		FORM NL 4	8 - DISCLOSURE	S ON QUANTITAT	PERIODIC DISCL		OF HEALTH SERVICES RE	NDERED	
Name of	the Insure	r: ICICI Lomb	ard General Insur	ance Company Lin	nited		Date: March 31, 2025		
							,,		
		5 dated Aug 0PLC129408							
Informati	ion as at N	1arch 31, 202	5						
a. Specify	y whether	In-house Clai	im Settlement or	Services rendered	by TPA - Inhouse				
	Name of	the TPA (If se	rvices rendered by	r TPA) - ICICI Lomb	ard General Insura	nce Company Limited	d (Inhouse)		
				of in-house claim se	ettlements and				
			ervices in respect	of which public di	sclosures are mad	e:			
Descr	ription	Inc	dividual	Gro	oup	Go	vernment	1	
Number o	mber of policies 862,547 20,688 -						-		
serviced Number o	iced					-			
serviced									
	<b>ation with</b> ame of the		e geographical ar	ea in which service	s are rendered by Name of the D			]	
https://	/www.icici	ilombard.com	/support/contact-ı	ıs				]	
		of claims pro		inning of the second			04.017	1	
i. ii.		-	t claims at the beg ved during the yea	jinning of the year ar			31,617 1,093,410		
iii.				pecify % also in bro			9,24,951 (84.64%)		
iv. v.			diated during the tanding at the end	year (specify % also of the year	in brackets)		1,67,906 (15.36%) 32,170		
				-			1		
e. Turn A	Turn Around Time (TAT) for cashless claims (in respect of numb Individual Policies (in %)					licies (in %)			
S. No.	S. No. Description		TAT for pre- auth**	TAT for discharge***	TAT for pre- auth**	TAT for discharge***			
1			77.88%	61.57%	80.80%	57.10%			
2		1-2 hours 2-6 hours	17.58% 4.08%	33.59% 4.62%	13.17% 4.76%	37.16% 5.52%			
4	Within	6-12 hours	0.27%	0.13%	0.54%	0.15%			
5		L2-24 hours 4 hours	0.11%	0.07%	0.35%	0.06%			
0		otal	100%	100%	100%	100%			
** reckon *** reckor	ed from th ned as finc	e time last ne Il discharge su		is received by insu ospital from the time			nal pre-auth is issued to the	hospitals	
	ription eckoned		dividual				vernment	Tot	
from the	e date of t of last	ind	aividudi	Gro	oup	GC	vernment	100	a
nece	ssary Iment	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 r	month	158,951	99.92%	933,326	99.95%	6	100.00%	1,092,283	99.95%
Between months		131	0.08%	441	0.05%	-	0.00%	572	0.05%
Between months		-	0%	2	0%	-	0%	2	0%
More than months		-	0%	-	0%	-	0%	-	0%
То	otal	159,082	100%	933,769	100%	6	100%	1,092,857	100%
	-		n total of the respe gainst the TPA:	ctive column					
S. No.			Description		Number of				
1	Grievance	s outstanding	g at the beginning	of year	Grievances 39				
2			g at the beginning iring the year	o. your	2,271				
					2,280 30				
					30				
Refer Heo	alth TPA R	egulations , a	s amended from ti	me to time					
		-	ms at the end of t ng documents fro	-	claims are outstan	ding due to docume	nt not received from custor		
							PD/2024-25/FY/Ver.	Dated April 15, 3	2025

	F	ORM NL 48	- DISCLOSURE	S ON QUANTITATI	PERIODIC DISC		RS OF HEALTH SERVICES	RENDERED	
Name of				surance Company			Date: March 31, 2025	NENDENED	
			just 03, 2001	surance company	Limited		Date: March 31, 2025		
		0PLC129408							
Informati	ion as at N	larch 31, 202	25						
a. Specify	y whether	In-house Clo	aim Settlement	or Services render	ed by TPA -				
	Name of t	the TPA (If se	rvices rendered	by TPA) - Medi As	sist Insurance Tf	PA Pvt Ltd			
	Validity o	f agreement '	with the TPA: f	rom 22/09/2022 to	21/09/2025				
				se of in-house clain as rendered by TPA		d			
				· · ·					
D. NUMDO	er of polici	es ana lives :	services in resp	ect of which public	: aisciosures are	made:			
Number o	ription of policies	Ind	ividual -	Grou	<b>лр</b> 231	Go	vernment -		
serviced Number o	of lives - 536,452						-		
serviced								]	
Name	e of the Sta		Name of the	e Districts		ed by the TPAs/Insu	rer	]	
Karna Gujar				Hubbali, Mangalor da, Ahmedabad	e				
Orissa Bhubaneshwar Punjab Chandigarh									
Tamilnadu Chennai,Coimbatore, Madurai Kerala Cochin,Thrissur								1	
Jharkhand Jamshedpur,Ranchi Madhya Pradesh Indore									
Goa Goa,Panaji								-	
Telangana Hyderabad									
Jharkhand Jamshedpur West Bengal Kolkata, Siliguri									
Uttar Pradesh Lucknow, Noida, Maharashtra Mumbai, Pune,Kolhapur,Nashik,									
Bihar Patna,Ranchi Chattisgarh Raipur									
Andhi	]								
d. Data o i.		of claims pro		eginning of the yea	ar		2,853	1	
ii. iii.	Number o	f claims rece	ived during the				60,242 54,163(91.02%)		
iv. v.	Number o	f claims repu		ne year (specify % o			5,345(8.98%) 3,587		
			-	(in respect of num	hor of claims)		5,557	1	
c. rum A				Policies (in %)		olicies (in %)			
S. No.	Dese	cription	TAT for	TAT for	TAT for	TAT for			
			pre-auth**	discharge***	pre-auth**	discharge***			
1 2	Within	n <1 hour 1-2 hours	-	-	93.18% 5.41%	80.62% 14.92%			
3		2-6 hours 6-12 hours	-	-	1.01%	3.80% 0.36%			
5		2-24 hours hours	-	-	0.20%	0.17%			
	Т	otal	-	-	100%	100%			
			otal of the respe		nsurer / TPA (wh	ichever is earlier) an	d till final pre-auth is issued	I to the hospitals	
*** recko	ned as finc	Il discharge s	summary sent to	hospital from the t	ime discharge b	ill is received by TPA			
	round Tim	e in case of p	oayment / repuc	liation of claims:					
(to be r	eckoned	Indi	ividual	Grou	qu	Go	vernment	Tot	al
receipt	e date of t of last								
	issary Iment	No. of	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1	month	Claims -	_	59,457	99.91%	-	-	59,457	99.91%
Between months	1-3			51	0.09%			51	0.09%
Between months	3 to 6	-	-	-	0%	-		-	0%
More that months	n 6		_	-	0%	_	-	-	0%
	otal	-	-	59,508	100%	-	-	59,508	100%
Percenta	ge shall be	calculated o	n total of the re	spective column					
			against the TPA						
					Number of				
S. No.	Grievana		Description	na of year	Grievances				
2	Grievance	es received d	uring the year	ng or your	- 19				
3			uring the year Ig at the end of t	he year	- 19				
Refer He	alth TPA R	legulations, o	as amended fro	m time to time.					
							PD/2024-25/FY/Ver	. Dated April 15	2025

	F	ORM NL 48	- DISCLOSURES	ON QUANTITATI	PERIODIC DISC		S OF HEALTH SERVICES	RENDERED	
Name of t	the Insure	r: ICICI Lomb	ard General Ins	urance Company	Limited		Date: March 31, 2025		
		5 dated Aug 0PLC129408	just 03, 2001 3						
Informati	on as at N	larch 31, 202	25						
a. Specify	/ whether	In-house Clo	im Settlement o	or Services rendere	ed by TPA -				
	Name of t	the TPA (If se	rvices rendered	by TPA) - Paramoi	unt Health Servic	es & Insurance TPA I	Pvt. Ltd		
	Validity o	fagreement	with the TPA: f	rom 16/12/2023 to	15/12/2026				
				e of in-house clain		4			
				s rendered by TPA		1			
b. Numbe	r of polici	es and lives :	services in resp	ect of which public	: disclosures are	made:			
Descr	iption	Ind	ividual	Grou	ar	Go	vernment	Ĩ	
Number o serviced	of policies		-		276		-		
Number o serviced	of lives		-		269,227		-	-	
	ation with	regard to th	e geographical	area in which serv	vices are rendere	d by the TPAs/Insur	er	÷	
Name Mahai	of the Sto rashtra		Name of th	e Districts			 Parbhani, Sangli, Solapur	Į	
Karna Tamil	ıtaka		Bangalore Chennai		,		····	ļ	
Delhi	Bengal		Delhi Kolkata						
Gujara	at			d, Surat , Baroda /ar				ł	
Punjal	b		Chandigarh	, Ludhiana				ļ	
Assan	Assam Guwahati Telangana Hyderabad								
	ya Prades	h	Indore, Bho Jaipur	pal					
	Pradesh								
Mizoram         Aizawl           Nagaland         Dimapur           Goa         Panaji									
Bihar Sikkim	n		Patna Gangtok						
	ttisgarh		Raipur Ranchi						
d. Data o	fnumber	of claims pro	cessed:					<u>.</u>	
i. ii.	Outstand	ing number o		eginning of the yea	ar		1,597 43,127	I	
iii.	Number o	of claims paid	during the year	(specify % also in l			39,626(91.53%)		
iv. v.			idiated during th tanding at the e	e year (specify % a nd of the year	lso in brackets)		3,666(8.47%) 1,432		
e. Turn Ai	round Tim	e (TAT) for c	ashless claims	(in respect of num	ber of claims):				
			Individual	Policies (in %)	Group Po	olicies (in %)			
S. No.	Dese	cription	TAT for	TAT for	TAT for	TAT for			
1	Withi	n <1 hour	pre-auth**	discharge***	pre-auth** 84.05%	discharge*** 60.65%			
2	Within	1-2 hours	-		13.65%	32.48%			
3		2-6 hours 6-12 hours	-	-	1.96% 0.02%	6.74% 0.06%			
5 6		2-24 hours	-	-	0.02%	0.08%			
	Т	otal	-	-	100%	100%			
			otal of the respe cessary docume		isurer / TPA (whi	chever is earlier) and	till final pre-auth is issued	to the hospitals	
						II is received by TPA			
f. Turn Ar	round Tim	e in case of p	oayment / repud	liation of claims:					
	iption eckoned	1	ividual	Grou		6-	vernment	Tot	
from the	e date of	ind	Vidual	Gio	-P	00	vernment	10	
neces	of last ssary	No. of							
docu	ment	Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 r		-	-	43,021	99.37%	-	-	43,021	99.37%
Between months Between		-	-	271	0.63%	-		271	0.63%
months		-	-	-	0%	-	-	-	0%
More than months		-	-	-	0%	-	-	-	0%
То	tal	-	-	43,292	100%	-		43,292	100%
Percentag	ge shall be	calculated o	n total of the res	pective column					
g. Data o	f grievanc	es received o	against the TPA	:					
S. No.			Description		Number of				
5. NO.	Grievance		g at the beginni	ng of year	Grievances -				
2	Grievance	es received du	uring the year uring the year		18 18				
4			g at the end of t	he year	-				
Refer Heo	alth TPA F	Regulations,	as amended fro	m time to time.					
							PD/2024-25/FY/Ve	r. Dated April 15	, 2025

Registrati CIN: L672( Informatic a. Specify (Data shal at the lev	ion No. 115 do 00MH2000PL on as at Marcl whether In-h Name of the T Validity of agr	Cl Lombard Ited August C129408 In 31, 2025	l General Insurance Co	ON QUANTITATIV	Periodic disclosure:	ARAMETERS OF HE	ALTH SERVICES RENDERE Date: March 31, 2025	Đ	
Registrati CIN: L672( Informatic a. Specify (Data shal at the lev	ion No. 115 do 00MH2000PL on as at Marcl whether In-h Name of the T Validity of agr	nted August C129408 n 31, 2025		mpany Limited			Date: March 31, 2025		
Registrati CIN: L672( Informatic a. Specify (Data shal at the lev	ion No. 115 do 00MH2000PL on as at Marcl whether In-h Name of the T Validity of agr	nted August C129408 n 31, 2025							
CIN: L672( Informatic a. Specify (Data shal at the lev	00MH2000PL on as at Marcl whether In-h Name of the T Validity of agr	C129408 n 31, 2025	03, 2001						
a. Specify (Data shal at the lev	<b>whether In-h</b> Name of the T Validity of agr								
a. Specify (Data shal at the lev	<b>whether In-h</b> Name of the T Validity of agr								
Data shal at the lev	Name of the T Validity of agr	ouse Claim							
Data shal at the lev	Name of the T Validity of agr		Settlement or Services	rendered by TPA	-				
Data shal at the lev	Validity of agr			-					
Data shal at the lev		PA (If servic	es rendered by TPA) - \	/idal Health Insurc	ince TPA Pvt Ltd				
at the lev	ll be consolida	eement with	n the TPA: from 02/07/2	2024 <b>to</b> 01/07/202	7				
	n be combolida	ted at insure	er level in case of in-hou	ıse claim settlemer	nts and				
b. Numbe	vel of concerne	ed TPA in ca	se of services rendered	by TPA)					
	r of policies a	nd lives serv	vices in respect of whic	h public disclosure	es are made:				
Desc Number of	cription		Individual		Group	Go	vernment		
serviced			-		46		-		
Number of serviced	t lives		-		177,879		-		
				iek en den en en	ndered by the TPAs/Ins				
	of the State	ira to trie ge	Name of the Distric		indered by the TPAS/Ins	urer			
Karnat Kerala			Bangalore, Mangal Cochin	ore, Hubli					
Tamiln	nadu		Chennai, Coimbato						
Haryar Kerala			Gurgaon, Chandigo Thiruvananthapurg						
Punjab	c		Amritsar, Ludhiana						
Uttara Madhy	khand /a Pradesh		Dehradun Indore, Bhopal						
Rajast	han		Jaipur, Jodhpur,						
Telang Mahar			Hyderabad Mumbai, Pune						
	West Bengal         Kolkata           Gujarat         Ahmedabad, Gandhi Nagar, Surat, Vadodara								
Assam	Anneaabaa, sanani Nagar, surat, Vadaaara Assam Guwahati								
Bihar         Patna           Uttar Pradesh         Noida, Kanpur									
Andhra Pradesh Vishakhapatnam									
d. Data of	f number of cl	aims proces	sed:						
i.	Outstanding n	umber of clo	aims at the beginning of	the year			1,302		
			d during the year ring the year (specify %	also in brackets)			33,634 30,317(90.68%)		
			ted during the year (spe ding at the end of the ye		kets)		3,115(9.32%) 1,504		
							1,504	,	
a. Turn Ar	round Time (T	AT) for cash	less claims (in respect						
			Individual Poli	cies (in %)	Group Polici	es (in %)			
S. No.	Descrip	otion	TAT for pre-	TAT for	TAT for pre-auth**	TAT for			
1	Within <	1 hour	auth**	discharge***	89.15%	discharge*** 85.02%			
2	Within 1-		-	-	4.68%	8.39%			
3	Within 2- Within 6-1		-	-	3.03%	4.10% 0.27%			
5	Within 12-	24 hours	-	-	0.77%	0.39%			
6	>24 ho Tote		-	-	1.99% 100%	1.82% 100%			
			II		100%	10070			
			l of the respective colum sary document is receiv		A (whichever is earlier) a	nd till final pre-auth i	s issued to the hospitals		
*** reckon	ed as final dis	charge sum	mary sent to hospital fro	om the time discho	rge bill is received by TP.	A			
. Turn Are	ound Time in o	ase of payr	ment / repudiation of cl	aims:					
Descriptio			Individual		Group	Go	vernment	Tot	tal
	ned from the eceipt of last								
necessar	y document	No. of	_		_		-		_
		Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
	nonth	-	_	33,345	99.74%	-		33,345	99.74%
Within 1 n	1-3 months		_	87	0.26%	_	-	87	0.26%
		-		-	0%	-	-		0%
Between 1 Between 3	3 to 6	-	-			-	-		
Between 1 Between 3 months		-	-		0%	-	-	-	0%
Between 1 Between 3 months More than	6 months			33,432	100%	-	-	33,432	100%
Between 3 months More than		-	-						
Between 1 Between 3 months More than Tr	o 6 months	- ulated on to	- otal of the respective col	umn					
Between 1 Between 3 months More than Tr Percentag	o 6 months Total ge shall be calc			umn					
Between 1 Between 3 months More than Tr Percentag	o 6 months			umn					
Between 1 Between 3 months More than Tr Percentag	o 6 months Total ge shall be calc			umn	Number of Grievances				
Between 1 Between 3 months More than Tr Percentag g. Data of S. No. 1	6 months fotal ge shall be calc f grievances re Grievances ou	eceived aga	inst the TPA: Description t the beginning of year	umn	-				
Between 1 Between 3 months More than Tr Percentag g. Data of S. No. 1 2	i 6 months fotal je shall be calc f grievances re	eceived aga tstanding at ceived during	<b>Description</b> t the beginning of year g the year	umn	Number of Grievances 4 3				

Refer Health TPA Regulations, as amended from time to time.

		FORM NI	48 - DISCLOS	URES ON QUANTI		DISCLOSURES JALITATIVE PARAM	ETERS OF HEALTH SERVIC	ES RENDERED	
Name of	the Insure			urance Company L			Date: March 31, 2025		
Registrat	ion No. 11	5 dated Aug	ust 03, 2001						
		0PLC129408 Iarch 31, 202							
	on us ut n	iai cii o 1, 202	•						
a. Specify	whether	In-house Cla	im Settlement o	or Services rendere	d by TPA -				
						A Pvt. Ltd. (Formerly	r known as East West Assis	t Insurance TPA I	P∨t Ltd)
	Validity of	f agreement v	with the TPA: fr	rom 30/03/2022 to	29/03/2025				
-				e of in-house claim s rendered by TPA)		I			
b. Numbe	er of policie	es and lives s	ervices in respe	ect of which public	disclosures are	made:			
Desci Number d	ription of policies	Indi	ividual	Grou	<b>ир</b> 5	Go	overnment		
serviced Number o	of lives		-		3,593				
serviced	ation with	regard to the	aeographical	area in which servi	ces are rendered	d by the TPAs/Insure	or.	J	
	of the Stat		Name of the New Delhi		o ale renuele	ANS IT AS/IIISUIT			
Rajast Karna			Jaipur Bengaluru						
Tamilr	nadu		Chennai Hyderabad						
Chanc	ligarh		Chandigarh						
	ashtra		Mumbai, Pu	ine				l	
d. Data o i.		<b>of claims pro</b> ing number o		eginning of the yea	r		41	]	
ii. iii.			ved during the y during the year	/ear (specify % also in b	rackets)		365 335(93.31%)		
iv. v.			diated during th tanding at the e	e year (specify % al nd of the year	so in brackets)		24(6.69%) 47		
e. Turn A	round Tim	e (TAT) for c	ashless claims (	(in respect of numb	er of claims):				
				Policies (in %)		olicies (in %)			
S. No.	Dese	cription	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***			
1		n <1 hour	-	-	75.00%	54.00% 39.00%			
2 3	Within	1-2 hours 2-6 hours	-	-	17.00% 5.00%	7.00%			
4 5		6-12 hours .2-24 hours	-	-	1.00%	-			
6		l hours <b>'otal</b>	-	-	- 100%	- 100%			
Percenta	ge to be ca	lculated on to	otal of the respe	ctive column.					
** reckon	ed from the	e time last ne	cessary docume	ent is received by in		chever is earlier) and I is received by TPA	till final pre-auth is issued to	o the hospitals	
				iation of claims:	5	,			
	iption								
	eckoned e date of	Indi	ividual	Grou	qu	Go	overnment		Total
	of last ssary								
docu	ment	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 Between		-	-	359	100%	-	-	359	100%
months Between		-	-	-	0%	-	-	-	0%
months More than		-	-	-	0%	-		-	0%
months		-	-	-	0%	-	-	-	0%
ľc	otal	-	-	359	100%	-	-	359	100%
Percentag	ge shall be	calculated or	n total of the res	pective column					
g. Data o	f grievanc	es received a	gainst the TPA	:					
S. No.			Description		Number of Grievances				
1			g at the beginni Iring the year	ng of year	-				
3	Grievance	es resolved du	iring the year	ho yogr	-				
4			g at the end of t		-	l			
Refer Hee	aith TPA R	egulations, a	is amended froi	m time to time.			PD/2024-25/FY/Ver	Dated April 15,	2025

	F	ORM NL 48 -	DISCLOSURES	ON QUANTITATI	VE AND QUALIT	TATIVE PARAMETER	RS OF HEALTH SERVICES	RENDERED	
Name of	the Incurer		ard General Inc	urance Company I	imited		Date: March 31, 2025		
Nume of	ule insulei		ard General Ins	arance company i	Innited		Dute. Multin 51, 2025		
		5 dated Augu	ust 03, 2001						
CIN: L672	200MH2000	0PLC129408							
Informat	ion as at M	arch 31, 202	5						
a. Specif	y whether I	n-house Clai	m Settlement o	r Services rendere	d by TPA -				
	Name of t	ne TPA (If ser	vices rendered l	by TPA) - Family H	ealth Plan Insura	ance TPA Ltd			
	Validity of	agreement w	vith the TPA: fr	om 30/03/2023 to	29/03/2026				
(5.1.1.1				e of in-house claim					
•				e of in-nouse claim s rendered by TPA)		1			
b. Numbe	er of policie	s and lives s	ervices in respe	ct of which public	disclosures are	made:			
								1	
Desc	ription	Indi	vidual	Gro	up	Go	vernment		
Number of serviced	of policies		-		34		-		
Number of	oflives				84,446				
serviced			_		04,440		_		
c. Inform	ation with	regard to the	e geographical (	area in which serv	ices are rendere	d by the TPAs/Insur	er		
Name	e of the Sta		Name of th	e Districts				]	
Telan Gujar			Hyderabad Abmedaba	d, Vadodara				-	
Karno			Bangalore						
	ya Pradesh		Bhopal, Ind		-		-		
	ana and Pu Nadu	ισο		n, Gurugram e , Madurai, chenna	i			-	
Rajas	than		Jaipur						
Keral			Kochi, Trivo	Indrum				-	
	Bengal Pradesh		Kolkata Lucknow					-	
	rashtra		Mumbai , P	une, Nagpur, Solap	our,Borivali				
Odish	ia ra Pradesh		Bhubanesv Krichna Via	var sakhapatnam				-	
Andri Assar			Guwahati	saknapatnam					
Goa			Goa, Mapus	sa					
Naga Punja			Dimapur Mohali					-	
Jhark			Jamshedpu	r					
Delhi			Delhi						
Hima	chal Pardes	h	Shimla						
		f claims proc						_	
i.				eginning of the yeo	ır		178 5,452	-	
ii. iii.			ved during the y during the year	ear (specify % also in b	orackets)		4,928(93.25%)	-	
iv.	Number of	claims repuc	diated during the	e year (specify % a			357(6.75%)		
v.	Number of	claims outst	anding at the er	nd of the year			345		
e. Turn A	round Time	e (TAT) for co	ashless claims (	in respect of num	per of claims):				
			Individual	Policies (in %)	Group P	olicies (in %)			
S. No.	Desc	ription							
			TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***			
1	Within	<1 hour	22.22%	20.70%	71.84%	43.69%			
2		1-2 hours	11.11%	34.50%	19.09%	35.19%			
3		2-6 hours	17.78%	31.00%	7.17%	20.17%			
4		5-12 hours 2-24 hours	6.66% 15.56%	13.80%	1.09% 0.76%	0.60%			
6	>24	hours	26.67%	-	0.05%	0.03%			
	Т	otal	100%	100%	100%	100%			
Percenta	ge to be cal	culated on to	tal of the respec	tive column.					
** reckon	ed from the	time last neo	essary docume	nt is received by in			till final pre-auth is issued t	to the hospitals	
*** recko	ned as final	discharge su	immary sent to	hospital from the ti	me discharge bil	I is received by TPA			
f. Turn A	round Time	in case of p	ayment / repud	iation of claims:					
	ription								
	eckoned	Indi	vidual	Gro	up	Go	vernment	To	tal
	e date of t of last								
	essary	No. of							
docu	ument	Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1	month	138	100.00%	5,142	99.90%	-	-	5,280	99.91%
Between	1-3	_	0%	5	0.10%			5	0.09%
months Between	3 to 6	-	070	5	5.1070	-	-	5	5.0570
months		-	0%	-	0%	-	-	-	0%
More tha	n 6	-	0%	-	0%	_		-	0%
months Te	otal	138	100%	5,147	100%	-	-	5,285	100%
<u> </u>		100		0,247		-	-	5,200	
Percenta	ge shall be	calculated on	total of the res	pective column					
a Data a	farievance	e received a	aginst the TPA						
9. ματά ά	- grievance	a received d	gainst the TPA:						
S. No.			Description		Number of				
1	Grievance		, at the beginnir	ig of year	Grievances -				
2	Grievance	s received du	ring the year	· /····	5				
3		s resolved du	ring the year 1 at the end of th		5				
	anevance	-		-	-				
				n time to time.					

PD/2024-25/FY/Ver. Dated April 15, 2025

	PERIODIC DISCLOSURES FORM NL 48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED											
Name of	the Insure	r: ICICI Lomb	ard General Ins	surance Company	Limited		Date: March 31, 2025					
		.5 dated Aug 0PLC129408										
		larch 31, 202										
a. Specify	y whether	In-house Clo	im Settlement	or Services render	ed by TPA -							
	Name of t	he TPA (If se	rvices rendered	by TPA) - Health I	ndia Insurance T	PA Services Pvt. LTD	).					
	Validity o	fagreement	with the TPA: f	rom 27/04/2024 to	26/04/2027							
				se of in-house clain es rendered by TPA		d						
				ect of which public		made:						
Desci	ription	Indi	vidual	Grou	qı	Go	vernment					
Number of serviced	of policies		-		11		-					
Number of serviced	Number of lives - 50,346							]				
		regard to th			vices are render	ed by the TPAs/Insu	rer	1				
Name of Maharasi				vihar), Mumbai(No		hapur, Nagpur, Pune	, Solapur, Nashik, Auranga					
Gujarat Karnatak			Banglore, Man	, ,	ijkot							
Tamil Nadu         Chennai, Madurai           Delhi         Gurgaon								-				
	elengana Hyderabad Vest Bengal Kolkata											
Uttar Pra Rajastha	Jttar Pradesh Lucknow											
Bihar Madhya F	Pradesh		Patna Bhopal, Indore,	Raipur								
Chhattisgarh Raipur Odisha Rourkela								-				
Goa Goa Haryana Gurgon												
Kerala Punjab			Chocin Chandigarh					-				
d. Data o	of number	of claims pro	cessed:									
i. ii.	Outstand	ing number o		eginning of the yee	ar		737 11,955	]				
iii. iv.	Number o	f claims paid	during the year	, specify % also in he year (specify % o			11,007(88.93%) 1,370(11.07%)	-				
v.			tanding at the e		,		315	]				
e. Turn A	round Tim	e (TAT) for c		(in respect of num								
S. No.	Des	cription		Policies (in %)		olicies (in %)						
-		'	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***						
1		n <1 hour 1-2 hours	-	-	80.60% 13.05%	64.38% 26.32%						
3	Within	2-6 hours	-	-	3.70%	8.23%						
4 5 6	Within 1	2-24 hours	-	-	1.95%	0.19%						
0		hours otal		-	100%	100%						
** reckon	ed from th	e time last ne		ent is received by ir		ichever is earlier) and ill is received by TPA	d till final pre-auth is issued	I to the hospitals				
	round Tim	e in case of p	ayment / repuc	liation of claims:								
(to be re from the	eckoned e date of t of last	Indi	vidual	Grou	qı	Go	vernment	Tot	al			
	ssary Iment	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage			
Within 1	month	- Ciaims	-	12,337	99.68%	-	-	12,337	99.68%			
Between months	1-3	-	-	40	0.32%	-	-	40	0.32%			
Between months		-	-	-	0%	-	-	-	0%			
More than months	n 6	-	-	-	0%	-	-	-	0%			
Τc	otal	-	-	12,377	100%	-	-	12,377	100%			
Percenta	ge shall be	calculated o	n total of the re	spective column								
g. Data o	of grievanc	es received o	against the TPA	c								
S. No.			Description		Number of Grievances							
				na of year	-							
1			g at the beginni urina the vear	ng or year	Б.							
2 3	Grievance Grievance	es received du es resolved du	uring the year uring the year		5							
2 3 4	Grievance Grievance Grievance	es received du es resolved du es outstandin	uring the year	he year								

		FORM NL 4	8 - DISCLOSUR	ES ON QUANTITAT	TIVE AND QUAL	TATIVE PARAMETE	RS OF HEALTH SERVICES F	RENDERED	
Name of	the Insure	r: ICICI Lomb	ard General Insi	urance Company L	imited		Date: March 31, 2025		
							,		
		5 dated Aug 0PLC129408							
Informati	on as at M	larch 31, 202	5						
a. Specify	/ whether	In-house Cla	im Settlement o	r Services rendered	l by TPA -				
	Name of t	he TPA (If se	rvices rendered	by TPA) - Raksha H	lealth Insurance	TPA PVT LTD			
	Validity of	f agreement v	vith the TPA: fr	om 31/05/2021 to 3	30/05/2024				
(D	,								
				e of in-house claim s rendered by TPA)					
b. Numbe	er of policie	es and lives s	ervices in respe	ct of which public o	disclosures are r	nade:			
Descr	ription	Ind	ividual	Grou	φ	Go	vernment		
	umber of policies								
serviced Number o	of lives		-		-		-		
serviced									
c. Informo		regard to the	e geographical of Name of the Dis		ces are rendered	by the TPAs/Insure		1	
Tamil Nac			Chennai	suicis					
Haryana New Delh	i		Faridabad Delhi						
Madhya F	Pradesh		Indore						
Chhattisg West Ben			Raipur Kolkata						
Assam	-		Guwahati						
Rajasthar Punjab	ı		Jaipur Chandigarh, Lu	dhiana					
Maharast			Mumbai, Pune						
Karnataka Bengaluru, Uttar Pradesh Lucknow									
Kerala Cochin Telangana Hyderabad									
Gujarat	a		Ahmedabad , \	/adodara					
d. Data o	f number o	of claims pro	cessed:						
i.	Outstandi	ing number of	f claims at the be	eginning of the year	r		17	]	
ii. iii.			ved during the y during the year	ear (specify % also in b	rackets)		3 16(88.89%)		
iv. v.			diated during the	e year (specify % al	so in brackets)		2(11.11%)		
	1						L	1	
e. Turn Ai	round 1im	e (IAI) for co		n respect of numbe Policies (in %)		olicies (in %)			
S. No.	Des	cription	TAT for pre-	TAT for	TAT for pre-	TAT for			
			auth**	discharge***	auth**	discharge***			
1		n <1 hour 1-2 hours	-	-	100%	0%			
3	Within	2-6 hours	-	-	-	-			
4		6-12 hours 2-24 hours	-		-				
6	>24	hours	-	-	_	-			
	Т	otal	-	-	100%	0%			
			otal of the respec						
				d in Opening/Intimo nt is received by ins		hever is earlier) and t	ill final pre-auth is issued to	the hospitals	
*** reckor	ned as fina	l discharge su	ummary sent to I	nospital from the tir	ne discharge bill	is received by TPA			
f. Turn Ar	ound Time	e in case of p	ayment / repudi	ation of claims:					
	ription								
	eckoned e date of	Ind	ividual	Grou	ıp	Go	vernment	То	otal
receipt	t of last								
	ssary ment	No. of	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 r		Claims	. creentage		-		, cicentage		
Between		-	-	18	100%	-	-	18	100%
months		-	-	-	0%	-	-	-	0%
Between months			-	-	0%	-	-	-	0%
More thar months	16	-	-	-	0%	-	-	-	0%
	tal	-	-	18	100%	-	-	18	100%
D		and and the P			i				
Percentaç	ge shall be	calculated or	n total of the res	pective column					
g. Data o	f grievanc	es received a	gainst the TPA:						

PERIODIC DISCLOSURES

 
 S. No.
 Description
 Number of Grievances

 1
 Grievances outstanding at the beginning of year

 2
 Grievances received during the year

 3
 Grievances resolved during the year

 4
 Grievances outstanding at the end of the year

Refer Health TPA Regulations, as amended from time to time.

		FORM NL 48	- DISCLOSURE	S ON QUANTITAT	PERIODIC DISC		RS OF HEALTH SERVICES F	RENDERED	
Name of	the Insure	r: ICICI Lomb	ard General Ins	urance Company L	imited		Date: March 31, 2025		
-		5 dated Aug 00PLC129408							
Informati	ion as at M	/arch 31, 202	5						
a. Specify	y whether	In-house Cla	im Settlement c	or Services rendered	d by TPA -				
				by TPA) - Good Hee		PA Limited			
				om 09/06/2023 to (					
				e of in-house claim s rendered by TPA)	settlements and				
h Numbe	er of policie	es and lives s	ervices in respe	ect of which public	disclosures are i	made:			
	er er penen			iet er milen publie					
								]	
Desc Number o	ription of policies	Ind	ividual	Grou	<b>ар</b> З	Go	vernment		
serviced Number o	of lives		-				-		
serviced			-		3,894		-	l	
	ation with of the Stat		e <b>geographical</b> Name of the		ces are rendered	d by the TPAs/Insure	r	1	
Telang	gana		Hyderabad						
Karna Tamilr	nadu			aduri, Coimbatore					
Andhr Delhi	ra Pradesh		Visakhapati New Delhi	nam					
Mahai	rastra		Mumabi					1	
d. Data o i.		of claims pro		eginning of the yea	r		31	1	
ii.	Number o	of claims recei	ived during the y	/ear			387		
iii. iv.				(specify % also in b e year (specify % al			308(90.86%) 31(9.14%)		
V.	Number o	of claims outs	tanding at the e	nd of the year			79	]	
e. Turn A	round Tim	e (TAT) for c	ashless claims (	in respect of numb	er of claims):				
C No.	Deer	aviation	Individual	Policies (in %)	Group P	olicies (in %)			
S. No.	Dest	cription	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***			
1	Withir	n <1 hour	-	-	99.51%	56.37%			
2 3		1-2 hours 2-6 hours	-		0.49%	26.96% 16.67%			
4 5		6-12 hours	-	-	-	-			
6	>24	12-24 hours 4 hours	-	-	-	-			
	Т	Fotal	-	-	100%	100%			
			otal of the respe		surer / TPA (whic	hever is earlier) and	till final pre-auth is issued to	the hospitals	
						is received by TPA			
f. Turn Aı	round Time	e in case of p	ayment / repud	iation of claims:					
	ription eckoned								
from the	e date of t of last	Ind	ividual	Grou	qı	Go	vernment	Tot	al
nece	essary	No. of				I			
	ument	Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 Between		-	-	337	99.41%	-	-	337	99.41%
months Between		-	-	2	1%	-	-	2	1%
months		-	-	-	0%	-	-	-	0%
More tha	011	-	-	-	0%	-	-	-	0%
months		-	-	339	100%	-	-	339	100%
	otal								
То		calculated or	n total of the res	pective column					
To Percenta	ge shall be								
To Percenta	ge shall be		n total of the res		Number of	l			
To Percentag g. Data o S. No.	ge shall be of grievanc	es received o	igainst the TPA Description	:	Number of Grievances				
Percenta g. Data o	ge shall be of grievanc Grievance	es received o	gainst the TPA Description g at the beginni	:					
To Percentag g. Data a S. No. 1	ge shall be of grievance Grievance Grievance Grievance	es received a es outstandin es received du es resolved du	gainst the TPA Description g at the beginni	: ng of year	Grievances				

	PERIODIC DISCLOSURES FORM NL 48 - DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED									
Name of	the Incurer		rd General Incu	rance Company Lir	nited		Date: March 31, 2025			
Name of	the insurer:		a General Insu	rance Company Lir	nited		Date: March 31, 2025			
		dated Augu	st 03, 2001							
CIN: L672	200MH2000	PLC129408								
Informati	ion as at Ma	rch 31, 2025								
a. Specify	y whether In	-house Clair	n Settlement or	Services rendered	by TPA -					
	Name of th	a TPA //f can	ices rendered b	y TPA) - MDIndia H	ealth Insurance					
	Nume of th		ices rendered b	y n Aj - Mbindid n	cultinisticite					
	Validity of a	agreement w	ith the TPA: fro	m 05/07/2021 to 0	4/07/2024					
(Data sha	all be consoli	dated at insu	ırer level in case	of in-house claim	settlements and					
				rendered by TPA)						
h Numbe	er of policies	and lives se	nvices in respec	t of which public di	eclosures are m	ade				
D. Humbe	er or policies	unu nves se	vices in respec	t of which public u	sciosures are m	ddc.				
								-		
Dese Number of	cription of policies	Ind	ividual	Grou		Go	vernment			
serviced	- <b>(</b>		-		6		-	-		
Number of lives - 18,200 -							-			
		1						1		
	ation with re e of the State		geographical a Name of th		es are rendered	by the TPAs/Insurer		1		
Maha	arashtra		Pune, Nash	nik, Nagpur, Mumbo	ii,Ahmednagar,A	kola,Amravati,Beed	Bhandara,Dhule,Gadchirol			
	ira Pradesh igana		Visakhapa Hyderabaa	tnam, Vijayawada I						
Bihar			Patna					1		
West	Bengal		Kolkata "As	ansol, Durgapur,Si	liguri			]		
Goa Karna	ataka		Panjim Bangalore,	Bhadravati				-		
Aruno	achal Prades	h	Nirjuli					1		
Assar	m tisgarh		Guwahati Bhilai,Raip	ur				-		
Jamm	nu & Kashmir		Jammu,Srir	nagar				1		
Jhark Orisa			Bokaro,Dh Rourkela	anbad,Ranchi				-		
Punja			Ludhiana,N	Iohali						
Rajas				ner,Bhilwara, Jaipu	r Jalor, Jodhpur,F	Pali,Rajsamand,Siroh	i			
Uttan Keral	akhand a		Dehradun Kochi (Cocl	nin)						
Madh	nya Pradesh		Indore, Bho							
Delhi	l Nadu		New Delhi Frode Cher	ngi Coimbatore C	Iddalore Dindia	I Kanchinuram Kanu	akumari,Madurai,Ramanat			
	Pradesh						la,Pilibhit,Shahjahanpur,Sh			
Gujar	rat		Ahmedaba	d, Surat, Baroda						
d. Data o	of number of	claims proce	ssed:							
i.				ginning of the year			343			
ii. iii.			ed during the ye uring the year (	ar specify % also in br	ackets)		1,699 1,486 (92.18%)			
iv.	Number of	claims repud	iated during the	year (specify % als			126 (7.82%)			
v.	Number of	claims outsto	inding at the en	d of the year			430			
e. Turn A	round Time	(TAT) for ca	shless claims (ir	respect of numbe	r of claims):					
			Individual	Policies (in %)	Group P	olicies (in %)				
S. No.	Desc	ription	TAT for	TAT (	TAT for	TAT (				
			pre-auth**	TAT for discharge***	pre-auth**	TAT for discharge***				
1	Within	<1 hour	-	-	96.56%	81.40%				
2		1-2 hours	-	-	1.05%	12.50%				
3		2-6 hours -12 hours	-		2.25% 0.15%	2.83% 0.15%				
5	Within 12	2-24 hours	-	-	-	-				
6		hours Mal	-	-	- 100%	- 100%				
			L		10070	10070				
			al of the respec		urer / TPA (which	and t	ill final pre-auth is issued to	o the bosnitals		
				ospital from the tin				c. noapituis		
f Turn A	round Tim-	n case of r-	yment / repudio	tion of claims						
		case or pa	,enc/repudio	aon or cluins:						
	cription	_		_				_		
	reckoned he date of	Ind	ividual	Grou	цр	Go	vernment	Tot	al	
receip	pt of last									
necessar	y document		Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	
Within 1	month	Claims		1,609	99.81%		2	1,609	99.81%	
		-	-			-	-			
	1-3 months	-	-	3	0%	-	-	3	0%	
Between	3 to 6			-	0%			-	0%	
months More that	n 6 months	-	-	-	0%	-	-	-	0%	
		-	-			-	-			
т	Total	-	-	1,612	100%	-	-	1,612	100%	
Percento	ge shall be a	alculated on	total of the resp	ective column						
g. Data o	ot grievances	received ag	ainst the TPA:							
S. No.		ı	Description		Number of					
1	Grievances		at the beginning	a of vegr	Grievances					
2		received dur		2 21 7 2 21	- 1					
3		resolved dur		e vegr	1					
			at the end of th		-					
Refer He	alth TPA Re	gulations, as	amended from	time to time.			DD/2024-25/022	Detect A 11/2	2025	
							PD/2024-25/FY/Ver	. Darea Abul 15,	2025	

PERIODIC DISCLOSURES

		PERIODIC DISC	LOSURES
FC	ORM NL 48 - DISCLOSURE	S ON QUANTITATIVE AND QUALI	ATIVE PARAMETERS OF HEALTH SERVICES RENDERED
Name of the Insurer	: ICICI Lombard General Ir	nsurance Company Limited	Date: March 31, 2025
Registration No. 11 CIN: L67200MH2000	5 dated August 03, 2001 0PLC129408		
Information as at M	arch 31, 2025		
a. Specify whether I	n-house Claim Settlement	or Services rendered by TPA -	
Name of th	he TPA (If services rendered	d by TPA) - Medsave Health Insuranc	e TPA Limited
Validity of	agreement with the TPA:	from 14/07/2021 to 13/07/2024	
•	lidated at insurer level in co erned TPA in case of servic	ase of in-house claim settlements an es rendered by TPA)	9
b. Number of policie	es and lives services in res	pect of which public disclosures are	made:
		·	
Description	Individual	Group	Government
	Individual -		Government
Number of policies	Individual -	Group 1	Government
Number of policies serviced	Individual -	1	Government -
Number of policies serviced Number of lives	Individual - -		Government - -
Number of policies serviced Number of lives serviced	-	1	-
Number of policies serviced Number of lives serviced	- - regard to the geographica	1 1,577 I area in which services are render	-
Number of policies serviced Number of lives serviced c. Information with	- - regard to the geographica	1 1,577 Il area in which services are renderen ne Districts	-
Number of policies serviced Number of lives serviced c. Information with Name of the Stat	regard to the geographico e Name of ti New Delhi	1 1,577 Il area in which services are render ne Districts	-
Number of policies serviced Number of lives serviced c. Information with Name of the Stat Delhi	regard to the geographico e Name of ti New Delhi	1 1,577 Il area in which services are rendere ne Districts	-
Number of policies serviced Number of lives serviced c. Information with Name of the Stat Delhi Gujarat	regard to the geographica e Name of the New Delha New Delha Ahmedaba	1 1,577 Il area in which services are rendern re Districts ad, Vadodara	-
Number of policies serviced Number of lives serviced c. Information with Name of the Stat Delhi Gujarat Punjab	regard to the geographica e Name of ti Ahmedab Amritsar Bangalore	1 1,577 Il area in which services are rendere ne Districts ad, Vadodara	-
Number of policies serviced Number of lives serviced <b>c. Information with</b> Name of the Stat Delhi Gujarat Punjab Kamatka	regard to the geographica e Name of ti Ahmedab Amritsar Bangalore	1 1,577 Il area in which services are render ne Districts ad, Vadodara dore	-
Number of policies serviced Number of lives serviced <b>2. Information with</b> Name of the Stat Delhi Gujarat Punjab Karnatka Madhya Pradesh	regard to the geographico e Name of the New Delhi Ahmedaba Amritsar Bangalore Bhopal, Inc	1 1,577 Il area in which services are render ne Districts ad, Vadodara dore	-
Number of policies serviced Number of lives serviced <b>c. Information with</b> Name of the Stat Delhi Gujarat Punjab Karnatka Madhya Pradesh Chandigarh Tamilnadu	regard to the geographico e Name of the Ahmedabo Amritsar Bangalore Bhopal, Im Chandigar	I area in which services are render the Districts ad. Vadodara dore h	-
Number of policies serviced Number of lives serviced <b>c. Information with</b> 1 Name of the Stat Delhi Gujarat Punjab Karnatka Madhya Pradesh Chandigarh Tamilnadu Telangana	regard to the geographica e Name of th Ahmedob Amritsar Bangalore Bhopal, Ind Chandigar Chandigar Hyderabad	I area in which services are render the Districts ad. Vadodara dore h	-
Number of policies serviced Number of lives serviced <b>c. Information with</b> Name of the Stat Delhi Gujarat Punjab Karnatka Madhya Pradesh Chandigarh Tamilnadu	regard to the geographico e Name of th Ahmedabo Amritsar Bangalore Bhopal, Im Chandigar Channai Hyderabao Kolkata	1 1,577 Il area in which services are rendere ne Districts ad, Vadodara dore h d	-
Number of policies serviced Number of lives serviced Name of the Stat Delhi Gujarat Punjab Karnatka Madhya Pradesh Chandigarh Tamilnadu Telangana West Bengal Maharashtra	regard to the geographico e Name of ti Ahmedabi Amritsor Bangalore Bhopal, In Chandiga Channai Hyderabaa Kolkata Murmbai, t	I area in which services are render the Districts ad. Vadodara dore h	-
Number of policies serviced Number of lives serviced c. Information with Name of the Stat Delhi Gujarat Punjab Karnatka Madhya Pradesh Chandigarh Tamiinadu Telangana West Bengal	regard to the geographico e Name of th Ahmedabo Amritsar Bangalore Bhopal, Im Chandigar Channai Hyderabao Kolkata	1 1,577 Il area in which services are rendere ne Districts ad, Vadodara dore h d	-

## d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	12
ii.	Number of claims received during the year	58
iii.	Number of claims paid during the year (specify % also in brackets)	55(96.49%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	2(3.51%)
v.	Number of claims outstanding at the end of the year	13

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

S. No.		Individual	Policies (in %)	Group Policies (in %)		
	Description	TAT for pre-auth**	TAT for discharge***	TAT for pre-auth**	TAT for discharge***	
1	Within <1 hour	-	-	75.00%	27.91%	
2	Within 1-2 hours	-	-	18.18%	51.16%	
3	Within 2-6 hours	-	-	6.82%	20.93%	
4	Within 6-12 hours	-	-	-	-	
5	Within 12-24 hours	-	-	-	-	
6	>24 hours	-	-	-	-	
	Total	-	-	100%	100%	

Percentage to be calculated on total of the respective column. \*\* reckoned from the time last necessary document is received by insurer / TPA (whichever is earlier) and till final pre-auth is issued to the hospitals \*\*\* reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

fт and Time in case of payment / repudiation of claims:

1. Turn Around Time in case of payment / reputition of claims:								
Description (to be reckoned from the date of receipt of last necessary	Individual		Group		Government		Total	
document	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	-	-	57	100%	-	-	57	100%
Between 1-3 months	-	-	-	0%	-	_	-	0%
Between 3 to 6 months	-	-	=	0%	-	-	-	0%
More than 6 months	-	-	-	0%	-	-	-	0%
Total	-	-	57	100%	-	-	57	100%

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

S. No.	Description	Number of
	Description	Grievances
1	Grievances outstanding at the beginning of year	-
2	Grievances received during the year	-
3	Grievances resolved during the year	-
4	Grievances outstanding at the end of the year	-

Refer Health TPA Regulations, as amended from time to time.