

FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited (Formerly Known as Kotak Mahindra General Insurance Company Limited)
Information as at 31st March 2025



a. Specify whether In – house Claim settlement or Services rendered by TPA:

Name of the TPA -Family Health Plan Insurance TPA Ltd
Validity of agreement with the TPA: **from 01/04/2025 to 31/03/2028**

(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	54561	901	-
No of lives serviced	120549	243492	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Name of the State	Name of the District
Pan India	Pan India

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
1466	20910	15648	70%	1550	7%	806

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	73%	53%	86%	54%
2	Within 1-2 Hours	17%	34%	9%	35%
3	Within 2-6 Hours	10%	13%	5%	11%
4	Within 6-12 Hours	0%	0%	0%	0%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	0%	0%	0%	0%
Total		100.00%	100.00%	100.00%	100.0%

*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 bill 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 (%)	No. of claims	percentage (%)	No. of claims	percentage(%)
Within 1 Month	10084	100%	7114	100%	0	0%	17198	100%
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%
	10084	100%	7114	100%	0	0%	17198	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

FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered



Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited (Formerly Known as Kotak Mahindra General Insurance Company Limited)
Information as at 31st March 2025

a. Specify whether In – house Claim settlement or Services rendered by TPA:

Name of the TPA -Medi Assist Insurance TPA P Ltd
Validity of agreement with the TPA: from 01/11/2024 to 31/10/2025

(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	-	763	-
No of lives serviced	-	2,487,028	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Name of the State	Name of the District
Pan India	Pan India

d. Data of number of claims processed:

No. of claims outstanding at the beginning of the year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
1253	31568	24447	74%	2950	9%	1087

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	0.0%	0.0%	89.0%	81.0%
2	Within 1-2 Hours	0.0%	0.0%	9.0%	16.0%
3	Within 2-6 Hours	0.0%	0.0%	2.0%	3.0%
4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		0.0%	0.0%	100.0%	100.0%

*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 bill 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	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%	27397	100%	0	0%	27397	100%
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%
	0	0%	27397	100%	0	0%	27397	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

FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited (Formerly Known as Kotak Mahindra General Insurance Company Limited)
Information as at 31st March 2025



a. Specify whether In – house Claim settlement or Services rendered by TPA:

Name of the TPA - Paramount Health Services and Insurance TPA Pvt.Ltd
Validity of agreement with the TPA: from 30/03/2025 to 29/03/2026

(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	-	260	-
No of lives serviced	-	2186769	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Name of the State	Name of the District
Pan India	Pan India

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
1693	71159	56347	77%	3824	5%	2710

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	0.0%	0.0%	88.0%	55.0%
2	Within 1-2 Hours	0.0%	0.0%	10.0%	36.0%
3	Within 2-6 Hours	0.0%	0.0%	2.0%	10.0%
4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		0.0%	0.0%	100.0%	101.0%

*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)	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%	60171	100%	0	0%	60171	100%
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%
	0	0%	60171	100%	0	0%	60171	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

FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited (Formerly Known as Kotak Mahindra General Insurance Company Limited)
Information as at 31st March 2025



a. Specify whether In – house Claim settlement or Services rendered by TPA:

Name of the TPA - Inhouse
Validity of agreement with the 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	1,244.00	19305	-
No of lives serviced	1,244.00	19305	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Name of the State	Name of the District
Pan India	Pan India

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
2	122	70	56%	4	3%	11

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	0.0%	0.0%	0.0%	0.0%
2	Within 1-2 Hours	0.0%	0.0%	0.0%	0.0%
3	Within 2-6 Hours	0.0%	0.0%	0.0%	0.0%
4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		0.0%	0.0%	0.0%	0.0%

*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 bill 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	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%	74	100%	0	0%	74	100%
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%
	0	0%	74	100%	0	0%	74	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

FORM NL-48-Public Disclosures on quantitative and qualitative Parameters of Health services rendered
Name of the Insurer: Zurich Kotak General Insurance Company (India) Limited (Formerly Known as Kotak Mahindra General Insurance Company Limited)
Information as at 31st March 2025



a. Specify whether In – house Claim settlement or Services rendered by TPA:

Name of the TPA - Health India Insurance TPA Pvt.Ltd
 Validity of agreement with the TPA: from 25/09/2024 to 24/09/2027

(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	-	10	-
No of lives serviced	-	7587	-

c. Geographical Area of services Rendered in respect of which public disclosure is made:

Name of the State	Name of the District
Pan India	Pan India

d. Data of number of claims processed:

No. of claims outstanding at the beginning of year	No. of claims received during the year	No. of claims paid during the year	Settlement ratio(Paid Ratio)(%)	No. of claims repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
-	62	34	55%	1	2%	23

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	0.0%	0.0%	89.0%	0.0%
2	Within 1-2 Hours	0.0%	0.0%	8.0%	0.0%
3	Within 2-6 Hours	0.0%	0.0%	3.0%	0.0%
4	Within 6-12 Hours	0.0%	0.0%	0.0%	0.0%
5	Within 12-24 Hours	0.0%	0.0%	0.0%	0.0%
6	>24 Hours	0.0%	0.0%	0.0%	0.0%
Total		0.0%	0.0%	100.0%	0.0%

*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	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%	35	100%	0	0%	35	100%
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%
	0	0%	35	100%	0	0%	35	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