	2.54	0.94	2.56	0.02	0.06	0.01	0.04	0.00	0.00	0.00	0.01	1.10	2.60	0.95	2.60	
	(d) out of pocket expenses	-1.35	0.47	0.01	0.45	-0.03	0.01	0.00	0.01	-0.00	0.00	0.00	0.00	-1.38	0.48	0.01	0.46	
10	Advertisement and publicity	6,991.57	19,672.41	3,831.75	12,147.01	148.18	457.10	58.68	182.79	7.68	23.62	4.72	32.63	7,147.43	20,153.13	3,895.15	12,362.43	
11	Interest & Bank Charges	93.21	294.01	79.78	282.96	1.98	6.83	1.22	4.26	0.10	0.35	0.10	0.76	95.29	301.20	81.10	287.98	
12	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Membership and Subscription Fees	9.36	59.00	11.18	50.99	0.20	1.37	0.17	0.77	0.01	0.07	0.01	0.14	9.57	60.45	11.36	51.89	
	Information Technology Related Expenses	591.44	1,981.30	233.10	1,616.68	12.53	46.04	3.57	24.33	0.65	2.38	0.29	4.34	604.63	2,029.72	236.96	1,645.35	
	Equipments, Software and amenities - Usage Cost	190.38	843.58	98.47	443.61	4.03	19.60	1.51	6.68	0.21	1.01	0.12	1.19	194.63	864.20	100.10	451.47	
	Business Development and Sales Promotion Expenses	184.55	1,122.72	165.50	1,314.20	3.91	26.09	2.53	19.78	0.20	1.20	0.20	3.53	188.66	1,150.15	168.24	1,337.51	
	Office Expenses	84.47	348.56	60.51	283.73	1.79	8.10	0.93	4.27	0.09	0.42	0.07	0.76	86.35	357.08	61.51	288.76	
	Policy Related Expenses	137.32	394.27	113.97	363.47	2.91	9.16	1.75	5.47	0.15	0.47	0.14	0.98	140.38	403.91	115.86	369.91	
	Directors Sitting Fees	8.80	31.72	10.78	44.22	0.19	0.74	0.17	0.67	0.02	0.04	0.01	0.12	9.00	32.50	10.96	45.00	
	Miscellaneous Expenses	9.27	29.80	28.95	2.57	0.20	0.69	0.44	0.04	0.04	0.01	0.04	0.01	9.48	30.53	29.43	2.61	
	Foreign Exchange Gain/Loss	10.69	41.05	8.21	3.07	0.03	0.95	0.05	0.12	0.01	0.02	0.00	0.02	10.92	42.05	3.12	8.35	
13	Depreciation	262.23	1,032.41	241.51	932.12	5.58	23.99	3.70	14.03	0.29	1.24	0.30	2.50	269.10	1,057.64	245.51	948.65	
	TOTAL	14,604.26	50,593.04	10,946.52	39,087.59	309.51	1,175.56	167.65	588.19	16.05	60.75	13.49	104.99	14,929.81	51,829.35	11,127.63	39,780.74	
	In India	14,604.26	50,593.04	10,946.52	39,087.59	309.51	1,175.56	167.65	588.19	16.05	60.75	13.49	104.99	14,929.81	51,829.35	11,127.63	39,780.74	
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

PERIODIC DISCLOSURES

FORM NL-8-SHARE CAPITAL SCHEDULE

Rs in lakhs

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
1	Authorised Capital	1,50,000	1,50,000
	150,00,00,000 (Previous Year: 1,500,000,000) Equity Shares of Rs. 10 each	-	-
2	Issued Capital	1,34,404	1,11,762
	1,344,035,478 (Previous Year: 1,117,618,566) Equity Shares of Rs. 10 each	-	-
3	Subscribed Capital	1,34,404	1,11,762
	1,344,035,478 (Previous Year: 1,117,618,566) Equity Shares of Rs. 10 each	-	-
4	Called-up Capital	1,34,404	1,11,762
	1,344,035,478 (Previous Year: 1,117,618,566) Equity Shares of Rs. 10 each	-	-
	Less : Calls unpaid	-	-
	Add : Equity Shares forfeited (amount originally paid up)	-	-
	Less : Par Value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Less : Expenses including commission or brokerage on underwriting or subscription of shares	-	-
5	Paid Up Capital	1,34,404	1,11,762
	1,344,035,478 (Previous Year: 1,117,618,566) Equity Shares of Rs. 10 each		
	TOTAL	1,34,404	1,11,762

PERIODIC DISCLOSURES

FORM NL-9-PATTERN OF SHAREHOLDING SCHEDULE (As certified by the management)

Shareholder	As at 31st March 2023		As at 31st March 2022	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian	68,54,58,120	51%	56,99,85,492	51%
- Foreign	65,85,77,358	49%	54,76,33,074	49%
Investors	-	-	-	-
- Indian	-	-	-	-
- Foreign	-	-	-	-
Others				
TOTAL	1,34,40,35,478	100%	1,11,76,18,566	100%

DETAILS OF EQUITY HOLDING OF INSURERS

PART A:

PARTICULARS OF THE SHAREHOLDING PATTERN OF MANIPALCIGNA HEALTH INSURANCE COMPANY, AS AT QUARTER ENDED 31ST MARCH 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. In lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders):								
ii)	Bodies Corporate:								
	(i) Manipal Education and Medical Group India Private Limited	1	12,37,30,000	9.21%	12,373	-	-	12,37,30,000	100%
	(ii) MEMG Fund Advisors, LLP	1	56,17,28,120	41.79%	56,173	-	-	56,17,28,120	100%
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify)								
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
	(i) Cigna Holding Overseas, Inc.	1	65,85,77,358	49.0%	65,857.74	-	-	10,43,70,043	15.84%
iii)	Any other (Please specify)								
B.	Non Promoters	-	-	-	-	-	-	-	-
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter								
vi)	FII belonging to Foreign Promoter of Indian Promoter								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs								
iii)	NBFCs registered with RBI								
iv)	Others:								
	- Trusts								
	- Non Resident Indian								
	- Clearing Members								
	- Non Resident Indian Non Repatriable								
	- Bodies Corporate								
	- IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		3	1,34,40,35,478	100%	1,34,403.55	-	-	78,98,28,163	58.76%

Foot Notes:

(a) All holdings, above 1% of the paid up equity, have to be separately disclosed.

(b) Indian Promoters - As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulations, 2000

(c) Where a company is listed, the column "Shares pledged or otherwise encumbered" shall not be applicable to "Non Promoters" category

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: MEMG Fund Advisors LLP

Shareholding Pattern as on March 31, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) Dr. Ranjan Ramdas Pai		1,00,000	1%	1	-	-	-	-
ii)	Bodies Corporate: (i) MEMG Family Office LLP		5,99,99,00,000	99%	59,999	-	-	-	-
iii)	Financial Institutions/ Banks		-	-	-	-	-	-	-
iv)	Central Government/ State Government(s) / President of India		-	-	-	-	-	-	-
v)	Persons acting in concert (Please specify)		-	-	-	-	-	-	-
vi)	Any other (Please specify)		-	-	-	-	-	-	-
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):		-	-	-	-	-	-	-
ii)	Bodies Corporate:		-	-	-	-	-	-	-
iii)	Any other (Please specify)		-	-	-	-	-	-	-
B.	Non Promoters								
B.1	Public Shareholders		-	-	-	-	-	-	-
1.1)	Institutions		-	-	-	-	-	-	-
i)	Mutual Funds		-	-	-	-	-	-	-
ii)	Foreign Portfolio Investors		-	-	-	-	-	-	-
iii)	Financial Institutions/Banks		-	-	-	-	-	-	-
iv)	Insurance Companies		-	-	-	-	-	-	-
v)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vi)	FII belonging to Foreign promoter of Indian Promoter (e)		-	-	-	-	-	-	-
vii)	Provident Fund/Pension Fund		-	-	-	-	-	-	-
viii)	Alternative Investment Fund		-	-	-	-	-	-	-
ix)	Any other (Please specify)		-	-	-	-	-	-	-
1.2)	Central Government/ State Government(s)/ President of India		-	-	-	-	-	-	-
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs		-	-	-	-	-	-	-
ii)	Individual share capital in excess of Rs. 2 Lacs		-	-	-	-	-	-	-
iii)	NBFCs registered with RBI		-	-	-	-	-	-	-
iv)	Others:								
	- Trusts		-	-	-	-	-	-	-
	- Non Resident Indian		-	-	-	-	-	-	-
	- Clearing Members		-	-	-	-	-	-	-
	- Non Resident Indian Non Repatriable		-	-	-	-	-	-	-
	- Bodies Corporate		-	-	-	-	-	-	-
	- IEPF		-	-	-	-	-	-	-
v)	Any other (Please Specify)		-	-	-	-	-	-	-
B.2	Non Public Shareholders		-	-	-	-	-	-	-
2.1)	Custodian/DR Holder		-	-	-	-	-	-	-
2.2)	Employee Benefit Trust		-	-	-	-	-	-	-
2.3)	Any other (Please specify)		-	-	-	-	-	-	-
Total			6,00,00,00,000	100%	60,000	-	-	-	-

Foot Notes:

(i) All holdings, above 1% of the paid up equity, have to be separately disclosed

(ii) Indian Promoters-As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulation, 2000

(iii) Where a Company is listed, the column "shares pledge or otherwise encumbered" shall not be applicable to Non Promoters" Category

Note: Pursuant to IRDAI approval letter dated 15th March, 2021, TTK Partners, LLP had transferred its entire balance shareholding of 8,16,40,108 to MEMG Fund Advisors, LLP on 4th June, 2021

PARTICULARS OF THE SHAREHOLDING PATTERN IN THE INDIAN PROMOTER COMPANY(S) / INDIAN INVESTOR(S) AS INDICATED AT (A) ABOVE

PART B:

Name of the Indian Promoter / Indian Investor: Manipal Education and Medical Group India Private Limited (Formerly Manipal Integrated Services Pvt Ltd)

Shareholding Pattern as on March 31, 2023

Sl. No.	Category	No. of Investors	No. of shares held	% of share- holdings	Paid up equity (Rs. in lakhs)	Shares pledged or otherwise encumbered		Shares under Lock in Period	
(I)	(II)		(III)	(IV)	(V)	Number of shares (VI)	As a percentage of Total Shares held (VII) = (VI)/(III)*100	Number of shares (VIII)	As a percentage of Total Shares held (IX) = (VIII)/(III)*100
A	Promoters & Promoters Group								
A.1	Indian Promoters								
i)	Individuals/HUF (Names of major shareholders): (i) Shruti Pai	1	1.00	-	0.00				
ii)	Bodies Corporate: (i) MEMG Family Office LLP (ii) Manipal Health Care Private Limited (iii) Others	1 1 1	12,24,968 99 2,38,014	4% 0% 1%	122.50 0.01 23.80	99.00	100%		
iii)	Financial Institutions/ Banks								
iv)	Central Government/ State Government(s) / President of India								
v)	Persons acting in concert (Please specify)								
vi)	Any other (Please specify) (i) RSP India Trust	1	3,10,42,682	95%	3,104.27				
A.2	Foreign Promoters								
i)	Individuals (Name of major shareholders):								
ii)	Bodies Corporate:								
iii)	Any other (Please specify)								
B.	Non Promoters								
B.1	Public Shareholders								
1.1)	Institutions								
i)	Mutual Funds								
ii)	Foreign Portfolio Investors								
iii)	Financial Institutions/Banks								
iv)	Insurance Companies								
v)	FII belonging to Foreign promoter of Indian Promoter (e)								
vi)	FII belonging to Foreign promoter of Indian Promoter (e)								
vii)	Provident Fund/Pension Fund								
viii)	Alternative Investment Fund								
ix)	Any other (Please specify)								
1.2)	Central Government/ State Government(s)/ President of India								
1.3)	Non-Institutions								
i)	Individual share capital upto Rs. 2 Lacs								
ii)	Individual share capital in excess of Rs. 2 Lacs	1	10,000.00	0.03%	1.00				
iii)	NBFCs registered with RBI								
iv)	Others: - Trusts - Non Resident Indian - Clearing Members - Non Resident Indian Non Repatriable - Bodies Corporate - IEPF								
v)	Any other (Please Specify)								
B.2	Non Public Shareholders								
2.1)	Custodian/DR Holder								
2.2)	Employee Benefit Trust								
2.3)	Any other (Please specify)								
Total		6	3,25,15,764	100%	3,251.58				

Footnotes:

(i) All holdings, above 1% of the paid up equity, have to be separately disclosed

(ii) Indian Promoters-As defined under Regulation 2(1)(g) of the Insurance Regulatory and Development Authority (Registration of Indian Insurance Companies) Regulation, 2000

(iii) Where a Company is listed, the column "shares pledge or otherwise encumbered" shall not be applicable to Non Promoters" Category

PERIODIC DISCLOSURES

FORM NL-10-RESERVES AND SURPLUS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
	Opening Balance	35,414.64	32,986.38
	Addition during the year	9,058.28	2,428.27
4	General Reserves	-	-
	Less: Amount utilized for issue of Bonus Shares	-	-
	Less: Amount utilized for Buy-back	-	-
5	Catastrophe Reserve	-	-
6	Other Reserves	-	-
7	Balance of Profit in Profit & Loss Account	-	-
	TOTAL	44,472.92	35,414.64

PERIODIC DISCLOSURES

FORM NL-11-BORROWINGS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
1	9% Non-Convertible Debentures	11,100	11,100
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	11,100	11,100

(Rs in Lakhs)

Sr.No	Source/Instrument	Amount Borrowed	Amount of Security	Nature of Security
1	9% Non-Convertible Debentures	11,100	-	Unsecured

PERIODIC DISCLOSURES

FORM NL-12 & 12 A -INVESTMENT SCHEDULE

(Amount in Lakhs)

S.No	Particulars	NL -12		NL -12A		Total	
		Shareholders		Policyholders			
		As at 31st March 2023	As at 31st March 2022	As at 31st March 2023	As at 31st March 2022	As at 31st March 2023	As at 31st March 2022
		Audited	Audited	Audited	Audited	Audited	Audited
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	11,103.16	7,346.70	18,486.42	12,478.42	29,589.58	19,825.12
2	Other Approved Securities	12,431.33	7,934.59	24,119.82	14,076.08	36,551.15	22,010.66
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	9,975.31	2,064.78	13,269.47	8,414.30	23,244.78	10,479.09
	(e) Other Securities	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	7,829.30	8,396.82	22,226.28	18,916.14	30,055.58	27,312.96
5	Other than Approved Investments	-	-	-	-	-	-
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	-	-	-	-	-	-
	LONG TERM INVESTMENTS TOTAL (A)	41,339.10	25,742.89	78,101.99	53,884.94	1,19,441.09	79,627.81
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	510.18	982.86	4,016.20	2,506.40	4,526.39	3,489.26
2	Other Approved Securities	-	-	-	-	-	-
3	Other Investments	-	-	-	-	-	-
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	330.54	186.97	2,173.00	1,006.69	2,503.55	1,193.65
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,002.69	1,003.25	4,012.30	2,009.56	5,014.99	3,012.81
	(e) Other Securities - Certificate of Deposit/Commercial Paper	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Housing	2,501.68	-	6,503.04	5,557.18	9,004.72	5,557.18
5	Other than Approved Investments	300.15	55.93	425.47	77.92	725.62	133.85
	Less : Provisions for doubtful debts	-	-	-	-	-	-
	Sub-total	300.15	55.93	425.47	77.92	725.62	133.85
	SHORT TERM INVESTMENTS TOTAL (B)	4,645.24	2,229.01	17,130.01	11,157.75	21,775.27	13,386.75
	TOTAL (C) = (A) + (B)	45,984.34	27,971.90	95,232.00	65,042.69	1,41,216.34	93,014.59

Notes:

- IRDA vide circular no : IRDA/F&A/CIR/CPM/056/03/2016, dated 04th April 2016, the company has segregated the Policyholders and Shareholders funds.

A) Aggregate value of Investments other than Listed Equity Securities and Derivative Instruments

(Amount in Rs. Lakhs)

	Particulars	Shareholders		Policyholders		Total	
		As at 31st March 2023	As at 31st March 2022	As at 31st March 2023	As at 31st March 2022	As at 31st March 2023	As at 31st March 2022
	Long Term Investments--						
	Book Value	41,601.24	25,909.24	78,655.04	54,367.87	1,20,256.28	80,277.11
	Market Value	40,447.85	25,445.10	76,559.11	53,445.16	1,17,006.97	78,890.25
	Short Term Investments--						
	Book Value	4,098.69	2,003.58	14,824.92	10,268.44	18,923.62	12,272.01
	Market Value	3,989.60	1,992.67	14,418.43	10,092.23	18,408.02	12,084.89

PERIODIC DISCLOSURES

FORM NL-13-LOANS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities	-	-
	(c) Others	-	-
	Unsecured	-	-
	TOTAL	-	-
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Industrial Undertakings	-	-
	(e) Others	-	-
	TOTAL	-	-
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-performing loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	-	-
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	-	-
	TOTAL	-	-

Provisions against Non-performing Loans

	Non-Performing Loans	Loan Amount (Rs. Lakhs)	Provision (Rs. Lakhs)
	Sub-standard	-	-
	Doubtful	-	-
	Loss	-	-
	Total	-	-

PERIODIC DISCLOSURES

FORM NL-14-FIXED ASSETS SCHEDULE (Audited)

(Rs in Lakhs)

Particulars	Cost/ Gross Block				Depreciation				Net Block	Net Block
	Opening	Additions during the year ended 31st March 2023	Deductions/adjustments during the year ended 31st March 2023	As at 31st March 2023	Opening	For the year ended 31st March 2023	Deductions/adjustments during the year	As at 31st March 2023	As at 31st March 2023	As at 31st March 2022
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles (Software)	2,655.62	783.37	-	3,438.99	1,512.39	763.03	-	2,275.42	1,163.57	1,143.23
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	387.99	5.90	(22.19)	371.70	341.11	20.94	(18.89)	343.16	28.54	46.88
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	126.61	8.02	(8.85)	125.78	99.88	11.77	(7.35)	104.30	21.48	26.73
IT Equipments	1,559.39	124.66	-	1,684.05	962.76	238.15	-	1,200.91	483.14	596.63
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	175.79	8.35	(5.39)	178.75	127.71	23.75	(4.53)	146.93	31.82	48.08
Others	-	-	-	-	-	-	-	-	-	-
TOTAL	4,905.40	930.30	(36.43)	5,799.27	3,043.85	1,057.64	(30.77)	4,070.72	1,728.55	1,861.55
Capital Work in progress (including intangible under development)	502.40	578.77	(806.55)	274.62	-	-	-	-	274.62	502.40
Grand Total	5,407.80	1,509.07	(842.98)	6,073.89	3,043.85	1,057.64	(30.77)	4,070.72	2,003.17	2,363.95
Previous Year	4,945.99	1,776.60	(1,314.80)	5,407.80	2,102.10	948.66	(6.91)	3,043.85	2,363.95	2,843.88

PERIODIC DISCLOSURES

FORM NL-15-CASH AND BANK BALANCE SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
1	Cash (including cheques, drafts and stamps)	228.73	189.77
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months)	1,500.00	7,548.00
	(bb) Others*	25.00	25.00
	(b) Current Accounts	4,295.17	3,227.64
	(c) Others	-	-
3	Money at Call and Short Notice	-	-
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	6,048.90	10,990.41
	CASH & BANK BALANCES		
1	In India	6,048.90	10,990.41
2	Outside India	-	-
	TOTAL	6,048.90	10,990.41

Deposit of Rs.25 Lakh has been lien marked with bank
Cheques on hand amount to Rs.Nil(in Lakh) Previous Year: Rs.179.22(in Lakh)
Balances with non-scheduled banks included in 2 above

PERIODIC DISCLOSURES

FORM NL-16-ADVANCES AND OTHER ASSETS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	298.85	299.87
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	31.12	39.96
6	Others		
	Security Deposits	473.72	413.73
	Advance to Employees against expenses	85.80	55.92
	Less : Provisions for doubtful debts	(66.93)	(40.15)
	Sub-total	18.87	15.77
	Advance to others	1,260.94	653.11
	TOTAL (A)	2,083.50	1,422.44
	OTHER ASSETS		
1	Income accrued on investments	3,438.01	2,529.79
2	Outstanding Premiums	55.71	84.84
3	Receivable from Agents	55.71	47.73
	Less : Provisions for doubtful debts	(46.44)	(47.73)
	Sub-total	9.27	-
4	Recoverable unallocated premium	62.08	43.20
	Less : Provisions for doubtful debts	(21.52)	(29.44)
	Sub-total	40.56	13.76
5	Excess refund recoverable from policyholders	18.33	23.36
	Less : Provisions for doubtful debts	(15.14)	(19.15)
	Sub-total	3.19	4.21
	Excess Claims recoverable	12.89	15.68
	Less : Provisions for doubtful debts	(9.85)	(12.76)
	Sub-total	3.04	2.92
6	Foreign Agencies Balances	-	-
7	Due from other entities carrying on insurance business (including reinsurers)	-	-
8	Due from subsidiaries/ holding	-	-
9	Deposit with Reserve Bank of India (Pursuant to section 7 of Insurance Act, 1938)	-	-
10	Others	-	-
	Receivable from Related Party	-	-
	Cenvat/ Input Tax Credit	1,876.79	229.07
	Less : Provisions for doubtful debts	-	-
	Deposit with GST Authority	551.87	-
	Sub-total	2,428.66	229.07
11	Investment For Unclaimed Amount*	274.00	138.61
12	Income on Investment for Unclaimed Amount	3.02	18.73
	Contribution to Group Gratuity Plan (Surplus)	-	-
	TOTAL (B)	6,255.46	3,021.93
	TOTAL (A+B)	8,338.96	4,444.37
	* Investment for Unclaimed Amount includes reinvestment of Income on Investment for Unclaimed Amount		

PERIODIC DISCLOSURES

FORM NL-17-CURRENT LIABILITIES SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
1	Agents' Balances	969.29	913.59
2	Balances due to other insurance companies	874.43	379.11
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance		
	(a) For Long term policies ^(a)	-	175.25
	(b) for Other Policies	909.45	651.30
5	Unallocated Premium	10,972.75	6,333.64
6	Unclaimed Amount of Policyholders	209.54	122.18
7	Income on Unclaimed Amount of Policyholders	39.29	18.73
8	Sundry creditors	457.51	596.97
9	Due to subsidiaries/ holding company	-	-
10	Claims Outstanding*	13,790.69	10,625.51
11	Due to Officers/ Directors	-	-
12	Others -		
	Statutory Dues	1,336.38	910.67
	Refund Payable - Premium	188.71	139.01
	Provision for expenses	14,238.30	7,337.34
	Contracts for Investments	-	-
	Stale Cheque	3.22	-
	Employee Related Liability	16.34	52.57
	Claims Payable	17.57	44.92
	Interest accrued and due on Borrowings	2,031.06	1,387.42
13	GST Liabilities	2,313.93	1,358.33
	TOTAL	48,368.46	31,046.54

(a) Long term policies are policies with more than one year tenure

*Claims Outstanding are shown net of reinsurance

Details of unclaimed amounts and Investment Income thereon (Annual Disclosure at the end of the Financial Year)		(Amount in Rs. Lakhs)	
Particulars		As at 31st March 2023	As at 31st March 2022
Opening Balance		140.91	112.87
Add: Amount transferred to unclaimed amount		427.35	90.65
Add: Cheques issued out of the unclaimed amount but not encashed by the policyholders (To be included only when the cheques are stale)		-	-
Add: Investment Income		24.09	3.51
Less: Amount paid during the year		(343.52)	(66.12)
Less: Transferred to SCWF		-	-
Closing Balance of Unclaimed Amount		248.83	140.91

PERIODIC DISCLOSURES

FORM NL-18-PROVISIONS SCHEDULE

(Rs in Lakhs)

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
1	Reserve for Unexpired Risk	65,057.65	46,710.05
2	For taxation (less advance tax paid and taxes deducted at source)	-	-
3	For proposed dividends	-	-
4	For dividend distribution tax	-	-
5	Others	-	-
	Provision for Gratuity (Net of Contribution towards Employee Gratuity Fund Trust)	59.33	558.91
	Provision for Leave Encashment	289.04	265.99
	Deferred Tax Liability	-	-
	Freelook Reserve	54.02	63.67
6	Reserve for Premium Deficiency	-	-
	TOTAL	65,460.04	47,598.62

PERIODIC DISCLOSURES**FORM NL-19 - MISC EXPENDITURE SCHEDULE****(Rs in Lakhs)**

S.No	Particulars	As at 31st March 2023	As at 31st March 2022
		Audited	Audited
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others	-	-
	Total	-	-

PERIODIC DISCLOSURES
FORM NL-20 - ANALYTICAL RATIOS

Analytical Ratios					
S.No.	Particular	For the Quarter ended 31st March 2023	Up to the quarter ended 31st March 2023	For the corresponding quarter of the previous year ended 31st March 2022	Up to the corresponding quarter of the previous year ended 31st March 2022
1	Gross Direct Premium Growth Rate	42%	38%	30%	31%
2	Gross Direct Premium to Net worth Ratio	1.29	4.16	1.41	4.68
3	Growth rate of Net Worth	55%	55%	-21%	-21%
4	Net Retention Ratio	96%	96%	95%	95%
5	Net Commission Ratio	11%	11%	11%	11%
6	Expense of Management to Gross Direct Premium Ratio	47%	49%	49%	51%
7	Expense of Management to Net Written Premium Ratio**	48%	50%	51%	53%
8	Net Incurred Claims to Net Earned Premium**	60%	65%	57%	76%
9	Claims paid to claims provisions	44%	62%	58%	48%
10	Combined Ratio	108%	116%	108%	130%
11	Investment income ratio	1.65%	6.33%	1.47%	6.30%
12	Technical Reserves to net premium ratio	1.95	0.61	2.05	0.61
13	Underwriting balance ratio	-0.17	-0.23	-0.14	-0.37
14	Operating Profit Ratio	53%	1%	60%	-11%
15	Liquid Assets to liabilities ratio	30%	30%	37%	37%
16	Net earning ratio	-9%	-15%	-8%	-27%
17	Return on net worth ratio	-12%	-61%	-11%	-122%
18	Available Solvency margin Ratio to Required Solvency Margin Ratio	156%	156%	168%	168%
19	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
20	Debt Equity Ratio	0.34	0.34	0.52	0.52
21	Debt Service Coverage Ratio	-19	-19	-36	-36
22	Interest Service Coverage Ratio	-19	-19	-36	-36
23	Earnings per share	-0.31	-1.66	-0.24	-2.48
24	Book value per share	2.43	2.43	1.88	1.88

**** Segmental Reporting up to the quarter ended 31st March 2023**

S.No.	Segments Upto the quarter ended on 31st March 2023	Gross Direct Premium Growth Rate**	Net Retention Ratio**	Net Commission Ratio**	Expense of Management to Gross Direct Premium Ratio**	Expense of Management to Net Written Premium Ratio**	Net Incurred Claims to Net Earned Premium**	Claims paid to claims provisions**	Combined Ratio**	Technical Reserves to net premium ratio **	Underwriting balance ratio
1	Health										
	Current Period	37.0%	95.9%	10.6%	48.7%	50.3%	65.6%	64.5%	115.9%	60%	-24.0%
	Previous Period	30.1%	94.8%	10.8%	51.5%	53.3%	77.1%	52.97%	130.4%	61%	-37.4%
2	Personal Accident										
	Current Period	111.5%	86.9%	13.9%	51.2%	57.8%	17.0%	11.6%	74.8%	69%	4.6%
	Previous Period	50.4%	87.2%	11.1%	52.9%	57.4%	17.5%	4.0%	74.9%	88%	14.3%
3	Travel Insurance										
	Current Period	-38.8%	95.9%	8.5%	46.9%	48.3%	23.7%	22.4%	72.0%	90%	32.7%
	Previous Period	104.8%	95.0%	5.1%	45.9%	47.6%	26.0%	0%	73.6%	56%	19.4%
4	Total Health										
	Current Period	37.9%	95.7%	10.6%	48.8%	50.5%	64.7%	62.0%	115.1%	61%	-23.4%
	Previous Period	30.5%	94.7%	10.8%	51.5%	53.4%	76.2%	48.3%	129.5%	61%	-36.6%

PERIODIC DISCLOSURES

FORM NL-21 - RELATED PARTY

PART A - Related Party Transactions

(Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received			
				For the Quarter ended 31st Mar 2023	Up to the quarter ended 31st Mar 2023	For the corresponding quarter of the previous year ended 31st Mar 2022	Up to the corresponding quarter of the previous year ended 31st Mar 2022
1	MEMG Fund Advisors, LLP	Shareholder	Capital Contribution	3,320	11,547	1,846	8,962
2	MEMG Fund Advisors, LLP	Shareholder	Share premium	930	4,303	554	1,038
3	Cigna Holding Overseas Inc.	Shareholder	Capital Contribution	3,190	11,094	1,774	8,610
4	Cigna Holding Overseas Inc.	Shareholder	Share premium	1,060	4,756	626	1,390
5	Manipal Education and Medical Group India Private Limited	Shareholder	Interest on Sub-Debt	75	306	75	156
6	Prasun Sikdar	Key Management Personnel	Remuneration	122	466	111	424
7	Remuneration of KMP (Excluding MD)	Key Management Personnel	Remuneration	-	1,323	-	1,277
8	Ranjal Pai	Key Management Personnel	Gross Written Premium	-	1	-	-
9	Prasun Sikdar	Key Management Personnel	Gross Written Premium	-	64	-	42
10	Mrs. Chandrima Sikdar	Relative of KMP	Gross Written Premium	-	80	-	42
11	Pradip Kumar Sikdar	Relative of KMP	Gross Written Premium	-	1	-	-
12	Parthiv Sikdar	Relative of KMP	Gross Written Premium	-	-	-	20
13	Pritha Sikdar	Relative of KMP	Gross Written Premium	-	-	-	10
14	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Gross Written Premium	-	90	-	68
15	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Gross Written Premium	1	737	4	512
16	Meritrac Services Private Limited	Entities in which directors have interest	Gross Written Premium	1	50	-	38
17	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Gross Written Premium	2	89	2	41
18	Stempeutics Research Pvt Ltd	Entities in which directors have interest	Gross Written Premium	-	-	-	7
19	MEMG International India Private Limited	Entities in which directors have interest	Gross Written Premium	-	-	-	22
20	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claims Expenses	350	1,494	596	1,327
21	Manipal Health Enterprises Pvt Ltd	Entities in which directors have interest	Unallocated Premium	193	929	504	1,012
22	Manipal Global Education Services Pvt. Ltd	Entities in which directors have interest	Unallocated Premium	5	5	2	2
23	Meritrac Services Private Limited	Entities in which directors have interest	Unallocated Premium	3	3	2	2
24	UNEXT LEARNING PRIVATE LIMITED	Entities in which directors have interest	Unallocated Premium	6	6	3	3
25	Stempeutics Research Pvt Ltd	Entities in which directors have interest	Unallocated Premium	-	-	3	3
26	MEMG International India Private Limited	Entities in which directors have interest	Unallocated Premium	-	-	6	6
27	Manipal Health Enterprises Private Limited	Entities in which directors have interest	Claim Outstanding	75	75	69	69
28	Quess Corp Limited	Entities in which directors have interest	Office Expenses	19	81	32	47
29	Health Vista India Pvt Limited	Significant Influence	Office Expenses	-	10	-	27

PART-B Related Party Transaction Balances - As at the end of the Quarter 31.03.2023

SL.No.	Name of the Related Party	Nature of Relationship with the Company	Amount of Outstanding Balances Including Commitments (Rs. in Lakhs)	Whether Payable / Receivable	Whether Secured? If so, Nature of consideration to be provided at the time of settlement	Details of any Guarantees given or received	Balance under Provision for doubtful debts relating to the outstanding balance receivable (Rs. in Lakhs)	Expenses recognised up to the quarter end during the year in respect of bad or doubtful debts due from the related party
1	MEMG Fund Advisors, LLP	Shareholder	56,173	Payable - Shareholder	-	-	-	-
2	Cigna Holding Overseas Inc.	Shareholder	65,858	Payable - Shareholder	-	-	-	-
3	Manipal Education and Medical Group India Private Limited	Shareholder	12,373	Payable - Shareholder	-	-	-	-
4	Cigna Holding Overseas Inc.	Share premium	39,132	Payable - Share premium	-	-	-	-
5	Manipal Education and Medical Group India Private Limited	Shareholder	3,400	Payable - Debenture	-	-	-	-
6	MEMG Fund Advisors, LLP	Share premium	5,341	Payable - Share premium	-	-	-	-
7	Manipal Education and Medical Group India Private Limited	Shareholder	306	Interest on Sub-Debt	-	-	-	-

PERIODIC DISCLOSURES
FORM NL-22 - RECEIPTS AND PAYMENTS SCHEDULE
Rs in lakhs

S No.	Particulars	For the Year 31st March 2023	For Year ended 31st March 2022
I.	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	1,40,862.13	1,00,540.29
2	Other receipts	-	-
3	Payments to the re-insurers, net of commissions and claims	(1,556.93)	(742.11)
4	Payments to co-insurers, net of claims recovery	-	-
5	Payments of claims	(71,392.69)	(64,465.13)
6	Payments of commission and brokerage	(14,656.24)	(10,742.31)
7	Payments of other operating expenses	(45,606.62)	(38,022.56)
8	Deposits, advances and staff loans	(1,168.42)	(347.69)
9	Income taxes paid (Net)	-	-
10	Goods & Service tax paid	(806.10)	(236.60)
		-	-
	Cash flows before extraordinary items	5,675.13	(14,016.11)
	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities (A)	5,675.13	(14,016.11)
II.	Cash flows from investing activities:		
1	Purchase of fixed assets	(701.44)	(470.90)
2	Proceeds from sale of fixed assets	1.93	3.56
3	Purchase of investments	(65,270.07)	(43,659.77)
4	Loans disbursed	-	-
5	Sale of investments	18,395.97	25,642.24
6	Repayments received	-	-
7	Rents / Interests / Dividends received	6,967.86	5,144.68
8	Investment in money market instruments and in liquid mutual funds (net)	(1,849.32)	4,911.83
9	Investment in Fixed Deposit(Net)	4,530.00	(3,171.00)
	Net cash flow from investing activities (B)	(37,925.07)	(11,599.36)
III.	Cash flows from financing activities		
1	Proceeds from issuance of share capital / share premium	31,699.98	19,999.90
2	Share Issue Expenses	(1.89)	(1.60)
3	Proceeds from borrowing (Debentures)	-	6,800.00
4	Repayments of borrowing	-	-
5	Interest / Dividend paid	140.34	-
6	Debenture Issue Expenses	-	(0.37)
	Net cash flow from financing activities (C)	31,838.43	26,797.93
	Effect of foreign exchange rates on cash and cash equivalents, net (D)	-	-
	Net increase / (decrease) in cash and cash equivalents (A+B+C+D)	(411.51)	1,182.48
	Cash and cash equivalents at the beginning of the year	5,960.41	4,777.93
	Cash and cash equivalents at the end of the year*	5,548.90	5,960.41
		-	-
Notes:		-	-
	*Reconciliation of cash and cash equivalents with the Balance Sheet:	-	-
	Cash and Bank balances	6,048.90	10,990.41
	less: Deposit Accounts not considered as cash and cash equivalents as defined in AS-3 "Cash Flow Statements" and therefore included in purchase of investments	(500.00)	(5,030.00)
	Cash and cash equivalents at the end of the year	5,548.90	5,960.41

PERIODIC DISCLOSURES

FORM NL-23 - STATEMENT OF SOLVENCY MARGIN (FORM IRDAI-GI-TA)

STATEMENT OF ADMISSIBLE ASSETS 31ST MARCH 2023

(Rs in Lakhs)

Item No.	Particulars	Policyholders A/c.	Shareholders A/c.	Total
	Investments:			
	Shareholders as per NL-12 of BS	-	45,984	45,984
	Policyholders as per NL-12 A of BS	95,232	-	95,232
(A)	Total Investments as per BS	95,232	45,984	1,41,216
(B)	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	-	-	-
(C)	Fixed assets as per BS	-	2,003	2,003
(D)	Inadmissible Fixed assets as per Clause (1) of Schedule I of regulation	-	377	377
	Current Assets:			
(E)	Cash & Bank Balances as per BS	1,500	4,549	6,049
(F)	Advances and Other assets as per BS	-	8,339	8,339
(G)	Total Current Assets as per BS...(E)+(F)	1,500	12,888	14,388
(H)	Inadmissible current assets as per Clause (1) of Schedule I of regulation	-	2,682	2,682
(I)	Loans as per BS	-	-	-
(J)	Fair value change account subject to minimum of zero	3	3	6
(K)	Total Assets as per BS (excl. current liabilities and provisions)...(A)+(C)+(G)+(I)	96,732	60,875	1,57,607
(L)	Total Inadmissible assets...(B)+(D)+(H)+(J)	3	3,062	3,065
(M)	Total Admissible assets for Solvency (excl. current liabilities and provisions)...(K)-(L)	96,729	57,814	1,54,542

(Rs in Lakhs)

Item No.	Inadmissible Assets (Item wise Details)	Policyholders A/c.	Shareholders A/c.	Total
1	Inadmissible Investment assets as per Clause (1) of Schedule I of regulation	3	3	6
2	Inadmissible Fixed assets			
	(a) Furniture & fitting	-	21	21
	(b) Lease hold improvement	-	29	29
	(c) Intangible assets	-	18	18
	(d) IT equipments	-	327	327
3	Inadmissible current assets			
	(a) Bank Gurantee	-	25	25
	(b) Agent balances	-	9	9
	(c) Unclaimed amount of policyholders (net of unclaimed liability)	-	28	28
	(d) GST input tax credit	-	348	348
	(e) Haircut on Debentures	-	1,720	1,720
	(f) GST deposited with the Authority	-	552	552
	Total	3	3,081	3,084

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

PERIODIC DISCLOSURES

FORM NL-24 - SOLVENCY MARGIN (FORM IRDAI-GI-TR)

(Rs in Lakhs)

STATEMENT OF LIABILITIES:		As at 31st March 2023	
S.No.	Reserve	Gross Reserve	Net Reserve
a	Unearned Premium Reserve (UPR) (a)	67,990	65,058
b	Premium Deficiency Reserve (PDR)(b)	-	-
c	Unexpired Risk Reserve (URR)(c)=(a) +(b)	67,990	65,058
d	Outstanding Claim Reserve (other than IBNR reserve)(d)	8,251	7,911
e	IBNR Reserve (e)	6,702	5,880
f	Total Reserves for Technical Liabilities (f)=(c)+(d)+(e)	82,943	78,849

Note : The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

PERIODIC DISCLOSURES

FORM NL-25 - SOLVENCY MARGIN (TABLE IA)

TABLE IA- REQUIRED SOLVENCY MARGIN BASED ON NET PREMIUM AND NET INCURRED CLAIMS AS ON 31ST MARCH 2023

(Rs in Lakhs)

S. No.	Line of Business	Gross Premium	Net Premium	Gross incurred claim	Net Incurred claim	RSM-1	RSM-2	RSM
1	Fire	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-
3	Marine - Marine other than Marine Cargo	-	-	-	-	-	-	-
4	Motor	-	-	-	-	-	-	-
5	Engineering	-	-	-	-	-	-	-
6	Aviation	-	-	-	-	-	-	-
7	Liabilities	-	-	-	-	-	-	-
8	Health	1,35,979	1,30,115	75,834	72,279	26,023	21,684	26,023
9	Miscellaneous	-	-	-	-	-	-	-
10	Crop	-	-	-	-	-	-	-
	Total	1,35,979	1,30,115	75,834	72,279	26,023	21,684	26,023

Note: The form is prepared as per prescribed IRDAI Solvency Regulations as amended from time to time.

PERIODIC DISCLOSURES

FORM NL-26 - SOLVENCY MARGIN (TABLE IB) AS AT 31ST MARCH 2023

(Rs in Lakhs)

Item	Description	Amount
(1)	(2)	(3)
(A)	Policyholder's FUNDS	96,729
	Available Assets (as per FORM IRDAI-GI-TA)	-
	Deduct:	
(B)	Current Liabilities as per BS	78,848
(C)	Provisions as per BS	13,213
(D)	Other Liabilities	-
(E)	Excess in Policyholder's funds (A)-(B)-(C)-(D)	4,668
	Shareholder's FUNDS	
(F)	Available Assets	57,813
	Deduct:	
(G)	Other Liabilities	21,767
(H)	Excess in Shareholders' funds: (F-G)	36,046
(I)	Total ASM (E+H)	40,713
(J)	Total RSM	26,023
(K)	Solvency Ratio (Total ASM/Total RSM)	156%

PERIODIC DISCLOSURES

FORM NL-27 - PRODUCTS INFORMATION

Products and/or add-ons introduced during the quarter ended 31st March 2023

S. No.	Name of Product /Add on	Co. Ref. No.	IRDA Ref.no.	Class of Business	Category of product	Date of Allotment of UIN
1	ManipalCigna Prime Senior	Email date: 21-Dec-2022	MCIHLIP23151V012223	Health	Internal Tariff Rated	22-Dec-22

PERIODIC DISCLOSURES

FORM NL-28-STATEMENT OF INVESTMENT ASSETS AND STATEMENT OF ACCRETION OF ASSETS AS AT 31ST MARCH 2023

PART A

Section I

(Rs in Lakhs)

S.No	Particulars	SCH ++	Amount
1	Investments (Shareholders)	8	45,984
	Investments (Policyholders)	8A	95,232
2	Loans	9	-
3	Fixed Assets	10	2,003
4	Current Assets		
	a. Cash & Bank Balance	11	6,049
	b. Advances & Other Assets	12	8,339
5	Current Liabilities		
	a. Current Liabilities	13	48,368
	b. Provisions	14	65,460
	c. Misc. Exp not Written Off	15	-
	d. Debit Balance of P&L A/c		1,46,204
	Application of Funds as per Balance Sheet (A)		1,89,983
	Less: Other Assets	SCH ++	Amount
1	Loans	9	-
2	Fixed Assets	10	2,003
3	Cash & Bank Balance	11	4,549
4	Advances & Other Assets (if any) { except Deposit with Reserve Bank of India u/s 7 of The Insurance Act which is part of Investment Asset}	12	8,339
5	Current Liabilities	13	48,368
6	Provisions	14	65,460
7	Misc. Exp not Written Off	15	-
8	Investments held outside India		-
9	Debit Balance of P&L A/c		1,46,204
	TOTAL (B)		47,266
	'Investment Assets' As per FORM 3B	(A-B)	1,42,716

Section II

(Rs in Lakhs)

No	'Investment' represented as	Reg. %	SH		PH	Book Value (SH + PH)	%	Actual	FVC Amount	Total	Market Value
			Balance	FRSM							
			(a)	(b)	(c)	d = (b+c)			(e)	(d + e)	
1	Central Govt. Securities.	Not less than 20%	-	11,613	22,503	34,116	24%	-	-	34,116	33,525
2	Central Govt. Sec or Other Approved Sec. (incl. (1) above)	Not less than 30%	-	24,045	46,622	70,667	50%	-	-	70,667	69,331
3	Investment subject to Exposure Norms										
	a. Housing & Loans to SG for Housing and FFE, Infrastructure Investments										
	1. Approved Investments	Not less than 15%	-	10,331	28,729	39,060	27%	-	-	39,060	38,199
	2. Other Investments		-	-	-	-	-	-	-	-	-
	b. Approved Investments	Not exceeding 55%	-	11,307	20,952	32,259	23%	4.47	32,263	31,889	
	c. Other Investments (not exceeding 25%)		-	299	425	724	1%	1.89	726	726	
	Total Investment Assets	100%	-	45,981	96,729	1,42,710	100%	6.36	1,42,716	1,40,144	

Note:

- (i) Fixed Deposit with bank having tenure of less than 12 months has been grouped under Cash & Bank Balance.
(ii) FRSM refers 'Funds representing Solvency Margin'
(iii) Other Investments' are as permitted under 27A(2)
(iv) Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
(v) Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account
(vi) SCH (++) refers to Schedules to Balance Sheet, prepared as per IRDAI (Preparation of Fin. Stmt and Auditors' Report of Ins Companies) Regulations
(vii) Investment Regulations, as amended from time to time, to be referred

PART B

(Rs in Lakhs)

No	Category of Investments	COI	Opening Balance (A)	% to Opening Balance	Net Accretion for the Qtr. (B)	% to Total Accrual	TOTAL (A)+(B)	% to Total
1	Central Govt. Securities		34,586	27%	(470)	-4%	34,116	24%
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)		67,154	52%	3,513	28%	70,667	50%
3	Investment subject to Exposure Norms							
	a. Housing & Loans to SG for Housing and FFE							
	1. Approved Investments		12,170	9%	445	4%	12,615	9%
	2. Other Investments		-	-	-	-	-	-
	b. Infrastructure Investments							
	1. Approved Investments		26,499	20%	(54)	(0)	26,445	19%
	2. Other Investments		-	-	-	-	-	-
	c. Approved Investments		23,710	18%	8,549	68%	32,259	23%
	d. Other Investments (not exceeding 15%)		654	1%	70	1%	724	1%
	Total		1,30,187	100%	12,523	100%	1,42,710	100%

Note:

1. Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-29 - DETAIL REGARDING DEBT SECURITIES AS AT 31ST MARCH 2023

(Rs in Lakhs)

S.No	Market Value				Book Value			
	As at 31st March 2023	As % of total for this class	As at 31st March 2022	As % of total for this class	As at 31st March 2023	As % of total for this class	As at 31st March 2022	As % of total for this class
Break down by credit rating								
AAA rated	66,084	49%	46,094	51%	67,320	49%	46,362	51%
AA or better	-	-	-	-	-	-	-	-
Rated below AA but above A	-	-	-	-	-	-	-	-
Rated below B	-	-	-	-	-	-	-	-
Any other (Sovereign)	69,331	51%	44,882	49%	70,667	51%	45,325	49%
	1,35,415	100%	90,975	100%	1,37,987	100%	91,687	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	18,408	14%	12,085	13%	18,546	13%	12,059	13%
more than 1 year and upto 3years	19,273	14%	17,836	20%	19,478	14%	17,878	19%
More than 3years and up to 7years	86,799	64%	50,375	55%	88,979	65%	50,916	56%
More than 7 years and up to 10 years	10,935	8%	10,145	11%	10,984	8%	10,288	11%
above 10 years	-	-	535	1%	-	-	545	1%
	1,35,415	100%	90,975	100%	1,37,987	100%	91,687	100%
Breakdown by type of the issuer								
a. Central Government	33,525	25%	23,130	25%	34,116	25%	23,314	25%
b. State Government	35,806	26%	21,752	24%	36,551	26%	22,011	24%
c. Corporate Securities	66,084	49%	46,094	51%	67,320	49%	46,362	51%
	1,35,415	100%	90,975	100%	1,37,987	100%	91,687	100%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM NL-30 - DETAILS OF NON-PERFORMING ASSETS AS AT 31ST MARCH 2023

(Rs in Lakhs)										
NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		All Other Assets		TOTAL
		YTD As on 31st Mar 2023	YTD As on 31st Mar 2022	YTD As on 31st Mar 2023	YTD As on 31st Mar 2022	YTD As on 31st Mar 2023	YTD As on 31st Mar 2022	YTD As on 31st Mar 2023	YTD As on 31st Mar 2022	YTD As on 31st Mar 2023
1	Investments Assets	67,320	46,362	-	-	-	-	75,390	54,198	1,42,710
2	Gross NPA	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	-	-	-	-	-	-	-	-	-
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	67,320	46,362	-	-	-	-	75,390	54,198	1,42,710
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	-	-	-	-	-	-	-	-	-
10	Write off made during the period	-	-	-	-	-	-	-	-	-

Note:

- a) The above statement, in the case of 'Life' Insurers shall be prepared 'fund-wise' Viz. Life Fund, Pension & Group Fund, ULIP Fund and at Assets Under Management level also.
- b) Total Investment Assets should reconcile with figures shown in other relevant forms
- c) Gross NPA is investments classified as NPA, before any provisions
- d) Provision made on the 'Standard Assets' is as per Circular issued, as amended from time to time.
- e) Net Investment assets is net of 'provisions'
- f) Net NPA is gross NPAs less provisions
- g) Write off as approved by the Board
- h) Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-31-STATEMENT OF INVESTMENT AND INCOME ON INVESTMENT

(Rs in Lakhs)														
S.No.	Category of Investment	Category Code	Current Quarter				Year to Date (Current Year)				Year to Date (Previous Year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
1	Central Government Bonds	CGSB	33,197.87	543.30	1.64%	1.64%	28,489.70	1,795.66	6.30%	6.30%	18,918.27	1,130.69	5.98%	5.98%
2	Treasury Bills	CTRB	1,076.28	16.23	1.51%	1.51%	1,121.51	58.58	5.22%	5.22%	1,406.23	49.86	3.55%	3.55%
3	State Government Bonds	SGGB	32,556.40	569.24	1.75%	1.75%	26,534.20	1,827.74	6.89%	6.89%	14,093.54	1,047.55	7.43%	7.43%
4	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	2,068.04	34.67	1.68%	1.68%	2,070.94	142.58	6.88%	6.88%	4,134.37	311.97	7.55%	7.55%
5	Bonds / Debentures issued by NHB/Institutions accredited by NHB	HTDN	12,427.96	196.67	1.58%	1.58%	11,252.79	677.63	6.02%	6.02%	7,628.21	440.93	5.78%	5.78%
6	Infrastructure - PSU - Debentures / Bonds	IPTD	25,300.80	409.59	1.62%	1.62%	22,724.22	1,456.30	6.41%	6.41%	20,699.73	1,456.54	7.04%	7.04%
7	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	1,508.89	22.50	1.49%	1.49%	1,448.59	83.89	5.79%	5.79%	1,075.71	69.22	6.43%	6.43%
8	Corporate Securities - Debentures	ECOS	25,139.22	417.25	1.66%	1.66%	17,955.51	1,129.91	6.29%	6.29%	11,848.07	695.14	5.87%	5.87%
9	Deposits - Deposit with scheduled banks, Fis(incl Bank Balance awaiting investment),CCIL, RBI	ECDB	867.65	2.00	0.23%	0.23%	3,135.36	120.75	3.85%	3.85%	5,257.88	265.11	5.04%	5.04%
10	Mutual Funds - Gilt/Gsec/Liquid Schemes	EGMF	2,630.47	45.37	1.72%	1.72%	2,312.05	127.07	5.50%	5.50%	2,502.82	84.16	3.36%	3.36%
11	Mutual Funds - Gilt/Gsec/Liquid Schemes	OMGS	1,056.28	15.83	1.50%	1.50%	994.59	50.30	5.06%	5.06%	1,026.44	30.89	3.01%	3.01%
TOTAL			1,37,829.87	2,272.66	1.65%	1.65%	1,18,039.45	7,470.42	6.33%	6.33%	88,591.27	5,582.05	6.30%	6.30%

Note:

- 1 Category of Investment (COI) is as per Guidelines, as amended from time to time.
- 2 Based on daily simple Average of Investments.
- 3 Yield netted for Tax .
- 4 In the previous year column, the figures of the corresponding Year to date of the previous financial year is shown.
- 5 YTD Income on investment is reconciled with figures in P&L and Revenue account.
- 6 Investment Regulations, as amended from time to time, to be referred.

ManipalCigna Health Insurance Company Limited
(Formerly Known as CignaTTK Health Insurance Company Limited)
IRDA Registration No. 151 Dated November 13, 2013
CIN : U66000MH2012PLC227948

PERIODIC DISCLOSURES

FORM NL-32-STATEMENT OF DOWNGRADED INVESTMENTS AS AT 31ST MARCH 2023

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Last Downgrade	Remarks
A.	During the Quarter ¹	-	-	-	-	-	-	-	-
B.	As on Date ²	-	-	-	-	-	-	-	-

Note:

- 1** Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 2** FORM-2 shall be prepared in respect of each fund.
- 3** Category of Investmet (COI) shall be as per INV/GLN/001/2003-04
- 4** Investment Regulations, as amended from time to time, to be referred

PERIODIC DISCLOSURES

FORM NL-33 - REINSURANCE RISK CONCENTRATION AS AT 31ST MARCH 2023

Reinsurance Risk Concentration						(Rs in Lakhs)
S.No.	Reinsurance Placements	No. of reinsurers	Premium ceded to reinsurers (upto the Quarter)			Premium ceded to reinsurers / Total reinsurance premium ceded (%)
			Proportional	Non-Proportional	Facultative	
	Outside India					
1	No. of Reinsurers with rating of AAA and above	-	-	-	-	-
2	No. of Reinsurers with rating AA but less than AAA	-	-	-	-	-
3	No. of Reinsurers with rating A but less than AA	-	-	-	-	-
4	No. of Reinsurers with rating BBB but less than A	-	-	-	-	-
5	No. of Reinsurers with rating less than BBB	-	-	-	-	-
	Total (A)	-	-	-	-	-
	Within India					
1	Indian Insurance Companies	-	-	-	-	-
2	FRBs	1.00	231.38	84.02	29.43	5.88%
3	GIC Re	1.00	5,453.10	65.94	-	94.12%
4	Other (to be Specified)	-	-	-	-	-
	Total (B)	2.00	5,684.44	149.95	29.43	100.00%
	Grand Total (C)= (A)+(B)	2.00	5,684.44	149.95	29.43	100.00%

PERIODIC DISCLOSURES
FORM NL-34 : GEOGRAPHICAL DISTRIBUTION OF BUSINESS

GROSS DIRECT PREMIUM WRITTEN

(Rs in Lakhs)

STATES/UNION TERRITORIES	Fire		Marine (Hull)		Marine (Cargo)		Total Marine		Motor Own Damage		Motor Third Party		Total Motor		Health Insurance		Personal Accident		Travel Insurance		Total Health		All Other Miscellaneous		Grand Total	
	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr	For the qtr	Upto the qtr
(A) STATES																										
Andhra Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,309	4,520	28	175	-	-	1,338	4,695	-	-	1,338	4,695
Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	11	0	1	-	-	2	12	-	-	2	12
Assam	-	-	-	-	-	-	-	-	-	-	-	-	-	-	277	971	3	30	-	-	280	1,002	-	-	280	1,002
Bihar	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,330	4,816	8	83	-	-	1,338	4,899	-	-	1,338	4,899
Chhattisgarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	242	799	11	43	-	-	253	842	-	-	253	842
Goa	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75	190	2	7	-	-	77	197	-	-	77	197
Gujarat	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,095	6,375	52	166	-	-	2,146	6,541	-	-	2,146	6,541
Haryana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,906	7,231	27	176	-	0	1,933	7,406	-	-	1,933	7,406
Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48	176	2	9	-	-	49	185	-	-	49	185
Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	405	1,279	8	47	-	-	413	1,326	-	-	413	1,326
Karnataka	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,139	20,717	95	295	21	81	6,254	21,094	-	-	6,254	21,094
Kerala	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,728	5,334	10	41	-	-	1,738	5,375	-	-	1,738	5,375
Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	756	2,599	30	153	-	0	787	2,752	-	-	787	2,752
Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,878	30,209	268	741	21	63	10,167	31,013	-	-	10,167	31,013
Manipur	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	12	0	1	-	-	3	14	-	-	3	14
Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5	18	0	0	-	-	5	18	-	-	5	18
Mizoram	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	2	0	0	-	-	0	2	-	-	0	2
Nagaland	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	9	-	1	-	-	2	10	-	-	2	10
Odisha	-	-	-	-	-	-	-	-	-	-	-	-	-	-	769	2,581	13	70	-	-	782	2,651	-	-	782	2,651
Punjab	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,185	3,733	19	72	-	-	1,204	3,805	-	-	1,204	3,805
Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	841	2,653	18	117	-	-	859	2,740	-	-	859	2,740
Sikkim	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3	285	-	0	-	-	3	285	-	-	3	285
Tamil Nadu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,781	8,384	97	200	1	1	2,879	8,585	-	-	2,879	8,585
Telangana	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,038	10,165	35	107	0	0	3,073	10,272	-	-	3,073	10,272
Tripura	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44	132	0	2	-	-	44	134	-	-	44	134
Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	160	537	6	31	-	-	167	567	-	-	167	567
Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,356	6,823	74	273	-	9	2,430	7,105	-	-	2,430	7,105
West Bengal	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,602	5,336	29	107	0	0	1,632	5,444	-	-	1,632	5,444
Total (A)															38,980	1,25,865	836	2,947	43	156	39,858	1,28,969	-	-	39,858	1,28,969
(B) UNION TERRITORIES																										
Andaman and Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	6	0	0	-	-	2	6	-	-	2	6
Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42	133	2	4	-	-	44	137	-	-	44	137
Dadra and Nagar Haveli	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4	10	0	1	-	-	5	11	-	-	5	11
Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6	27	0	2	-	-	6	30	-	-	6	30
Govt. of NCT of Delhi	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,122	6,603	34	127	3	3	2,158	6,733	-	-	2,158	6,733
Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22	47	0	0	-	-	22	48	-	-	22	48
Ladakh	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13	43	1	2	-	-	14	45	-	-	14	45
Total (B)															2,210	6,870	37	137	3	3	2,250	7,010	-	-	2,250	7,010
(C) OUTSIDE INDIA																										
Total (C)															-	-	-	-	-	-	-	-	-	-	-	-
Grand Total (A)+(B)+(C)															41,190	1,32,736	873	3,084	45	159	42,108	1,35,979	-	-	42,108	1,35,979

PERIODIC DISCLOSURES

FORM NL-35 - QUARTERLY BUSINESS RETURNS ACROSS LINE OF BUSINESS

(Rs in Lakhs)

Quarterly Business Returns across line of Business									
S.No.	Line of Business	For the Quarter ended 31st March 2023		For the Quarter ended 31st March 2022		For the Year ended 31st March 2023		For the Year ended 31st March 2022	
		Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies
1	Fire	-	-	-	-	-	-	-	-
2	Marine Cargo	-	-	-	-	-	-	-	-
3	Marine Other than Cargo	-	-	-	-	-	-	-	-
4	Motor OD	-	-	-	-	-	-	-	-
5	Motor TP	-	-	-	-	-	-	-	-
6	Health	41,190	90,682	29,128	85,123	1,32,736	3,04,162	96,899	3,00,416
7	Personal Accident	873	10,239	446	10,248	3,084	45,025	1,458	32,487
8	Travel	45	13	36	3	159	46	260	35
9	Workmen's Compensation/ Employer's liability	-	-	-	-	-	-	-	-
10	Public/ Product Liability	-	-	-	-	-	-	-	-
11	Engineering	-	-	-	-	-	-	-	-
12	Aviation	-	-	-	-	-	-	-	-
13	Crop Insurance	-	-	-	-	-	-	-	-
14	Other segments **	-	-	-	-	-	-	-	-
15	Miscellaneous	-	-	-	-	-	-	-	-

Note:

(a) Premium stands for amount of gross direct premium written in India

PERIODIC DISCLOSURES

FORM NL-36 - BUSINESS CHANNELWISE

(Rs in Lakhs)

S.No.	Channels	Business Acquisition through different channels							
		For the Quarter ended 31st March 2023		For the Year ended 31st March 2023		For the Quarter ended 31st March 2022		For the Year ended 31st March 2022	
		No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)	No. of Policies	Premium (Rs. In Lakhs)
1	Individual agents	43,154	10,306	1,47,624	31,283	41,916	7,826	1,45,752	25,095
2	Corporate Agents-Banks	10,258	5,717	45,270	18,688	10,253	4,993	32,898	16,083
3	Corporate Agents -Others	3,110	2,382	11,943	8,434	3,108	3,870	12,270	8,811
4	Brokers	38,302	15,942	1,21,128	45,987	33,606	9,652	1,12,605	30,332
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business -Officers/Employees	2,893	7,058	11,462	29,028	3,213	3,231	13,168	15,191
	Online (Through Company Website)	2,357	508	8,361	1,648	2,318	419	9,006	1,517
	-Others	31	5	210	140	37	(604)	264	249
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-
8	Insurance Marketing Firm	356	89	1,279	393	321	108	1,275	367
9	Point of sales person (Direct)	-	-	-	-	-	-	-	-
10	MISP (Direct)	-	-	-	-	-	-	-	-
11	Web Aggregators	473	101	1,956	378	602	115	5,700	973
12	Referral Arrangements								
13	Others								
	Total (A)	1,00,934	42,108	3,49,233	1,35,979	95,374	29,610	3,32,938	98,618
14	Business outside India Total (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	1,00,934	42,108	3,49,233	1,35,979	95,374	29,610	3,32,938	98,618

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

PERIODIC DISCLOSURES

FORM NL-37 - CLAIMS DATA

					(No. of Claims Only)
S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	4,614	29	5	4,648
2	Claims reported during the period	4,09,221	1,693	263	4,11,177
	(a) Booked During the period	4,08,958	1,693	261	4,10,912
	(b) Reopened during the Period	263	-	2	265
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	3,66,148	938	152	3,67,238
	(a) paid during the period	-	-	-	-
4	Claims Repudiated during the period	39,455	498	110	40,063
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	477	-	-	477
6	Claims O/S at End of the period	8,232	286	6	8,524
	Less than 3months	8,121	285	3	8,409
	3 months to 6 months	77	-	1	78
	6months to 1 year	20	1	1	22
	1year and above	14	-	1	15

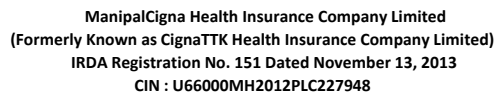
Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves

					(Rs in Lakhs)
S.No.	Claims Experience	Health	Personal Accident	Travel	Total
1	Claims O/S at the beginning of the period	2,515	121	3	2,639
2	Claims reported during the period	1,20,817	2,103	35	1,22,955
	(a) Booked During the period	1,20,755	2,103	33	1,22,892
	(b) Reopened during the Period	62	-	2	64
	(c) Other Adjustment (to be specified)	-	-	-	-
3	Claims Settled during the period	69,235	388	23	69,647
	(a) paid during the period	-	-	-	-
	(b) Other Adjustment (to be specified)	-	-	-	-
4	Claims Repudiated during the period	50,130	1,693	13	51,836
	Other Adjustment (to be specified)	-	-	-	-
5	Unclaimed (Pending claims which are transferred to Unclaimed A/c. after the mandatory period as prescribed by the Authority)	26	-	-	26
6	Claims O/S at End of the period	3,967	143	2	4,112
	Less than 3months	3,908	113	1	4,022
	3 months to 6 months	35	-	0	35
	6months to 1 year	18	30	0	48
	1year and above	6	-	0	6

Notes:-

- (a) The Claims O/S figures are consistent with all relevant NL forms
(b) Repudiated means rejected, partial rejection on account of policy terms and conditions
(c) Claim o/s should be exclusive of IBNR AND IBNER reserves



PERIODIC DISCLOSURES										WITHIN INDIA
Form NL-38-Development of Losses (Annual Submission)										(Rs. In lakhs)
Particulars	Accident Year Cohort									
	FYE 31-Mar 2014	FYE 31-Mar 2015	FYE 31-Mar 2016	FYE 31-Mar 2017	FYE 31-Mar 2018	FYE 31-Mar 2019	FYE 31-Mar 2020	FYE 31-Mar 2021	FYE 31-Mar 2022	FYE 31-Mar 2023
A] Ultimate Net loss Cost - Original Estimate	1	431	4,293	8,254	11,667	21,469	30,315	38,321	60,566	68,835
B] Net Claims Provisions ²	1	330	1,664	2,922	3,431	3,658	5,504	8,167	8,336	11,043
C] Cumulative Payment as of										
one year later - 1st Diagonal	-	145	3,342	6,233	10,228	20,543	27,967	36,500	58,860	
two year later - 2nd Diagonal	-	145	3,290	6,375	10,390	20,667	28,092	36,772		
three year later - 3rd Diagonal	-	145	3,303	6,391	10,407	20,681	28,207			
four year later - 4th Diagonal	-	145	3,305	6,392	10,414	20,729				
five year later - 5th Diagonal	-	145	3,304	6,394	10,436					
six year later - 6th Diagonal	-	145	3,318	6,396						
seven year later - 7th Diagonal	-	145	3,318							
eight year later - 8th Diagonal	-	145								
D] Ultimate Net Loss Cost re-estimated										
one year later - 1st Diagonal	1	304	3,428	6,420	10,537	20,811	28,234	36,950	59,372	
two year later - 2nd Diagonal	-	150	3,301	6,398	10,407	20,681	28,104	36,779		
three year later - 3rd Diagonal	-	145	3,304	6,391	10,407	20,685	28,208			
four year later - 4th Diagonal	-	145	3,305	6,392	10,424	20,729				
five year later - 5th Diagonal	-	145	3,304	6,394	10,436					
six year later - 6th Diagonal	-	145	3,318	6,396						
seven year later - 7th Diagonal	-	145	3,318							
eight year later - 8th Diagonal	-	145								
Favourable / (unfavorable) development ³	1	286	975	1,858	1,231	739	2,107	1,542	1,194	
Amount (A-D)										
In %	100%	66%	23%	23%	11%	3%	7%	4%	2%	
[(A-D)/A]										
Note:-										
1. Claims Provision includes outstanding Claim Reserve & IBNR / IBNER (incl. Margin for Adverse Deviation - MAD), however does not include Claim Expense Reserve (CER).										
2. Ultimate Net Loss Cost (Original and Re-estimate) are prudent estimate (incl. MAD), however does not include Claim Expense Reserve (CER).										

Ageing of Claims for the Quarter ended 31st March 2023

[illegible]

* Excluding TPA Fees, Claim Investigation Fees & other allocated claim cost
* Including Exgratia claim payment

Ageing of Claims upto the Quarter ended 31st March 2023

[illegible]

PERIODIC DISCLOSURES

FORM NL-41 - OFFICES INFORMATION

S. No.	Office Information		Number
1	No. of offices at the beginning of the year (As on 01.04.2022)		77
2	No. of branches approved during the year		45
3	No. of branches opened during the year	Out of approvals of previous year	NIL
4		Out of approvals of this year	NIL
5	No. of branches closed during the year		NIL
6	No of branches at the end of the quarter (As on 31.03.2023)		77
7	No. of branches approved but not opened		45
8	No. of rural branches		NIL
9	No. of urban branches		77
10	No. of Directors:-		8
	(a) Independent Director		3
	(b) Executive Director		NIL
	(c) Non-executive Director		4
	(d) Women Director		1
	(e) Whole time director		1
11	No. of Employees		
	(a) On-roll:		2554
	(b) Off-roll:		119
	(c) Total - (a) + (b)		2673
12	No. of Insurance Agents and Intermediaries		
	(a) Individual Agents		59247
	(b) Corporate Agents-Banks		12
	(c) Corporate Agents-Others		46
	(d) Insurance Brokers		372
	(e) Web Aggregators		8
	(f) Insurance Marketing Firm		79
	(g) Motor Insurance Service Providers (DIRECT)		0
	(h) Point of Sales persons (DIRECT)		0
	(i) Other as allowed by IRDAI (To be specified)		0

Employees and Insurance Agents and Intermediaries -Movement

Sr.No	Particulars	Employees	Insurance Agents and Intermediaries
1	Number at the beginning of the quarter	2599	57059
2	Recruitments during the quarter	403	2873
3	Attrition during the quarter	448	168
4	Number at the end of the quarter	2554	59764

PERIODIC DISCLOSURES

FORM NL-42 - BOARD OF DIRECTORS AND KEY MANAGEMENT PERSONS AS AT 31ST MARCH 2023

Board of Directors			
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Luis Miranda	Chairman & Independent Director	Nil
2	Mr. Rajeev Chitrabhanu	Independent Director	Nil
3	Ms. Revathy Ashok	Independent Director	Nil
4	Dr. Ranjan Pai	Non-Executive Director	Nil
5	Mr. S. Vaitheeswaran	Non-Executive Director	Nil
6	Mr. Jason Sadler	Non-Executive Director	Nil
7	Mr. Jerome Droesch	Non-Executive Director	Nil
8	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil

Key Management Persons			
S. No.	Name of person	Role/Designation	Details of change in the period
1	Mr. Prasun Kumar Sikdar	Managing Director & CEO	Nil
2	Mr. Srikanth Kandikonda	Chief Financial Officer	Nil
3	Mr. Shashank Arjun Chaphekar	Chief Distribution Officer	Nil
4	Mr. Joydeep Saha	Appointed Actuary and Chief Officer –Actuarial, Product, Reinsurance, Group Underwriting & Analytics	Nil
5	Mr. Sameer Bhatnagar	Chief Compliance & Risk Officer, Head Legal & Secretarial	Nil
6	Ms. Priya Gilbile	Chief Operating Officer	Nil
7	Ms. Sapna Desai	Chief Marketing Officer	Nil
8	Mr. Mahesh Darak	Chief Investment Officer	Nil
9	Mr. Sumeet Aggarwal	Chief Technology Officer	Nil
10	Ms. Gauri Anirudh Takale	Company Secretary	Nil

(a) "Key Management Person" as defined under Annexure 4 (Guidelines on appointment and reporting of Key Management Persons) of Corporate Governance Guidelines for Insurers in India 2016

b) In case of directors, designation to include "Independent Director / Non-executive Director / Executive Director / Managing Director/Chairman"

PERIODIC DISCLOSURES

FORM NL-43 - RURAL & SOCIAL OBLIGATIONS (QUARTERLY RETURNS)

(Rs in Lakhs)

Rural & Social Obligations (Quarterly Returns)					
S.No.	Line of Business	Particular	No. of Policies Issued	Premium Collected	Sum Assured
1	FIRE	Rural	-	-	-
		Social	-	-	-
2	MARINE CARGO	Rural	-	-	-
		Social	-	-	-
3	MARINE OTHER THAN CARGO	Rural	-	-	-
		Social	-	-	-
4	MOTOR OD	Rural	-	-	-
		Social	-	-	-
5	MOTOR TP	Rural	-	-	-
		Social	-	-	-
6	HEALTH	Rural	3,271	2,562	1,15,222
		Social	-	1,094	2,644
7	PERSONAL ACCIDENT	Rural	1,643	81	59,554
		Social	-	-	-
8	TRAVEL	Rural	-	-	-
		Social	-	-	-
9	Workmen's Compensation/ Employer's liability	Rural	-	-	-
		Social	-	-	-
10	Public/ Product Liability	Rural	-	-	-
		Social	-	-	-
11	Engineering	Rural	-	-	-
		Social	-	-	-
12	Aviation	Rural	-	-	-
		Social	-	-	-
13	Other Segment (a)	Rural	-	-	-
		Social	-	-	-
14	Miscellaneous	Rural	-	-	-
		Social	-	-	-
	Total	Rural	4,914	2,643	1,74,776
		Social	-	1,094	2,644

Note:

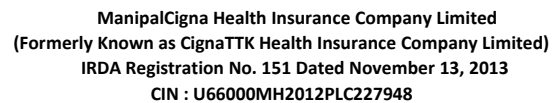
(a) Premium Collected means gross direct written premium.

(b) Rural and Social segments are defined under IRDAI regulations, as issued and amended time to time.

PERIODIC DISCLOSURES

FORM NL-45 - GREIVANCE DISPOSAL FOR THE QUARTER ENDED 31ST MARCH 2023

S. No.	Particulars	Opening Balance as on beginning of the quarter	Additions during the quarter (net of duplicate complaints)	Complaints Resolved/Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints Made by customer	9	353	117	77	167	1	1,280
a	Proposal Related	-	3	-	1	2	-	5
b	Claim Related	3	219	55	50	117	-	796
c	Policy Related	3	35	23	5	9	1	135
d	Premium Related	-	8	2	-	6	-	15
e	Refund Related	1	10	6	3	2	-	49
f	Coverage Related	-	-	-	-	-	-	1
g	Cover Note Related	-	-	-	-	-	-	-
h	Product Related	-	5	-	2	3	-	24
i	Other (i) Renewal Related (ii) Feedback related to sales	2	73	31	16	28	-	255
	Total number of complaints	9	353	117	77	167	1	1,280
2	Total No. of policies during previous year:	3,32,938						
3	Total No. of claims during previous year:	3,46,172						
4	Total No. of policies during current year: 31st March 2023	55,44,081*						
5	Total No. of claims during current year: 31st March 2023	4,11,177						
6	Total No. of Policy Complaints (upto 31st March 2023) per 10,000 policies	0.9						
7	Total No. of Claim Complaints (upto 31st March 2023) per 10,000 claims registered	19.4						
	* Please note the total number of policies include Certificate of Insurance issued under Group Affinity Policies. This is for the purpose of Complaints Ratio Computation only							
8)	Duration wise Pending Status	Complaints made by customers		Complaints made by intermediaries		Total		
		Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	Number	Percentage to Pending complaints	
	Up to 15 days	1.00	100%	-	-	1.00	100%	
	15 - 30 days	-	-	-	-	-	-	
	30 - 90 days	-	-	-	-	-	-	
	90 days & Beyond	-	-	-	-	-	-	
	Total Number of Complaints	1.00	100%	-	-	1.00	100%	



PERIODIC DISCLOSURES						
Form NL-46-VOTING ACTIVITY DISCLOSURE UNDER STEWARDSHIP CODE						
For the Quarter ending: 31st March 2023						
Meeting Date	Investee Company Name	Type of Meeting (AGM / EGM)	Proposal of Management /	Description of the proposal	Management Recommendation	Vote (For / Against/ Abstain)
						Reason supporting the vote decision
NIL						

PERIODIC DISCLOSURES

Form NL-47-Profile & Performance of Health Insurance, Personal Accident and Travel Insurance Products
For the Year ending: 31st March 2023

													Age-wise distribution of Policies (classification of policies based on the age of the policy)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
S.N	UIN	Name of the Product	No. Of Lives Insured	Date of Launch (DD-MM-YYYY)	Incurred Claims Ratio (ICR)	Combined Ratio (CR)	% age of Claims Settled (in terms of number of claims)	% age of Claims Repudiated (in terms of number of claims)	No. Of Complaints Received	No. Of Complaints Resolved	% of policies renewed out of total no. Of policies due for renewal	No of Policies in its 1st Year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
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1	IRDA/NL-HL/CTTK/P-HV-I/390/13-14	CignaTTK Protealth Insurance	-	27Feb/14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

PERIODIC DISCLOSURES									
III – 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED [ANNUAL DISCLOSURE]									
For the Year ending: 31st March 2023									
a. Specify whether In – house Claim settlement or Services rendered by TPA:									
Name of TPA		From		To					
MEDI ASSIST INSURANCE TPA P LTD		DD/MM/YYYY		DD/MM/YYYY					
Validity of Agreement with TPA		10/Dec/16		15/Dec/25					
(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 serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government			
No of policies serviced		3,14,623		2,777		-			
No of lives serviced		7,49,525		1,13,52,623		-			
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Pan India		Pan India					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year									
				4015					
				229536					
				190878 (82%)					
				35710 (15%)					
				6953					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***		TAT for pre-auth**	
1		Within <1 Hour		83.4%		94.6%		89.6%	
2		Within 1-2 Hours		3.5%		10.2%		6.5%	
3		Within 2-6 Hours		1.8%		5.8%		3.7%	
4		Within 6-12 Hours		0.8%		0.3%		0.2%	
5		Within 12-24 Hours		3.6%		0.2%		0.0%	
6		>24 Hours		0.0%		0.0%		0.0%	
Total				100.00%		100.00%		100.00%	
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect 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 (%)	
Within 1 Month		121180		97.08%		97210		97.45%	
Between 1-3 Months		3607		2.94%		2462		2.47%	
Between 3-6 Months		80		0.06%		79		0.08%	
More than 6 Months		14		0.01%		5		0.01%	
Total		126881		100%		99757		100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. of Grievances					
1		Grievances outstanding at the beginning of year		0					
2		Grievances received during the year		14					
3		Grievances resolved during the year		14					
4		Grievances outstanding at the end of the year		0					

PERIODIC DISCLOSURES

HL -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)

For FY 2022-23 ending 31st March 2023

a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA		From		To					
Family Health Plan Insurance TPA Ltd		DD/MM/YYYY		DD/MM/YYYY					
Validity of Agreement with TPA		19/Mar/18		18/Mar/25					
(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 serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government			
No of policies serviced		-		206		-			
No of lives serviced		-		24,566		-			
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Andhra Pradesh		CHITTOOR					
2		Andhra Pradesh		HYDERABAD					
3		Andhra Pradesh		VISHAKHAPATNAM					
4		Assam		DIBRUGARH					
5		Assam		KAMRUP					
6		Bihar		PATNA					
7		Chhattisgarh		RAIPUR					
8		Dadra & Nagar Haveli		DADRA & NAGAR HAVELI					
9		Daman & Diu		DAMAN					
10		Delhi		NEW DELHI					
11		Gujarat		AHMEDABAD					
12		Gujarat		AMRELI					
13		Gujarat		BHARUCH					
14		Gujarat		GANDHINAGAR					
15		Gujarat		KACHCHI					
16		Gujarat		MAHESANA					
17		Gujarat		PORBANDAR *					
18		Gujarat		RAJKOT					
19		Gujarat		SABAR KANTHA					
20		Gujarat		SURAT					
21		Gujarat		VADODARA					
22		Gujarat		VALSAD					
23		Haryana		FARIDABAD					
24		Haryana		GURGAON					
25		Jammu & Kashmir		JAMMU					
26		Jharkhand		PASHCHIMI SINGHBHUM					
27		Jharkhand		RANCHI					
28		Karnataka		BANGALORE					
29		Kerala		ERNAKULAM					
30		Madhya Pradesh		BHOPAL					
31		Maharashtra		MUMBAI					
32		Maharashtra		PUNE					
33		Maharashtra		THANE					
34		Orissa		KHORDHA					
35		Punjab		MOGA *					
36		Tamil Nadu		CHENNAI					
37		Tamil Nadu		COIMBATORE					
38		Telangana		HYDERABAD					
39		Telangana		Medchal Malkajgiri					
40		Telangana		NANGAREDDI					
41		Telangana		Sangareddy					
42		Tripura		WEST TRIPURA					
43		Uttar Pradesh		GAUTAM BUDDHA NAGAR *					
44		West Bengal		DARJILING					
45		West Bengal		Howrah					
46		West Bengal		KOLKATA					
d. Data of number of claims processed:									
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year				93					
ii. Number of claims received during the year				2119					
iii. Number of claims paid during the year (specify % also in brackets)				1721 (78%)					
iv. Number of claims repudiated during the year (specify % also in brackets)				280 (13%)					
v. Number of claims outstanding at the end of the year				211					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***			
1		Within <1 Hour		0.00%		86.17%		85.07%	
2		Within 1-2 Hours		0.00%		8.28%		10.68%	
3		Within 2-6 Hours		0.00%		4.42%		3.33%	
4		Within 6-12 Hours		0.00%		0.79%		0.46%	
5		Within 12-24 Hours		0.00%		0.11%		0.23%	
6		>24 Hours		0.00%		0.23%		0.23%	
Total				0.00%		100.00%		100.00%	
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to reckoned from the date of receipt of last necessary document)		Individual		Group		Government		Total	
		No. of claims		No. of claims		No. of claims		No. of claims	
		percentage (%)		percentage (%)		percentage (%)		percentage(%)	
Within 1 Month		0		1665		0		1665	
Between 1-3 Months		0		230		0		230	
Between 3-6 Months		0		105		0		105	
More than 6 Months		0		0		0		1	
Total		0		2001		0		2001	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. 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					

PERIODIC DISCLOSURES									
NIL -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For FY 2023-24 ending: 31st March 2024									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA									
GOOD HEALTH INSURANCE TPA LTD		From	To						
		DD/MM/YYYY	DD/MM/YYYY						
Validity of Agreement with TPA		01-Apr-20	31/Mar/24						
(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 serviced in respect of which public disclosure is made:									
Description	Individual	Group	Government						
No of policies serviced	-	7.00							
No of lives serviced	-	844.00							
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.	Name of State	Name of District							
1	Delhi	Delhi							
2	Tamil Nadu	Chennai							
3	Karnataka	Bangalore							
4	Telangana	Hyderabad							
d. Data of number of claims processed:									
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year		9							
ii. Number of claims received during the year		279							
iii. Number of claims paid during the year (specify % also in brackets)		237 (82%)							
iv. Number of claims repudiated during the year (specify % also in brackets)		42 (15%)							
v. Number of claims outstanding at the end of the year		9							
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. 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	0.00%	0.00%	93.00%	95.00%				
2	Within 1-2 Hours	0.00%	0.00%	7.00%	5.00%				
3	Within 2-4 Hours	0.00%	0.00%	0.00%	0.00%				
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%				
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%				
6	1-24 Hours	0.00%	0.00%	0.00%	0.00%				
Total		0.00%	0.00%	100.00%	100.00%				
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect 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%	271	97%	0	0%	271	97%	
Between 1-3 Months	0	0%	5	2%	0	0%	5	2%	
Between 3-6 Months	0	0%	1	0%	0	0%	1	0%	
More than 6 Months	0	0%	2	1%	0	0%	2	1%	
Total	0	0%	279	100%	0	0%	279	100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.	Description	No. 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							

PERIODIC DISCLOSURES									
NIL -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For the Year ending: 31st March 2023									
a. Specify whether in-house Claim settlement or Services rendered by TPA:									
Name of TPA		From		To					
Healhindia Insurance TPA Services Pvt Ltd		DD/MM/YYYY		DD/MM/YYYY					
Validity of Agreement with TPA		01/Sep/20		13/Apr/24					
(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 serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government			
No of policies serviced		-		148.00		-			
No of lives serviced		-		34,210.00		-			
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Maharashtra		Mumbai Suburban					
2		Maharashtra		Mumbai City					
3		Gujarat		Ahmedabad					
4		Karnataka		Bangalore					
5		Tamil Nadu		Chennai					
6		Kerala		Ernakulam					
7		DELHI		DELHI					
8		Andhra Pradesh		Hyderabad					
9		West Bengal		Kolkata					
10		Maharashtra		Kolhapur					
11		Uttar Pradesh		Lucknow					
12		Karnataka		Dakshina Kannada					
13		Maharashtra		Nagpur					
14		Maharashtra		Pune					
15		Gujarat		Surat					
16		Maharashtra		Solapur					
17		Tamil Nadu		Madurai					
18		Rajasthan		Jaipur					
19		Maharashtra		Nashik					
20		Gujarat		Vadodra					
21		Maharashtra		Aurangabad					
22		Bihar		Patna					
23		Madhya Pradesh		Bhopal					
24		Madhya Pradesh		Indore					
25		Chhattisgarh		Raipur					
26		Odisha		Sundargarh					
27		Gujarat		Rajkot					
28		Chandigarh		Chandigarh					
29		Maharashtra		Satara					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year				23					
ii. Number of claims received during the year				2534					
iii. Number of claims paid during the year (specify % also in brackets)				2221 (87%)					
iv. Number of claims repudiated during the year (specify % also in brackets)				147 (6%)					
v. Number of claims outstanding at the end of the year				189					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. 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		0.00%	0.00%	50.12%	59.15%		
2		Within 1-2 Hours		0.00%	0.00%	34.17%	26.06%		
3		Within 2-6 Hours		0.00%	0.00%	15.71%	14.79%		
4		Within 6-12 Hours		0.00%	0.00%	0.00%	0.00%		
5		Within 12-24 Hours		0.00%	0.00%	0.00%	0.00%		
6		>24 Hours		0.00%	0.00%	0.00%	0.00%		
Total				0.00%	0.00%	100.00%	100.00%		
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to be received 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%	2386	96.54%	0	0%	2386	96.54%
Between 1-3 Months		0	0%	79	3.34%	0	0%	79	3.34%
Between 3-6 Months		0	0%	3	0.13%	0	0%	3	0.13%
More than 6 Months		0	0%	0	0.00%	0	0%	0	0.00%
Total		0	0%	2368	100%	0	0%	2368	100%
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. 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					

PERIODIC DISCLOSURES										
NIL -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)										
For the year ending: 31st March 2024										
a. Specify whether In – house Claim settlement or Services rendered by TPA:										
Name of TPA		From			To					
M/India		00/MM/YYYY			00/MM/YYYY					
Validity of Agreement with TPA		10/Aug/21			09/Aug/24					
(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 serviced in respect of which public disclosure is made:										
Description		Individual		Group		Government				
No of policies serviced		-		45.00		-				
No of lives serviced		-		10,588.00		-				
c. Geographical Area of services Rendered in respect of which public disclosure is made:										
Sr. No.		Name of State			Name of District					
1		Gujarat			Ahmedabad					
2		Karnataka			Bangalore					
3		Tamil Nadu			Chennai					
4		Uttar Pradesh			Ghaziabad					
5		Haryana			Gurgaon					
6		Andhra Pradesh			Hyderabad					
7		Telangana			Hyderabad					
8		Maharashtra			Mumbai					
9		Maharashtra			Nashik					
10		Uttar Pradesh			Noida					
11		Maharashtra			Pune					
12		Gujarat			Rajkot					
13		Gujarat			Surat					
14		Maharashtra			Thane					
15		Gujarat			Vadodra					
16		Delhi			West Delhi					
d. Data of number of claims processed:										
i. Outstanding number of claims at the beginning of the year					26					
ii. Number of claims received during the year					931					
iii. Number of claims paid during the year (specify % also in brackets)					710 (74%)					
iv. Number of claims repudiated during the year (specify % also in brackets)					111 (12%)					
v. Number of claims outstanding at the end of the year					136					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):										
Sr. No.		Description			Individual Policies (in %)		Group Policies (in %)			
					TAT for pre-auth**		TAT for discharge***			
1		Within <1 Hour			0.00%		100.00%		100.00%	
2		Within 1-2 Hours			0.00%		0.00%		0.00%	
3		Within 2-6 Hours			0.00%		0.00%		0.00%	
4		Within 6-12 Hours			0.00%		0.00%		0.00%	
5		Within 12-24 Hours			0.00%		0.00%		0.00%	
6		>24 Hours			0.00%		0.00%		0.00%	
Total					0.00%		100.00%		100.00%	
*percentage to be calculated on total of respective column										
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)										
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.										
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:										
Description (to reckon from the date of receipt of last necessary document)		Individual			Group		Government		Total	
		No. of claims			percentage (%)		No. of claims		percentage (%)	
Within 1 Month		0			0%		716		87.21%	
Between 1-3 Months		0			0%		78		9.50%	
Between 3-6 Months		0			0%		23		2.80%	
More than 6 Months		0			0%		4		0.49%	
Total		0			0%		821		100%	
*Percentage shall be calculated on total of respective column										
g. Data of grievances received against the TPA:										
Sr. No.		Description			No. 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					

PERIODIC DISCLOSURES									
NIL -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For the Year ending: 31st March, 2022									
a. Specify whether In – house Claim settlement or Services rendered by TPA:									
Name of TPA		From		To					
Paramount Health Services & Insurance TPA Pvt. Ltd.		DD/MM/YYYY		DD/MM/YYYY					
Validity of Agreement with TPA		23/Apr/21		22/Apr/24					
(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 serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government			
No of policies serviced		-		330.00					
No of lives serviced		-		83,353.00					
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Gujarat		AHMEDABAD					
2		Karnataka		BANGALORE					
3		Telangana		HYDERABAD					
4		West Bengal		KOLKATA					
5		Maharashtra		MUMBAI					
6		Delhi		NEW DELHI					
7		Maharashtra		PUNE					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year				162					
ii. Number of claims received during the year				5150					
iii. Number of claims paid during the year (specify % also in brackets)				4230 (80%)					
iv. Number of claims repudiated during the year (specify % also in brackets)				527 (10%)					
v. Number of claims outstanding at the end of the year				555					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. 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		0.00%		81.56%		67.24%	
2		Within 1-2 Hours		0.00%		15.50%		28.21%	
3		Within 2-6 Hours		0.00%		0.00%		2.48%	
4		Within 6-12 Hours		0.00%		0.00%		0.17%	
5		Within 12-24 Hours		0.00%		0.00%		0.17%	
6		>24 Hours		0.00%		0.00%		0.11%	
Total				0.00%		100.00%		100.00%	
*Percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect 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 (%)	
Within 1 Month		0		0%		4278		89.93%	
Between 2-3 Months		0		0%		408		8.53%	
Between 3-6 Months		0		0%		64		1.35%	
More than 6 Months		0		0%		9		0.19%	
Total		0		0%		4757		100%	
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. of Grievances					
1		Grievances outstanding at the beginning of year		0					
2		Grievances received during the year		3					
3		Grievances resolved during the year		3					
4		Grievances outstanding at the end of the year		0					

PERIODIC DISCLOSURES									
NIL -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For Financial Year ending 31st March, 2022									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA									
Raksha TPA Pvt. Ltd.				From	To				
				DD/MM/YYYY	DD/MM/YYYY				
				15/Apr/21	14/Apr/24				
Validity of Agreement with TPA									
(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 serviced in respect of which public disclosure is made:									
Description		Individual	Group	Government					
No of policies serviced		-	8.00						
No of lives serviced		-	3,479.00						
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.	Name of State	Name of District							
1	Maharashtra	Mumbai							
2	Haryana	Faridabad							
3	Tamil Nadu	Chennai							
4	Punjab	Chandigarh							
5	Rajasthan	Jaipur							
6	Uttar Pradesh	Lucknow							
7	Karnataka	Bangalore							
8	Gujarat	Ahmedabad							
9	Gujarat	Vadodara							
10	Maharashtra	Pune							
11	Madhya Pradesh	Indore							
12	Kerala	Cochin							
13	Assam	Guwahati							
14	Andhra Pradesh	Hyderabad							
15	West Bengal	Kolkata							
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year				4					
ii. Number of claims received during the year				319					
iii. Number of claims paid during the year (specify % also in brackets)				275 (85%)					
iv. Number of claims repudiated during the year (specify % also in brackets)				29 (9%)					
v. Number of claims outstanding at the end of the year				19					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. 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	0.00%	0.00%	97.48%	96.99%				
2	Within 1-2 Hours	0.00%	0.00%	0.00%	3.01%				
3	Within 2-4 Hours	0.00%	0.00%	0.00%	0.00%				
4	Within 4-12 Hours	0.00%	0.00%	0.00%	0.00%				
5	Within 12-24 Hours	0.00%	0.00%	0.63%	0.00%				
6	>24 Hours	0.00%	0.00%	0.00%	0.00%				
Total		0.00%	0.00%	100.00%	100.00%				
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by Insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA.									
f. Turn Around Time (TAT) in respect 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%	265	87.12%	0	0%	265	87.12%
	Between 1-3 Months	0	0%	34	11.18%	0	0%	34	11.18%
	Between 3-6 Months	0	0%	2	0.66%	0	0%	2	0.66%
	More than 6 Months	0	0%	3	0.99%	0	0%	3	0.99%
	Total	0	0%	304	100%	0	0%	304	100%
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.	Description	No. 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							

PERIODIC DISCLOSURES									
NIL - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For FY 2023-24 ending on 31st March 2023									
a. Specify whether in-house Claim settlement or Services rendered by TPA									
Name of TPA				From	To				
VIDAL TPA				DD/MM/YYYY	DD/MM/YYYY				
Validity of Agreement with TPA				26/Feb/14	24/Nov/24				
(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 serviced in respect of which public disclosure is made:									
Description		Individual	Group	Government					
No of policies serviced		-	57.00	-					
No of lives serviced		-	22,257.00	-					
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.	Name of State			Name of District					
1	Delhi			Delhi					
2	Delhi			Gurgaon					
3	Gujarat			Ahmedabad					
4	Maharashtra			Mumbai					
5	Tamil Nadu			Chennai					
6	Telangana			Hyderabad					
d. Data of number of claims processed:									
i. Outstanding number of claims at the beginning of the year				3					
ii. Number of claims received during the year				1393					
iii. Number of claims paid during the year (specify % also in brackets)				1105 (79%)					
iv. Number of claims repudiated during the year (specify % also in brackets)				145 (10%)					
v. Number of claims outstanding at the end of the year				146					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims)									
Sr. 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			0.00%	0.00%	14.42%	10.13%		
2	Within 1-2 Hours			0.00%	0.00%	36.45%	22.03%		
3	Within 2-6 Hours			0.00%	0.00%	47.56%	64.78%		
4	Within 6-12 Hours			0.00%	0.00%	1.56%	3.08%		
5	Within 12-24 Hours			0.00%	0.00%	0.00%	0.00%		
6	>24 Hours			0.00%	0.00%	0.00%	0.00%		
Total				0.00%	0.00%	100.00%	100.00%		
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital)									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect 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%	1107	88.56%	0	0%	1107	88.56%
	Between 1-3 Months	0	0%	85	6.80%	0	0%	85	6.80%
	Between 3-6 Months	0	0%	28	2.24%	0	0%	28	2.24%
	More than 6 Months	0	0%	30	2.40%	0	0%	30	2.40%
Total				1250	100%	0	0%	1250	100%
*Percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.	Description			No. 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					

PERIODIC DISCLOSURES									
NIL -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For FY 2022-23 ending on 31st March, 2023									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA		From		To					
East West Assist Insurance TPA		DD/MM/YYYY		DD/MM/YYYY					
Validity of Agreement with TPA		08/Aug/22		07/Aug/25					
(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 serviced in respect of which public disclosure is made:									
Description		Individual		Group		Government			
No of policies serviced		-		35.00					
No of lives serviced		-		7,170.00					
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.		Name of State		Name of District					
1		Maharashtra		Mumbai					
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				1		140			
iii. Number of claims paid during the year (specify % also in brackets)				112 (80%)					
iv. Number of claims repudiated during the year (specify % also in brackets)				6 (4%)					
v. Number of claims outstanding at the end of the year				22					
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.		Description		Individual Policies (in %)		Group Policies (in %)			
				TAT for pre-auth**		TAT for discharge***			
1		Within <1 Hour		0.00%		97.26%		98.48%	
2		Within 1-2 Hours		0.00%		2.74%		0.00%	
3		Within 2-6 Hours		0.00%		0.00%		1.52%	
4		Within 6-12 Hours		0.00%		0.00%		0.00%	
5		Within 12-24 Hours		0.00%		0.00%		0.00%	
6		>24 Hours		0.00%		0.00%		0.00%	
Total				0.00%		100.00%		100.00%	
*Percentage to be calculated on total of respective columns									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:									
Description (to reckoned from the date of receipt of last necessary document)		Individual		Group		Government		Total	
		No. of claims		percentage (%)		No. of claims		percentage (%)	
Within 1 Month		0		0%		115		97.46%	
Between 1-3 Months		0		0%		3		2.54%	
Between 3-6 Months		0		0%		0		0.00%	
More than 6 Months		0		0%		0		0.00%	
Total		0		0%		118		100%	
*Percentage shall be calculated on total of respective columns									
g. Data of grievances received against the TPA:									
Sr. No.		Description		No. 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					

PERIODIC DISCLOSURES									
NIL - 48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For Financial Year ending 31st March, 2020									
a. Specify whether In-house Claim settlement or Services rendered by TPA									
Name of TPA									
Inhouse services									
		From	To						
		DD/MM/YYYY	DD/MM/YYYY						
Validity of Agreement with TPA		NA	NA						
(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 serviced in respect of which public disclosure is made:									
Description	Individual	Group	Government						
No of policies serviced	29,381.00	1,614.00	-						
No of lives serviced	82,154.00	11,49,487.00	-						
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.	Name of State	Name of District							
1	Andaman Nicobar	Nicobar							
2	Andaman Nicobar	North Middle Andaman							
3	Andaman Nicobar	South Andaman							
4	Andhra Pradesh	East Godavari							
5	Andhra Pradesh	Chittoor							
6	Andhra Pradesh	East Godavari							
7	Andhra Pradesh	Aluri Sankarao Raju							
8	Andhra Pradesh	Anakapalli							
9	Andhra Pradesh	Amamaya							
10	Andhra Pradesh	Bapatla							
11	Andhra Pradesh	Bilga							
12	Andhra Pradesh	Guntur							
13	Andhra Pradesh	Kandlapa							
14	Andhra Pradesh	Kakinada							
15	Andhra Pradesh	Konaseema							
16	Andhra Pradesh	Krishna							
17	Andhra Pradesh	Kumool							
18	Andhra Pradesh	Manyam							
19	Andhra Pradesh	N T Rama Rao							
20	Andhra Pradesh	Nandyal							
21	Andhra Pradesh	Nellore							
22	Andhra Pradesh	Padaidu							
23	Andhra Pradesh	Pulavaram							
24	Andhra Pradesh	Sri Balaji							
25	Andhra Pradesh	Sri Satya Sai							
26	Andhra Pradesh	Srikakulam							
27	Andhra Pradesh	Vishakhapatnam							
28	Andhra Pradesh	Vizianagaram							
29	Andhra Pradesh	West Godavari							
30	Arunachal Pradesh	Anjaw							
31	Arunachal Pradesh	Changlang							
32	Arunachal Pradesh	Dibang Valley							
33	Arunachal Pradesh	East Kameng							
34	Arunachal Pradesh	East Siang							
35	Arunachal Pradesh	Kamle							
36	Arunachal Pradesh	Kico Daxidi							
37	Arunachal Pradesh	Kunung Kurney							
38	Arunachal Pradesh	Lepa Rada							
39	Arunachal Pradesh	Lohit							
40	Arunachal Pradesh	Lodding							
41	Arunachal Pradesh	Lower Dibang Valley							
42	Arunachal Pradesh	Lower Siang							
43	Arunachal Pradesh	Lower Subansiri							
44	Arunachal Pradesh	Namsai							
45	Arunachal Pradesh	Pake Kessang							
46	Arunachal Pradesh	Papum Pare							
47	Arunachal Pradesh	Shi Yomi							
48	Arunachal Pradesh	Siang							
49	Arunachal Pradesh	Tawang							
50	Arunachal Pradesh	Tirap							
51	Arunachal Pradesh	Upper Siang							
52	Arunachal Pradesh	Upper Subansiri							
53	Arunachal Pradesh	West Kameng							
54	Arunachal Pradesh	West Siang							
55	Assam	Bajul							
56	Assam	Baksa							
57	Assam	Bargutta							
58	Assam	Biswanath							
59	Assam	Bongaigaon							
60	Assam	Cachar							
61	Assam	Charaideo							
62	Assam	Chirang							
63	Assam	Darrang							
64	Assam	Dhemajai							
65	Assam	Dihari							
66	Assam	Dibrugarh							
67	Assam	Dima Hasao							
68	Assam	Golapara							
69	Assam	Golaghat							
70	Assam	Hailakandi							
71	Assam	Hojai							
72	Assam	Jorhat							
73	Assam	Kamrup							
74	Assam	Kamrup Metropolitan							
75	Assam	Karbi Anglong							
76	Assam	Karimganj							
77	Assam	Kokrajhar							
78	Assam	Lakhimpur							
79	Assam	Majuli							
80	Assam	Morigaon							
81	Assam	Nagaon							
82	Assam	Nalbari							
83	Assam	Okolajpur							
84	Assam	Sonitpur							
85	Assam	South Salmara-Mankachar							
86	Assam	Tinsukia							
87	Assam	Udalguri							
88	Assam	West Karbi Anglong							
89	Bihar	Araria							
90	Bihar	Arwal							
91	Bihar	Aurangabad							
92	Bihar	Banke							
93	Bihar	Begusarai							
94	Bihar	Bhagalpur							
95	Bihar	Bhojpur							
96	Bihar	Buxar							
97	Bihar	Darbhanga							
98	Bihar	East Champaran							
99	Bihar	Gaya							
100	Bihar	Gopalganj							
101	Bihar	Jamui							
102	Bihar	Jehanabad							
103	Bihar	Katihar							

104	Bihar	Katihar							
105	Bihar	Khagaria							
106	Bihar	Kochingari							
107	Bihar	Lakhisarai							
108	Bihar	Madhepura							
109	Bihar	Madhubani							
110	Bihar	Munger							
111	Bihar	Muraffarpur							
112	Bihar	Nalanda							
113	Bihar	Nawada							
114	Bihar	Patna							
115	Bihar	Purnia							
116	Bihar	Rohtas							
117	Bihar	Saharsa							
118	Bihar	Samastipur							
119	Bihar	Seon							
120	Bihar	Sheikhpura							
121	Bihar	Shroter							
122	Bihar	Siwan							
123	Bihar	Supaul							
124	Bihar	Verdham							
125	Bihar	West Champaran							
126	Bihar	Chandigarh							
127	Chhattisgarh	Baloda							
128	Chhattisgarh	Baloda Bazar							
129	Chhattisgarh	Balampur							
130	Chhattisgarh	Bastar							
131	Chhattisgarh	Bemetara							
132	Chhattisgarh	Bijapur							
133	Chhattisgarh	Bilaspur							
134	Chhattisgarh	Dantewada							
135	Chhattisgarh	Dhamtari							
136	Chhattisgarh	Durg							
137	Chhattisgarh	Gambhira							
138	Chhattisgarh	Gaurela Pendra Marwahi							
139	Chhattisgarh	Jagdalpur							
140	Chhattisgarh	Kabirdham							
141	Chhattisgarh	Kanker							
142	Chhattisgarh	Kondagaon							
143	Chhattisgarh	Korba							
144	Chhattisgarh	Koriya							
145	Chhattisgarh	Mahamundi							
146	Chhattisgarh	Mahendragarh							
147	Chhattisgarh	Mohla Mangpur							
148	Chhattisgarh	Mungel							
149	Chhattisgarh	Narayanpur							
150	Chhattisgarh	Raigarh							
151	Chhattisgarh	Rajnagar							
152	Chhattisgarh	Rajnandgaon							
153	Chhattisgarh	Sakti							
154	Chhattisgarh	Sarangarh Bilagarh							
155	Chhattisgarh	Sulana							
156	Chhattisgarh	Surajpur							
157	Chhattisgarh	Surajpur							
158	Chhattisgarh	Surajpur							
159	Chhattisgarh	Surajpur							
160	Dadra Nagar Haveli and Daman and Diu	Dadra and Nagar Haveli							
161	Dadra Nagar Haveli and Daman and Diu	Daman							
162	Dadra Nagar Haveli and Daman and Diu	Diu							
163	Delhi	Central Delhi							
164	Delhi	East Delhi							
165	Delhi	New Delhi							
166	Delhi	North Delhi							
167	Delhi	North East Delhi							
168	Delhi	North West Delhi							
169	Delhi	Shahdara							
170	Delhi	South Delhi							
171	Delhi	South East Delhi							
172	Delhi	South West Delhi							
173	Delhi	West Delhi							
174	Goa	North Goa							
175	Goa	South Goa							
176	Gujarat	Ahmedabad							
177	Gujarat	Amnoli							
178	Gujarat	Anand							
179	Gujarat	Baruch							
180	Gujarat	Banaskantha							
181	Gujarat	Bharuch							
182	Gujarat	Bhavnagar							
183	Gujarat	Bokad							
184	Gujarat	Chhota Udaipur							
185	Gujarat	Dahod							
186	Gujarat	Dang							
187	Gujarat	Devbhoomi Dwarka							
188	Gujarat	Gandhinagar							
189	Gujarat	Ger Sonawadi							
190	Gujarat	Jamnagar							
191	Gujarat	Jumadga							
192	Gujarat	Kutch							
193	Gujarat	Kutch							
194	Gujarat	Mahisagar							
195	Gujarat	Mehsana							
196	Gujarat	Morbi							
197	Gujarat	Narmada							
198	Gujarat	Nasir							
199	Gujarat	Panchmahal							
200	Gujarat	Patan							
201	Gujarat	Porbandar							
202	Gujarat	Rajkot							
203	Gujarat	Sabarkantha							
204	Gujarat	Surat							
205	Gujarat	Surendranagar							
206	Gujarat	Tapi							
207	Gujarat	Vadodra							
208	Gujarat	Valsad							
209	Haryana	Amkala							
210	Haryana	Bhiwani							
211	Haryana	Charkhi Dadri							
212	Haryana	Fatehabad							
213	Haryana	Fatehabad							
214	Haryana	Gurgaon							
215	Haryana	Hisar							
216	Haryana	Jhajjar							
217	Haryana	Jind							
218	Haryana	Kaithal							
219	Haryana	Karnal							
220	Haryana	Kurukshetra							
221	Haryana	Mahendragarh							
222	Haryana	Mewat							
223	Haryana	Pahad							
224	Haryana	Panchkula							
225	Haryana	Paritapat							
226	Haryana	Rewari							
227	Haryana	Rohatki							

228	Haryana	Sirsa							
229	Haryana	Sonapat							
230	Haryana	Yamunanagar							
231	Himachal Pradesh	Bilaspur							
232	Himachal Pradesh	Chamba							
233	Himachal Pradesh	Hamirpur							
234	Himachal Pradesh	Kangra							
235	Himachal Pradesh	Kinnaur							
236	Himachal Pradesh	Kullu							
237	Himachal Pradesh	Lahaul Spiti							
238	Himachal Pradesh	Mandi							
239	Himachal Pradesh	Shimla							
240	Himachal Pradesh	Sirmaur							
241	Himachal Pradesh	Solan							
242	Himachal Pradesh	Una							
243	Jammu Kashmir	Anantnag							
244	Jammu Kashmir	Bandipora							
245	Jammu Kashmir	Baramulla							
246	Jammu Kashmir	Budgam							
247	Jammu Kashmir	Doda							
248	Jammu Kashmir	Ganderbal							
249	Jammu Kashmir	Jammu							
250	Jammu Kashmir	Kathua							
251	Jammu Kashmir	Kishtwar							
252	Jammu Kashmir	Kulgam							
253	Jammu Kashmir	Kupwara							
254	Jammu Kashmir	Poonch							
255	Jammu Kashmir	Pulwama							
256	Jammu Kashmir	Rajouri							
257	Jammu Kashmir	Ramban							
258	Jammu Kashmir	Reasi							
259	Jammu Kashmir	Samba							
260	Jammu Kashmir	Shopian							
261	Jammu Kashmir	Srinagar							
262	Jammu Kashmir	Udhampur							
263	Jharkhand	Bokaro							
264	Jharkhand	Chatra							
265	Jharkhand	Dumkhar							
266	Jharkhand	Dhanbad							
267	Jharkhand	Dumka							
268	Jharkhand	East Singhbhum							
269	Jharkhand	Garhwa							
270	Jharkhand	Giridih							
271	Jharkhand	Gondia							
272	Jharkhand	Gumla							
273	Jharkhand	Hazaribagh							
274	Jharkhand	Jamtara							
275	Jharkhand	Khunti							
276	Jharkhand	Koderma							
277	Jharkhand	Lohardaga							
278	Jharkhand	Lotharaga							
279	Jharkhand	Pakur							
280	Jharkhand	Palamu							
281	Jharkhand	Ramgarh							
282	Jharkhand	Ranchi							
283	Jharkhand	Sahibganj							
284	Jharkhand	Seraikela Kharsawan							
285	Jharkhand	Simdega							
286	Jharkhand	West Singhbhum							
287	Karnataka	Bangalore							
288	Karnataka	Bangalore Rural							
289	Karnataka	Bangalore Urban							
290	Karnataka	Belgaum							
291	Karnataka	Bellary							
292	Karnataka	Bidar							
293	Karnataka	Channarayana							
294	Karnataka	Chikaballapur							
295	Karnataka	Chikmagalur							
296	Karnataka	Chitaldurga							
297	Karnataka	Dakshina Kannada							
298	Karnataka	Davanagere							
299	Karnataka	Dharwad							
300	Karnataka	Gadag							
301	Karnataka	Gulbarga							
302	Karnataka	Hassan							
303	Karnataka	Haveri							
304	Karnataka	Kodagu							
305	Karnataka	Kolar							
306	Karnataka	Koppal							
307	Karnataka	Mandya							
308	Karnataka	Mysore							
309	Karnataka	Nachur							
310	Karnataka	Ramanagara							
311	Karnataka	Shimoga							
312	Karnataka	Tumkur							
313	Karnataka	Udupi							
314	Karnataka	Uttara Kannada							
315	Karnataka	Vijayanagara							
316	Karnataka	Vijayapura							
317	Karnataka	Yadgir							
318	Kerala	Alappuzha							
319	Kerala	Ernakulam							
320	Kerala	Idukki							
321	Kerala	Kannur							
322	Kerala	Kasaragod							
323	Kerala	Kollam							
324	Kerala	Kottayam							
325	Kerala	Kozhikode							
326	Kerala	Malappuram							
327	Kerala	Palakkad							
328	Kerala	Pathanamthitta							
329	Kerala	Thiruvananthapuram							
330	Kerala	Thiruvananthapuram							
331	Kerala	Wanganchal							
332	Ladakh	Kargil							
333	Ladakh	Leh							
334	Lakshadweep	Lakshadweep							
335	Madhya Pradesh	Agar Malwa							
336	Madhya Pradesh	Alirajpur							
337	Madhya Pradesh	Anuppur							
338	Madhya Pradesh	Bhind							
339	Madhya Pradesh	Balaghat							
340	Madhya Pradesh	Baran							
341	Madhya Pradesh	Bhopal							
342	Madhya Pradesh	Burhanpur							
343	Madhya Pradesh	Chhatarpur							
344	Madhya Pradesh	Chhindwara							
345	Madhya Pradesh	Damoh							
346	Madhya Pradesh	Datta							
347	Madhya Pradesh	Dewas							
348	Madhya Pradesh	Dhar							
349	Madhya Pradesh	Dhar							
350	Madhya Pradesh	Dhar							
351	Madhya Pradesh	Dhar							

352	Madhya Pradesh	Dindori							
353	Madhya Pradesh	Guna							
354	Madhya Pradesh	Gwalior							
355	Madhya Pradesh	Harda							
356	Madhya Pradesh	Hoshangabad							
357	Madhya Pradesh	Indore							
358	Madhya Pradesh	Jabalpur							
359	Madhya Pradesh	Jhansi							
360	Madhya Pradesh	Kanpur							
361	Madhya Pradesh	Khandwa							
362	Madhya Pradesh	Kharagpur							
363	Madhya Pradesh	Mahar							
364	Madhya Pradesh	Mandla							
365	Madhya Pradesh	Mandsaur							
366	Madhya Pradesh	Morona							
367	Madhya Pradesh	Nagda							
368	Madhya Pradesh	Narsinghpur							
369	Madhya Pradesh	Neemuch							
370	Madhya Pradesh	Newari							
371	Madhya Pradesh	Panna							
372	Madhya Pradesh	Raisen							
373	Madhya Pradesh	Raigarh							
374	Madhya Pradesh	Raikot							
375	Madhya Pradesh	Rewa							
376	Madhya Pradesh	Sagar							
377	Madhya Pradesh	Safra							
378	Madhya Pradesh	Sehore							
379	Madhya Pradesh	Seoni							
380	Madhya Pradesh	Shahdol							
381	Madhya Pradesh	Shajapur							
382	Madhya Pradesh	Shivpur							
383	Madhya Pradesh	Shivpur							
384	Madhya Pradesh	Sidhi							
385	Madhya Pradesh	Singrauli							
386	Madhya Pradesh	Tikamgarh							
387	Madhya Pradesh	Ujjain							
388	Madhya Pradesh	Umaria							
389	Madhya Pradesh	Vidisha							
390	Maharashtra	Ahmednagar							
391	Maharashtra	Akola							
392	Maharashtra	Amravati							
393	Maharashtra	Aurangabad							
394	Maharashtra	Beed							
395	Maharashtra	Bhamburda							
396	Maharashtra	Buldhana							
397	Maharashtra	Chandrapur							
398	Maharashtra	Dhule							
399	Maharashtra	Gadchiroli							
400	Maharashtra	Gondia							
401	Maharashtra	Hingoli							
402	Maharashtra	Jalgaon							
403	Maharashtra	Jalna							
404	Maharashtra	Kolhapur							
405	Maharashtra	Latur							
406	Maharashtra	Mumbai City							
407	Maharashtra	Mumbai Suburban							
408	Maharashtra	Nagpur							
409	Maharashtra	Nanded							
410	Maharashtra	Nandurbar							
411	Maharashtra	Nashik							
412	Maharashtra	Osmundabad							
413	Maharashtra	Palghar							
414	Maharashtra	Pune							
415	Maharashtra	Pune							
416	Maharashtra	Raigad							
417	Maharashtra	Ratnagiri							
418	Maharashtra	Sangli							
419	Maharashtra	Satara							
420	Maharashtra	Sindhudurg							
421	Maharashtra	Solapur							
422	Maharashtra	Thane							
423	Maharashtra	Wardha							
424	Maharashtra	Washim							
425	Maharashtra	Yavatmal							
426	Manipur	Bishnupur							
427	Manipur	Chandel							
428	Manipur	Churachandpur							
429	Manipur	Imphal East							
430	Manipur	Imphal West							
431	Manipur	Jiribam							
432	Manipur	Kakching							
433	Manipur	Kamjong							
434	Manipur	Kangpokpi							
435	Manipur	Nonity							
436	Manipur	Pherzawl							
437	Manipur	Senapati							
438	Manipur	Tamenglong							
439	Manipur	Tengnoupal							
440	Manipur	Thoubail							
441	Manipur	Ukhrul							
442	Meghalaya	East Garo Hills							
443	Meghalaya	East Jaintia Hills							
444	Meghalaya	East Khasi Hills							
445	Meghalaya	Marang							
446	Meghalaya	North Garo Hills							
447	Meghalaya	Ri Bhoi							
448	Meghalaya	South Garo Hills							
449	Meghalaya	South West Garo Hills							
450	Meghalaya	South West Khasi Hills							
451	Meghalaya	West Garo Hills							
452	Meghalaya	West Jaintia Hills							
453	Meghalaya	West Khasi Hills							
454	Mizoram	Aizawl							
455	Mizoram	Champhai							
456	Mizoram	Hehribai							
457	Mizoram	Khawzawl							
458	Mizoram	Kolasib							
459	Mizoram	Lawngtlai							
460	Mizoram	Lunglei							
461	Mizoram	Mamit							
462	Mizoram	Saitla							
463	Mizoram	Saitual							
464	Mizoram	Serchhip							
465	Nagaland	Chumukedima							
466	Nagaland	Dimapur							
467	Nagaland	Kiphire							
468	Nagaland	Kohima							
469	Nagaland	Longleng							
470	Nagaland	Mokokchung							
471	Nagaland	Mori							
472	Nagaland	Nalanda							
473	Nagaland	Noklak							
474	Nagaland	Peren							
475	Nagaland	Phok							

476	Nagaland	Tieminyu							
477	Nagaland	Tuensang							
478	Nagaland	Wakha							
479	Nagaland	Zunheboto							
480	Odisha	Angul							
481	Odisha	Balasore							
482	Odisha	Balasore							
483	Odisha	Bargarh							
484	Odisha	Bhadrak							
485	Odisha	Boudh							
486	Odisha	Cuttack							
487	Odisha	Debagarh							
488	Odisha	Dhenkanal							
489	Odisha	Garopali							
490	Odisha	Ganjam							
491	Odisha	Jagatsinghpur							
492	Odisha	Jajpur							
493	Odisha	Jharsuguda							
494	Odisha	Kalahandi							
495	Odisha	Kandhamal							
496	Odisha	Kendrapara							
497	Odisha	Kendrapara							
498	Odisha	Khordha							
499	Odisha	Koraput							
500	Odisha	Malkangiri							
501	Odisha	Majapourtham							
502	Odisha	Nabarangpur							
503	Odisha	Nayagarh							
504	Odisha	Naupada							
505	Odisha	Puri							
506	Odisha	Ravagada							
507	Odisha	Sambalpur							
508	Odisha	Subarnapur							
509	Odisha	Sundergarh							
510	Odisha	Kanthal							
511	Odisha	Mahe							
512	Odisha	Puducherry							
513	Odisha	Puducherry							
514	Punjab	Amritsar							
515	Punjab	Barnala							
516	Punjab	Bathinda							
517	Punjab	Ferozepur							
518	Punjab	Fatehgarh Sahib							
519	Punjab	Gurgaon							
520	Punjab	Hoshiarpur							
521	Punjab	Jalandhar							
522	Punjab	Kapurthala							
523	Punjab	Ludhiana							
524	Punjab	Maharaja							
525	Punjab	Mansa							
526	Punjab	Moga							
527	Punjab	Mohali							
528	Punjab	Muktsar							
529	Punjab	Pathankot							
530	Punjab	Pathankot							
531	Punjab	Pathankot							
532	Punjab	Pathankot							
533	Punjab	Rupnagar							
534	Punjab	Sangrur							
535	Punjab	Shahid Bhagat Singh Nagar							
536	Punjab	Tarn Taran							
537	Rajasthan	Alwar							
538	Rajasthan	Alwar							
539	Rajasthan	Banswara							
540	Rajasthan	Baran							
541	Rajasthan	Barmer							
542	Rajasthan	Bharatpur							
543	Rajasthan	Bhilwara							
544	Rajasthan	Bikaner							
545	Rajasthan	Bundi							
546	Rajasthan	Chittorgarh							
547	Rajasthan	Churu							
548	Rajasthan	Dausa							
549	Rajasthan	Dholpur							
550	Rajasthan	Dungarpur							
551	Rajasthan	Hansotgarh							
552	Rajasthan	Jaisalmer							
553	Rajasthan	Jaisalmer							
554	Rajasthan	Jalore							
555	Rajasthan	Jhalawar							
556	Rajasthan	Jhunjhunu							
557	Rajasthan	Jodhpur							
558	Rajasthan	Karauli							
559	Rajasthan	Kota							
560	Rajasthan	Kota							
561	Rajasthan	Kota							
562	Rajasthan	Kota							
563	Rajasthan	Kota							
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565	Rajasthan	Kota							
566	Rajasthan	Kota							
567	Rajasthan	Kota							
568	Rajasthan	Kota							
569	Rajasthan	Kota							
570	Sikkim	North Sikkim							
571	Sikkim	North Sikkim							
572	Sikkim	North Sikkim							
573	Sikkim	North Sikkim							
574	Sikkim	North Sikkim							
575	Sikkim	North Sikkim							
576	Tamil Nadu	Angkor							
577	Tamil Nadu	Chengalpattu							
578	Tamil Nadu	Chennai							
579	Tamil Nadu	Coimbatore							
580	Tamil Nadu	Cuddalore							
581	Tamil Nadu	Dharmapuri							
582	Tamil Nadu	Dindigul							
583	Tamil Nadu	Erode							
584	Tamil Nadu	Kallakurichi							
585	Tamil Nadu	Kanchipuram							
586	Tamil Nadu	Kanyakumari							
587	Tamil Nadu	Karur							
588	Tamil Nadu	Krishnagiri							
589	Tamil Nadu	Madurai							
590	Tamil Nadu	Mayiladuthurai							
591	Tamil Nadu	Nagapattinam							
592	Tamil Nadu	Namakkal							
593	Tamil Nadu	Nelveli							
594	Tamil Nadu	Perambalur							
595	Tamil Nadu	Pudukkottai							
596	Tamil Nadu	Ramanathapuram							
597	Tamil Nadu	Ramapattinam							
598	Tamil Nadu	Salem							
599	Tamil Nadu	Sivakasi							

600	Tamil Nadu	Tenkasi						
601	Tamil Nadu	Thangavur						
602	Tamil Nadu	Then						
603	Tamil Nadu	Thoothukudi						
604	Tamil Nadu	Trichirappalli						
605	Tamil Nadu	Tiruchendur						
606	Tamil Nadu	Tirupattur						
607	Tamil Nadu	Tiruppur						
608	Tamil Nadu	Tiruvallur						
609	Tamil Nadu	Tiruvannamalai						
610	Tamil Nadu	Tiruvartur						
611	Tamil Nadu	Tokare						
612	Tamil Nadu	Viluppuram						
613	Tamil Nadu	Vrudhunagar						
614	Telangana	Adilabad						
615	Telangana	Bhadrachal Kothagudem						
616	Telangana	Hamamkonda						
617	Telangana	Hydrabad						
618	Telangana	Jagdal						
619	Telangana	Jangaon						
620	Telangana	Jayashankar						
621	Telangana	Jogulamba						
622	Telangana	Kamareddy						
623	Telangana	Karimnagar						
624	Telangana	Khammam						
625	Telangana	Komuram Bheem						
626	Telangana	Mahabubabad						
627	Telangana	Mahbubnagar						
628	Telangana	Mancherial						
629	Telangana	Medak						
630	Telangana	Medchal						
631	Telangana	Mulugu						
632	Telangana	Nagarkurnool						
633	Telangana	Nalgonda						
634	Telangana	Narayanpet						
635	Telangana	Nirmal						
636	Telangana	Nizamabad						
637	Telangana	Peddapalli						
638	Telangana	Rajanna Sircilla						
639	Telangana	Ranga Reddy						
640	Telangana	Sangareddy						
641	Telangana	Siddipet						
642	Telangana	Suryapet						
643	Telangana	Vikarabad						
644	Telangana	Wanaparthy						
645	Telangana	Warangal						
646	Telangana	Yadadri Bhuvanagiri						
647	Tripura	Dhalai						
648	Tripura	Gomati						
649	Tripura	Khowai						
650	Tripura	North Tripura						
651	Tripura	Sepahjila						
652	Tripura	South Tripura						
653	Tripura	Unakoti						
654	Tripura	West Tripura						
655	Uttar Pradesh	Agra						
656	Uttar Pradesh	Aligarh						
657	Uttar Pradesh	Ambedkar Nagar						
658	Uttar Pradesh	Amethi						
659	Uttar Pradesh	Amroha						
660	Uttar Pradesh	Auraiya						
661	Uttar Pradesh	Ayodhya						
662	Uttar Pradesh	Bamhath						
663	Uttar Pradesh	Baghpat						
664	Uttar Pradesh	Bahraich						
665	Uttar Pradesh	Balla						
666	Uttar Pradesh	Balrampur						
667	Uttar Pradesh	Banda						
668	Uttar Pradesh	Barabanki						
669	Uttar Pradesh	Bareilly						
670	Uttar Pradesh	Basti						
671	Uttar Pradesh	Bhadohi						
672	Uttar Pradesh	Bijnor						
673	Uttar Pradesh	Budlaun						
674	Uttar Pradesh	Bulandshahr						
675	Uttar Pradesh	Chandauli						
676	Uttar Pradesh	Chitrakoot						
677	Uttar Pradesh	Deoria						
678	Uttar Pradesh	Duah						
679	Uttar Pradesh	Etaawah						
680	Uttar Pradesh	Farrukhabad						
681	Uttar Pradesh	Fatehpur						
682	Uttar Pradesh	Firozabad						
683	Uttar Pradesh	Gautam Buddha Nagar						
684	Uttar Pradesh	Ghaziabad						
685	Uttar Pradesh	Ghazipur						
686	Uttar Pradesh	Gonda						
687	Uttar Pradesh	Gorakhpur						
688	Uttar Pradesh	Hamirpur						
689	Uttar Pradesh	Hapur						
690	Uttar Pradesh	Hardi						
691	Uttar Pradesh	Hathura						
692	Uttar Pradesh	Jalaun						
693	Uttar Pradesh	Jampur						
694	Uttar Pradesh	Jhansi						
695	Uttar Pradesh	Kanauj						
696	Uttar Pradesh	Kanpur Dehat						
697	Uttar Pradesh	Kanpur Nagar						
698	Uttar Pradesh	Kasganj						
699	Uttar Pradesh	Kaushambi						
700	Uttar Pradesh	Kheri						
701	Uttar Pradesh	Kushinagar						
702	Uttar Pradesh	Lalitpur						
703	Uttar Pradesh	Lucknow						
704	Uttar Pradesh	Maharajganj						
705	Uttar Pradesh	Mahoba						
706	Uttar Pradesh	Mamganj						
707	Uttar Pradesh	Mathura						
708	Uttar Pradesh	Mau						
709	Uttar Pradesh	Meerut						
710	Uttar Pradesh	Mirzapur						
711	Uttar Pradesh	Moradabad						
712	Uttar Pradesh	Muzaffarnagar						
713	Uttar Pradesh	Pratap						
714	Uttar Pradesh	Pratapgarh						
715	Uttar Pradesh	Pratapgarh						
716	Uttar Pradesh	Raebareilly						
717	Uttar Pradesh	Rampur						
718	Uttar Pradesh	Saharanpur						
719	Uttar Pradesh	Sambhal						
720	Uttar Pradesh	Sami Kabir Nagar						
721	Uttar Pradesh	Shahjahanpur						
722	Uttar Pradesh	Shamli						
723	Uttar Pradesh	Shrawasti						

[illegible]

PERIODIC DISCLOSURES									
NIL -48 DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED (ANNUAL DISCLOSURE)									
For FY 2022-23 ending on 31st March 2023									
a. Specify whether In-house Claim settlement or Services rendered by TPA:									
Name of TPA									
SAFEMATE INSURANCE TPA		From	To						
		DD/MM/YYYY	DD/MM/YYYY						
Validity of Agreement with TPA		07/Nov/22	06/Nov/25						
(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 serviced in respect of which public disclosure is made:									
Description	Individual	Group	Government						
No of policies serviced	-	2.00							
No of lives serviced	-	183.00							
c. Geographical Area of services Rendered in respect of which public disclosure is made:									
Sr. No.	Name of State	Name of District							
1	Maharashtra	Pune, Mumbai							
2	Kolkata	Kolkata							
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			0						
iii. Number of claims paid during the year (specify % also in brackets)			0						
iv. Number of claims repudiated during the year (specify % also in brackets)			0						
v. Number of claims outstanding at the end of the year			0						
e. Turn Around Time (TAT) for cashless claims (in respect of number of claims):									
Sr. No.	Description	Individual Policies (in %)		Group Policies (in %)		Government Policies (in %)		Total	
		TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***		
1	Within <1 Hour	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
2	Within 1-2 Hours	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
3	Within 2-6 Hours	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
4	Within 6-12 Hours	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
6	>24 Hours	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
Total		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
*percentage to be calculated on total of respective column									
**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre-auth is issued in the hospital									
***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA									
f. Turn Around Time (TAT) in respect 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%	0	0%	0	0%	0	0%	
Between 1-3 Months	0	0%	0	0%	0	0%	0	0%	
Between 3-6 Months	0	0%	0	0%	0	0%	0	0%	
More than 6 Months	0	0%	0	0%	0	0%	0	0%	
Total	0	0%	0	0%	0	0%	0	0%	
*percentage shall be calculated on total of respective column									
g. Data of grievances received against the TPA:									
Sr. No.	Description	No. 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							