

Public Disclosures on Quantitative and Qualitative parameters of Health Service Rendered
(As per Circular IRDAI/HLT/MISC/CR/146/06/2020 dated 10.06.2020)
Information as at 31.03.2020

Name of the Insurance Company **Star Health and Allied Insurance Co Ltd**

a Settlement of claims N-HOUSE CLAIM SETTLEMENT

Description	Individual	Group	Government
Number of Policies serviced \$	4456341	6631	1
Number of lives serviced \$	11475386	2516791	268568

\$ excluding PA and Overseas Travels policies

c Geographical area in which services are rendered by the Insurer PAN INDIA

d Data of number of claims processed:

i. Outstanding number of claims at the beginning of the year	42280		
ii. Number of Claims received during the year	1092692		
iii. Number of claims paid during the year	892369	80.14%	
iv. Number of claims repudiated during the year #	128759	11.56%	
v. Number of claims outstanding at the end of the year	63130		
# Does not include 50784 claims closed as the insured did not evince interest in pursuing the claim.	128759		

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

Description	Individual Policies (in %)		Group Policies (in %)	
	TAT for Preauth	TAT for Discharge	TAT for Preauth	TAT for Discharge
Within <1 Hours	49%	43%	44%	29%
With in 1 to 2 Hours	23%	35%	27%	36%
With in 2 to 6 Hours	20%	20%	17%	29%
With in 6 to 12 hours	4%	1%	5%	4%
With in 12 to 24 Hours	4%	1%	5%	2%
>24 Hours	0%	0%	0%	0%
Total	100%	100%	100%	100%

f Turn Around Time in Case of Payment of Claims

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage
within 1 months	709009	99.45%	177136	99.42%	1254	100.00%	887399	99.44%
Between 1 - 3 Months	3194	0.45%	912	0.51%	0	0.00%	4106	0.46%
Between 3 to 6 Months	469	0.07%	92	0.05%	0	0.00%	557	0.06%
More than 6 Months	282	0.04%	25	0.01%	0	0.00%	307	0.03%
Total	712950	100.00%	178165	100.00%	1254	100.00%	892369	100.00%

* Percentage shall be calculated to total of the respective column

Turn Around Time in Case of Repudiation of Claims

Description (to be reckoned from the date of receipt of last necessary document)	Individual		Group		Government		Total	
	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage	Number of Claims	Percentage
within 1 months	97426	61.65%	18108	68.66%	69	100.00%	115603	64.47%
Between 1 - 3 Months	42766	27.94%	5387	20.42%	0	0.00%	48153	26.83%
Between 3 to 6 months	7232	4.72%	1191	4.52%	0	0.00%	8423	4.69%
More than 6 Months	5639	3.68%	1689	6.40%	0	0.00%	7328	4.08%
Total	153059	100.00%	26375	100.00%	69	100.00%	179503	100.00%

* Percentage shall be calculated to total of the respective column

g Data of grievances received against the in-house claims

Description	Number of Grievances
Grievance Outstanding at the beginning of year	254
Grievances received during the year	7834
Grievances resolved during the year	7994
Grievance outstanding at the end of the year	94

(Signature)
Dr. S. Anand
Managing Director

(Mr. Sridharan)
(Mr. Sridharan)
(Mr. Sridharan)