

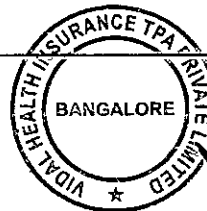
# IRDA Annual Report for Financial Year 2024-25

## Annual Report by Third Party Administrator

As per Regulations 19 (9) of IRDA (TPA-Health Services Regulations, 2016 - Form TPA 8

1	PARTICULARS OF THE TPA:		
1.1	Name of the TPA :	VIDAL HEALTH INSURANCE TPA PRIVATE LIMITED	
1.2	(A) Address - Registered Office:	1 <sup>st</sup> Floor, Tower 2, SJR i Park, EPIP Zone, Whitefield,	
		Pin code: 560066; Landline No: 080-40125678	
		E-mail: finance@vidalhealth.com Fax No: 080-28418216	

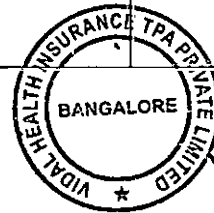
1.3	Financial Year	Directors as on 31 <sup>st</sup> Mar 2025
	Board of directors as on 31/03/2025 (end of concerned FY 2024-25) and changes in the board since the date of statement of the preceding year.	Mr. Devang Mody
		Mr. Girish Rao
		Dr. Nirmala Suresh Castellino
		Ms. Neetha Uthaiah



# IRDA Annual Report for Financial Year 2024-25

## 1.4 Directors' Details

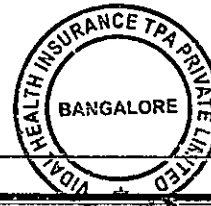
Sr. No.	Name of Director and DIN No.	Age	Address with telephone no., Mobile no., e-mail	Details of Directorship in other Companies	Particulars of Change in Board (Cession / Appointment)	Date of Change in Board
1	Devang Mody DIN:07794726	52 Yrs	Flat No. C 1502, Verdy, Near Gurunanak, Kalyani Nagar, Pune – 411006 Phone: Mob: 9764036999 E-Mail ID: <a href="mailto:modydevang@gmail.com">modydevang@gmail.com</a>	1. Bajaj Finserv Health Limited 2. Vidal Healthcare Services Pvt Limited	Appointment	26-04-2024
2	Girish Rao DIN:00073937	63 Yrs	PLOT NO 132, PHASE I, PALM MEADOWS, WHITEFIELD ROAD, RAMAGUNDANAHALLI BANGALORE 560066 Telephone:080-40125678 Email: <a href="mailto:girish.rao@vidalhealth.com">girish.rao@vidalhealth.com</a>	1. TTK Healthcare Limited 2. Vidal Healthcare Services Pvt Ltd 3.Vireo Healthtech Pvt Ltd 4.Disease Management association of India 5.TTK Prestige Limited	No Change	No Change



## IRDA Annual Report for Financial Year 2024-25

3	Dr. Nirmala Suresh Castellino DIN:10692792	58 Yrs	Building No. 5, Flat no 6, Atur Park ,Naylor Road,Koregaon Road, Pune – 411001 Mob: 9822008333 E-Mail ID: <a href="mailto:nirmalacastellino@hotmail.com">nirmalacastellino@hotmail.com</a>	1.Bajaj Finserv Health Limited	Appointment	01-08-2024
4	Neetha Uthaiah DIN:09567613	46 Yrs	Villa 47 ,Prestige Ozone Whitefield,Bangalore-560066	Nil	Appointment	27-02-2025

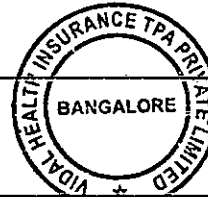
1.5 Details of Chief Executive Officer (CEO)						
Sr. No.	Name of CEO	Age	Address with telephone no., Mobile no., e-mail	Qualifications	Details of Directorship in other Companies	Date of joining with TPA Company as a CEO
1	Mr. Rajan Subramaniam	58 Yrs	C-353, Sarita Vihar, Delhi 110076 M.: 9311986312 email: rs@vidalhealth.com	B.Sc.,MBA, LLB and Fellow of Insurance Institute of India	1.Opdex India Pvt Ltd	10th May 2022



## IRDA Annual Report for Financial Year 2024-25

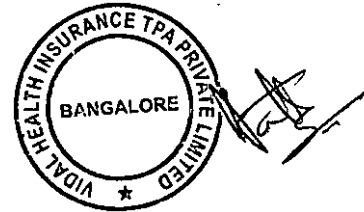
1.6 Details of Chief Administrative Officer (CAO)						
Sr. No.	Name of CAO	Age	Address with telephone no., Mobile no., e-mail	Qualifications	Details of Directorship in other Companies	Date of joining with TPA Company as a CAO
1	Mr. S. Guru Kumar	63 yrs	Old no 53/3, New no 105 ,Harrington Road,Chennai-600030 Mobile No. : 9789988048 E-mail : gurukumar.s@vidalhealth.com	B.com, B.Ed, AMIBM ,Fellow Insurance Institute of India	Nil	2nd May 2022.

1.7 Details of Chief Medical Officer (CMO)						
Sr. No.	Name of CMO	Age	Address with telephone no., Mobile no., e-mail	Qualifications	Details of Directorship in other Companies	Date of joining with TPA Company as CMO
1	Dr. Nitika Gupta	51 yrs	A-504, Tarika Apartments ,Sector 43, Gurgaon- ph. 8800397652, Email: Nitika.gupta@vidalhealth.com	MBBS	Nil	01 <sup>st</sup> Sept 2023



## IRDA Annual Report for Financial Year 2024-25

1.8 Name and Address of Auditors					
Sl.no	Particulars	Name of Auditor	Address	Telephone No.	e-mail
1	Statutory Auditors	M/s KKC & Associates LLP, Chartered Accountants	Sunshine Tower,Level 19 Complex, , Senapati Bapat Road ,Elphinstone, MUMBAI:400013	022-61437333	info@kkcllp.in
2	Internal Auditors	M/s RVK & Co, Chartered Accountants	No 17 & 19 (1st Floor), Canron Smith Road, Gopalapuram, Chennai 600086	9841039837	<a href="mailto:ca.rvkrishnan@gmail.com">ca.rvkrishnan@gmail.com</a>



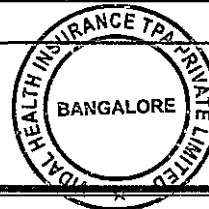
# IRDA Annual Report for Financial Year 2024-25

## Form TPA-8

### Annual Report by Third Party Administrators: Enumeration of TPA Services provided

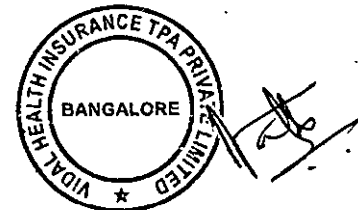
Periodicity of Submission: Annually

Particulars	Nos
a. Claims serviced under health insurance policies by way of Pre-Authorization of cashless treatment or settlement of claims other than cashless claims or both	31,83,250
b. Servicing of Claims for Hospitalization cover under Personal Accident Policy & Domestic Travel policy	-
c. Pre-insurance medical examination in connection with underwriting of health insurance policies.	53,070
d. Health Services in respect of Foreign Travel Policies and health policies issued by Indian Insurers covering medical treatment or hospitalization outside India	-
e. Health Services in respect of Foreign Travel policies issued by Foreign Insurers for policy holders who are travelling to India	-
f. Servicing of non-insurance healthcare schemes as mentioned in Regulation 22(3) of these regulations	20,55,992
g. Any other services as may be mentioned by Authority	-
1.10.a.Number of agreements with Network Providers	12766
1.10.b.Number of agreements with Doctors	254
No. of insurers with whom agreements entered with.	26
Lives covered under Health Policies (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	4,58,21,723
Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	2,31,581
Number of Hospitals tied up by the TPA (beginning of concerned FY)	12150
Hospitals tied up during (for the concerned FY)	823
Total Hospitals terminated or removed during (concerned FY)	207
Total Hospitals tied up as on (end of concerned FY)	12766



## IRDA Annual Report for Financial Year 2024-25

1.12	Summary of TPA services:			
Sr. No.	Particulars of Services	No. of Policies Serviced	No. of lives Serviced	Amount of Premium Serviced wherever available. (in INR)
1	Individual / Retail Health Insurance Policies	2,28,389	5,60,472	5,17,07,02,320
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	3189	74,56,667	34,74,21,48,521
3	Policies issued under RSBY or other similar policies issued by insurers	3	3,78,04,584	11,79,77,30,759
4	Pre-Insurance Medical Examination	53,070	Nil	Nil
5	Foreign Travel Policies issued by Indian insurer	Nil	Nil	Nil
6	Foreign Travel Policies issued by Foreign insurer	Nil	Nil	Nil
7	Non-insurance healthcare schemes sponsored by Central / State Government.	8	7,32,63,332	NA

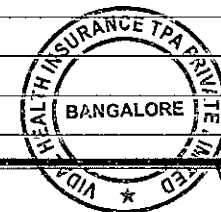


# IRDA Annual Report for Financial Year 2024-25

## Schedule – 1, FORM TPA – 8-RA

Revenue Account for the year ended 31<sup>st</sup> March 2025

	Expenses			Income	
I	<b>Directors' remuneration</b>	53,14,202	I	<b>Income</b>	
			a.	Income from insurers (Indian & foreign)	
II	<b>Staff expenses</b>		b.	Towards Health Services of the Individual policies issued by Indian Insurers	163,22,16,437
a.	Salaries, provident fund	104,96,01,988	c.	Towards Health Services of the Group Insurance policies issued by Indian Insurers	-
b.	Other benefits	5,96,25,562	d.	Towards Non Insurance Services rendered	26,60,84,107
III	<b>Office expenses</b>		e.	Income – From others	2,22,42,563
a.	Rent, rates and taxes	2,77,59,319	f.	Investment Income	-
b.	Electricity, water	2,23,91,143	g.	Profit on sale of investments or assets	26,251
c.	House-keeping and Cleaning	2,38,09,444			
d.	Others				
e.	Travel	5,41,33,642			
f.	Post, telecommunication ,Printing & stationery and similar expenses	6,48,02,428			
g.	Audit fees	13,50,675			
h.	Legal Expenses	5,78,700			
i.	Repairs and maintenance	1,81,75,523			
j.	Depreciation and Amortization	15,36,59,580			
k.	Motor Vehicle Expenses	-			
l.	Loss on sale of investments or assets	-			
m.	Corporate Social Responsibility	4,00,000			





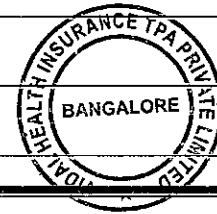
## IRDA Annual Report for Financial Year 2024-25

n.	Finance costs	12,00,66,057			
IV	<b>Operating Expenses</b>	66,58,86,178			
	<b>Profit/(Loss) for the year</b>	<b>(34,69,85,083)</b>			
		<b>192,05,69,358</b>			<b>192,05,69,358</b>

### Schedule – 2, FORM TPA – 8-PL

Profit and Loss Appropriation Account for the year ended 31st March 2025

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Loss Brought Forward	-	Profit Brought Forward	-
Loss for the year	<b>34,69,85,083</b>	Profit for the year	-
Dividend for the year	-	Transfer from reserves	-
Tax on Dividend	-	Loss Carried forward	-
Transfer of Debenture Redemption Reserve	-	Deferred tax credit	15,49,93,901
Other allocations from profit	-		
Other Comprehensive Income			
Measurement of defined benefit (Assets/Liabilities)	57,31,723	Income Tax relating to items that will not be reclassified to statement of profit and Loss	14,42,560
Provision for taxation	1,64,42,560	Taxation of earlier years	39,85,253
Deferred tax liability	-		
Taxation of earlier year	-		
Loss carried forward	20,87,37,652		

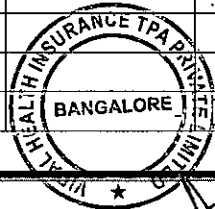


# IRDA Annual Report for Financial Year 2024-25

## Schedule – 3, FORM TPA – 8-BS

Balance Sheet as at 31st March 2025

Liabilities	Amount (Rs.)	Amount (Rs.)	Assets	Amount (Rs.)	Amount (Rs.)
<b>Authorized Capital</b>	36,00,00,000		Building / Properties Cost	44,77,260	
Issued & Paid Up Capital		11,59,09,000	Addition	-	
Deemed Capital contribution from holding company		11,20,07,915	Add Excess Depreciation	7,50,453	52,27,713
<b>Reserves &amp; Surplus</b>			Furniture & Fixtures	42,35,105	
Other Equity		8,66,68,674	Addition	14,29,452	
			Less Depreciation	(19,33,990)	37,30,567
Debenture Redemption Reserve		-			
			Computer Equipment	2,55,87,725	
			Addition	1,28,06,968	
<b>Amounts Due to</b>			Less Depreciation	(1,87,18,533)	1,96,76,161
a) Insurers		-			
b) Hospitals			Office Equipment's	56,25,260	
c) Doctors			Addition	17,03,887	
d) Others			Less Depreciation	(30,27,919)	43,01,230
<b>Secured Loan</b>			Motor Vehicles	34,166	
			Less Depreciation	(34,166)	-

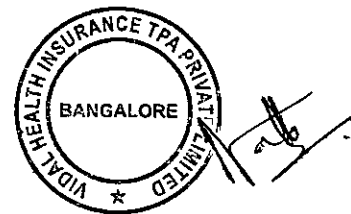


## IRDA Annual Report for Financial Year 2024-25

Long term liabilities		2,16,85,478			
			Leasehold improvements	100,500	
			Less Depreciation	(85684)	14,814
<b>Unsecured Loan</b>		-			
			Computer Software	5,44,94,808	
Deferred Tax Liability		-	Addition	3,12,92,600	
			Less Depreciation	(3,74,25,033)	4,83,62,375
Long Term Borrowings		56,43,27,469			
			Brand Value	49,51,50,854	
Non Current Lease Liability		2,32,05,754	Less Depreciation	(4,94,50,011)	44,57,00,843
Provisions		94,18,089			
			Goodwill		20,72,74,041
<b>Current Financial Liabilities</b>					
Borrowings		4,86,38,164	Right of use Assets		4,08,79,214
Sundry Creditors (MSME)	22,11,099		Website Development		-
Sundry Creditors (Non -MSME)	15,35,95,058	15,58,06,157			
			Other Financial Assets		4,51,66,602
Lease Liability		2,12,03,822			
Provisions		10,47,60,787	Advance Tax Assets		21,02,35,833
			Deferred Tax Asset (Net)		38,17,03,326
Other Financial Liabilities		1,48,63,755			
			Sundry Debtors		
Other Current Liabilities		4,40,90,414	From Insurers, SHA's		46,88,25,250

## IRDA Annual Report for Financial Year 2024-25

			Cash & Bank Balances		16,75,953
			Other Financial Assets		11,82,351
			Other Current Assets		11,69,43,727
TOTAL		200,09,00,000	TOTAL		200,09,00,000



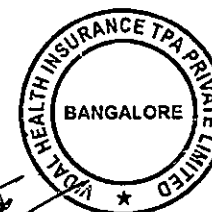
# IRDA Annual Report for Financial Year 2024-25

## Schedule – 4

Schedule of Income received towards various activities during the FY 2024-25

Sl No	Description	Amount (in INR)
1	Towards Health Services of the individual policies issued by Indian Insurers	159,90,73,589
2	Towards Health Services of the Group insurance policies issued by Indian Insurers*	*
3	Towards Pre-insurance Medical examination	3,31,42,848
4	Towards Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	Nil
5	Towards Non Insurance Services rendered	26,60,84,107
6	Towards Servicing of policies issued by foreign Insurers	Nil
7	Interest income on fixed deposits	52,087
	Interest income on Income tax Refund	54,08,483
	Interest income on financial assets at amortised cost	16,73,002
	Miscellaneous Income(incl reimbursements)	151,08,991
	Profit on sale of fixed assets	26,251

\* Breakup not available since insurers are not providing breakup of fees schedule, individual and groupwise

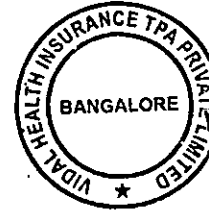


# IRDA Annual Report for Financial Year 2024-25

## Schedule – 5

Schedule of apportionment of Expenses to various activities during the FY 2024-25

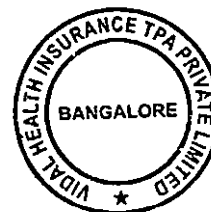
SI No	Description	Expenses incurred during the FY (Amt. INR In)
1	Health Services of the policies issued by Indian Insurers	194,97,12,147
2	Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	Nil
3	Non Insurance Services rendered	31,78,42,294
4	Servicing of policies issued by foreign Insurers	Nil
5	Other Expenses Incurred (to specify)	Nil



Name of the TPA	Vidal Health Insurance TPA Private Limited
Registered Office Address	Tower 2, 1st floor, SJR I Park, Plot No: 13, 14, 15, EPIP Area, Whitefield, Bangalore - 56006
Financial Year/Period	2024-25
Form No:	Schedule 6B

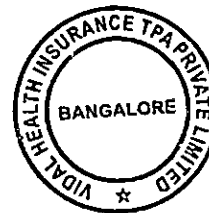
#### I. Claim Movement Details

Nature_of_Hospitals	Particulars	Cashless Claims No of claims	Cashless Claims Amount of claims	Reimbursement claim No of claims	Reimbursement claim Amount of claims	Benefit Based No of claims	Benefit Based Amount of claims
1a: Government Hospitals who are Network Providers; Hospitals who are not Network Providers	Opening balance	86,404	1,26,26,18,907	-	-	-	-
	New claims received during the period	9,45,812	8,09,58,99,761	-	-	-	-
	Settled Claims	7,42,147	7,41,62,87,441	-	-	-	-
	Repudiated Claims	2,50,003	1,63,91,87,450	-	-	-	-
	Amount of claim partially disallowed owing to the Terms and Conditions of the policy	-	-	-	-	-	-
	Outstanding claims	40,066	30,30,43,777	-	-	-	-
1b: Government Hospitals who are not Network Providers	Opening balance	-	-	-	-	-	-
	New claims received during the period	-	-	-	-	-	-
	Settled Claims	-	-	-	-	-	-
	Repudiated Claims	-	-	-	-	-	-
	Amount of claim partially disallowed owing to the Terms and Conditions of the policy	-	-	-	-	-	-
	Outstanding claims	-	-	-	-	-	-
2a: Private Hospitals who are Network Provider	Opening balance	1,36,731	4,51,28,13,904	19,848	86,38,00,668	-	-
	New claims received during the period	13,00,400	68,36,89,65,093	2,44,931	11,63,52,50,267	-	-
	Settled Claims	12,67,613	40,55,89,25,947	2,14,522	7,03,53,53,479	-	-
	Repudiated Claims	1,08,615	17,84,69,38,086	32,790	94,06,70,896	-	-
	Amount of claim partially disallowed owing to the Terms and Conditions of the policy	-	11,07,89,10,003	-	3,80,72,78,386	-	-
	Outstanding claims	60,903	3,39,70,04,960	17,467	71,57,48,174	-	-
2b: Private Hospitals who are not Network Providers	Opening balance	-	-	69,449	91,70,03,390	-	-
	New claims received during the period	4	3,10,303	6,95,713	19,90,16,39,649	-	-
	Settled Claims	-	-	5,88,819	7,15,35,87,590	-	-
	Repudiated Claims	2	1,19,616	97,946	1,10,50,74,952	-	-
	Amount of claim partially disallowed owing to the Terms and Conditions of the policy	-	-	-	11,70,43,84,448	-	-
	Outstanding claims	2	1,90,687	78,397	85,55,96,049	-	-



## II. Ageing of Settled Claims

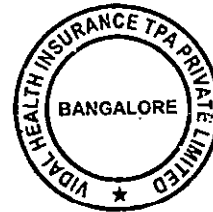
Nature_of_Hospitals	Particulars	Cashless Claims No of claims	Cashless Claims Amount of claims	Reimbursement claim No of claims	Reimbursement claim Amount of claims	Benefit Based No of claims	Benefit Based Amount of claims
1a: Government Hospitals who are Network Providers; Hospitals who are not Network Providers	Ageing of settled claims::Claims settled for less than 1 month	7,40,928	7,39,52,26,774	-	-	-	-
	Ageing of settled claims::Claims settled for 1-3 months	138	62,90,024	-	-	-	-
	Ageing of settled claims::Claims settled for 3-6 months	31	8,03,244	-	-	-	-
	Ageing of settled claims::Claims settled for 6-12 months	11	2,36,474	-	-	-	-
	Ageing of settled claims::Claims settled for 1-2 years	1,037	1,35,04,725	-	-	-	-
	Ageing of settled claims::Claims settled for more than 2 years	2	2,26,200	-	-	-	-
1a: Government Hospitals who are Network Providers; Hospitals who are not Network Providers Total		7,42,147	7,41,62,87,441	-	-	-	-
1b: Government Hospitals who are not Network Providers	Ageing of settled claims::Claims settled for less than 1 month	-	-	-	-	-	-
	Ageing of settled claims::Claims settled for 1-3 months	-	-	-	-	-	-
	Ageing of settled claims::Claims settled for 3-6 months	-	-	-	-	-	-
	Ageing of settled claims::Claims settled for 6-12 months	-	-	-	-	-	-
	Ageing of settled claims::Claims settled for 1-2 years	-	-	-	-	-	-
	Ageing of settled claims::Claims settled for more than 2 years	-	-	-	-	-	-
1b: Government Hospitals who are not Network Providers Total		-	-	-	-	-	-
2a: Private Hospitals who are Network Provider	Ageing of settled claims::Claims settled for less than 1 month	12,25,494	37,92,06,12,501	2,07,589	6,79,34,90,537	-	-
	Ageing of settled claims::Claims settled for 1-3 months	31,744	2,02,47,27,618	6,374	22,35,74,334	-	-
	Ageing of settled claims::Claims settled for 3-6 months	5,306	42,25,03,232	477	1,41,95,063	-	-
	Ageing of settled claims::Claims settled for 6-12 months	2,737	13,69,36,890	72	36,31,696	-	-
	Ageing of settled claims::Claims settled for 1-2 years	2,308	5,28,27,337	10	4,61,849	-	-
	Ageing of settled claims::Claims settled for more than 2 years	24	13,18,369	-	-	-	-
2a: Private Hospitals who are Network Provider Total		12,67,613	40,55,89,25,947	2,14,522	7,03,53,53,479	-	-
2b: Private Hospitals who are not Network Providers	Ageing of settled claims::Claims settled for less than 1 month	-	-	5,77,587	6,99,17,04,198	-	-
	Ageing of settled claims::Claims settled for 1-3 months	-	-	10,786	15,26,91,688	-	-
	Ageing of settled claims::Claims settled for 3-6 months	-	-	358	79,71,212	-	-
	Ageing of settled claims::Claims settled for 6-12 months	-	-	62	9,78,133	-	-
	Ageing of settled claims::Claims settled for 1-2 years	-	-	26	2,42,359	-	-
	Ageing of settled claims::Claims settled for more than 2 years	-	-	-	-	-	-
2b: Private Hospitals who are not Network Providers Total		-	-	5,88,819	7,15,35,87,590	-	-





### III. Ageing of Repudiated Claims

Nature_of_Hospitals	Particulars	Cashless Claims No of claims	Cashless Claims Amount of claims	Reimbursement claim No of claims	Reimbursement claim Amount of claims	Benefit Based No of claims	Benefit Based Amount of
1a: Government Hospitals who are Network Providers; Hospitals who are not Network Providers	Ageing of repudiated claims::Claims repudiated within 1 month	2,49,995	1,63,89,69,150	-	-	-	-
	Ageing of repudiated claims::Claims repudiated within 1-3 months	5	97,200	-	-	-	-
	Ageing of repudiated claims::Claims repudiated within 3-6 months	3	1,21,100	-	-	-	-
	Ageing of repudiated claims::Claims repudiated within 6-12 months	-	-	-	-	-	-
	Ageing of repudiated claims::Claims repudiated within 1-2 years	-	-	-	-	-	-
	Ageing of repudiated claims::claims repudiated within more than 2 years	-	-	-	-	-	-
1a: Government Hospitals who are Network Providers; Hospitals who are not Network Providers Total		2,50,003	1,63,91,87,450	-	-	-	-
1b: Government Hospitals who are not Network Providers	Ageing of repudiated claims::Claims repudiated within 1 month	-	-	-	-	-	-
	Ageing of repudiated claims::Claims repudiated within 1-3 months	-	-	-	-	-	-
	Ageing of repudiated claims::Claims repudiated within 3-6 months	-	-	-	-	-	-
	Ageing of repudiated claims::Claims repudiated within 6-12 months	-	-	-	-	-	-
	Ageing of repudiated claims::Claims repudiated within 1-2 years	-	-	-	-	-	-
	Ageing of repudiated claims::claims repudiated within more than 2 years	-	-	-	-	-	-
1b: Government Hospitals who are not Network Providers Total		-	-	-	-	-	-
2a: Private Hospitals who are Network Provider	Ageing of repudiated claims::Claims repudiated within 1 month	1,06,170	17,63,15,71,749	32,766	93,88,55,467	-	-
	Ageing of repudiated claims::Claims repudiated within 1-3 months	1,907	16,72,86,034	1	20,000	-	-
	Ageing of repudiated claims::Claims repudiated within 3-6 months	298	3,01,54,920	3	2,51,399	-	-
	Ageing of repudiated claims::Claims repudiated within 6-12 months	72	62,77,587	6	11,29,435	-	-
	Ageing of repudiated claims::Claims repudiated within 1-2 years	118	77,59,746	13	4,05,377	-	-
	Ageing of repudiated claims::claims repudiated within more than 2 years	50	38,88,050	1	9,218	-	-
2a: Private Hospitals who are Network Provider Total		1,08,615	17,84,69,38,086	32,790	94,06,70,896	-	-
2b: Private Hospitals who are not Network Providers	Ageing of repudiated claims::Claims repudiated within 1 month	1	35,000	97,914	1,10,30,45,844	-	-
	Ageing of repudiated claims::Claims repudiated within 1-3 months	-	-	2	1,10,279	-	-
	Ageing of repudiated claims::Claims repudiated within 3-6 months	-	-	3	1,78,424	-	-
	Ageing of repudiated claims::Claims repudiated within 6-12 months	-	-	10	4,50,306	-	-
	Ageing of repudiated claims::Claims repudiated within 1-2 years	1	84,616	16	12,64,379	-	-
	Ageing of repudiated claims::claims repudiated within more than 2 years	-	-	1	25,720	-	-
2b: Private Hospitals who are not Network Providers Total		2	1,19,616	97,946	1,10,50,74,952	-	-



#### iv. Ageing of Pending Claims

Nature_of_Hospitals	Particulars	Cashless Claims No of claims	Cashless Claims Amount of claims	Reimbursement claim No of claims	Reimbursement claim Amount of claims	Benefit Based No of claims	Benefit Based Amount of
1a: Government Hospitals who are Network Providers; Hospitals who are not Network Providers	Ageing of pending claims::Claims pending for less than 1 month	37,223	27,19,60,157	-	-	-	-
	Ageing of pending claims::Claims pending for 1-3 months	445	54,99,230	-	-	-	-
	Ageing of pending claims::Claims pending for 3-6 months	680	80,65,520	-	-	-	-
	Ageing of pending claims::Claims pending for 6-12 months	1,715	1,72,93,370	-	-	-	-
	Ageing of pending claims::Claims pending for 1-2 years	1	2,00,000	-	-	-	-
	Ageing of pending claims::Claims pending for more than 2 years	2	25,500	-	-	-	-
1a: Government Hospitals who are Network Providers; Hospitals who are not Network Providers Total		40,066	30,30,43,777	-	-	-	-
1b: Government Hospitals who are not Network Providers	Ageing of pending claims::Claims pending for less than 1 month	-	-	-	-	-	-
	Ageing of pending claims::Claims pending for 1-3 months	-	-	-	-	-	-
	Ageing of pending claims::Claims pending for 3-6 months	-	-	-	-	-	-
	Ageing of pending claims::Claims pending for 6-12 months	-	-	-	-	-	-
	Ageing of pending claims::Claims pending for 1-2 years	-	-	-	-	-	-
	Ageing of pending claims::Claims pending for more than 2 years	-	-	-	-	-	-
1b: Government Hospitals who are not Network Providers Total		-	-	-	-	-	-
2a: Private Hospitals who are Network Provider	Ageing of pending claims::Claims pending for less than 1 month	34,909	2,49,55,00,692	15,528	66,11,75,555	-	-
	Ageing of pending claims::Claims pending for 1-3 months	5,868	33,72,47,995	1,549	4,10,18,339	-	-
	Ageing of pending claims::Claims pending for 3-6 months	2,283	14,49,80,014	261	70,01,744	-	-
	Ageing of pending claims::Claims pending for 6-12 months	2,176	13,59,05,538	83	35,98,178	-	-
	Ageing of pending claims::Claims pending for 1-2 years	1,469	13,12,37,137	43	28,34,039	-	-
	Ageing of pending claims::Claims pending for more than 2 years	14,198	15,21,33,584	3	1,20,319	-	-
2a: Private Hospitals who are Network Provider Total		60,903	3,39,70,04,960	17,467	71,57,48,174	-	-
2b: Private Hospitals who are not Network Providers	Ageing of pending claims::Claims pending for less than 1 month	-	-	74,056	80,44,53,658	-	-
	Ageing of pending claims::Claims pending for 1-3 months	-	-	3,808	4,22,73,865	-	-
	Ageing of pending claims::Claims pending for 3-6 months	-	-	391	29,73,207	-	-
	Ageing of pending claims::Claims pending for 6-12 months	1	1,86,687	77	31,96,191	-	-
	Ageing of pending claims::Claims pending for 1-2 years	1	4,000	57	24,81,764	-	-
	Ageing of pending claims::Claims pending for more than 2 years	-	-	8	2,17,364	-	-
2b: Private Hospitals who are not Network Providers Total		2	1,90,687	78,397	85,55,96,049	-	-



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**Schedule 6 : Details of claims & Ageing (all data in Actuals)**

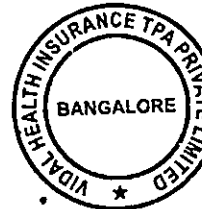
Financial Year 2024-25  
 Name of the TPA Vidal Health Insurance TPA pvt ltd  
 Type of Policy Individual+Group

**1. Data of claims during the year in respect of (Individual + Group) Policies**

Description	Benefit Based Policies		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
Details of claims o/s at the beginning of the year (A)	0	0.00	2,23,135	5,77,54,32,810	89,297	1,78,08,04,058	3,12,432	7,55,62,36,868
Details of claims reported during the year (B)	0	0.00	22,46,216	76,46,51,75,157	9,40,644	31,53,68,89,916	31,86,860	1,08,00,20,65,073
Details of claims recommended for settlement during the year (C)	0	0.00	20,09,760	59,05,41,23,391	8,03,341	29,70,06,03,903	28,13,101	88,75,47,27,294
Details of claims recommended for repudiation during the year (D)	0	0.00	3,58,620	19,48,62,45,152	1,30,736	2,04,57,45,848	4,89,356	21,53,19,91,000
Details of claims o/s at the end of the year	0	0.00	1,00,971	3,70,02,39,424	95,884	1,57,13,44,223	1,96,835	5,27,15,83,647

**2. Data of Settled Claims in respect of Total (Individual Policies + Group Policies)**

Description (to be reckoned from the date of receipt of Claim)	Benefit Based Policies		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
Within 1 month from date of receipt of claim	0	0.00	19,66,422	45,31,58,39,275	7,85,176	13,78,51,94,735	27,51,598	59,10,10,34,010
Between 1 – 3 Months	0	0.00	31,882	2,03,10,17,642	17,160	37,62,66,022	49,042	2,40,72,83,664
Between 3 to 6 Months	0	0.00	5,337	42,33,06,476	835	2,21,66,275	6,172	44,54,72,751
More than 6 months	0	0.00	6,119	20,50,49,995	170	53,14,037	6,289	21,03,64,032
Amount of claim partially disallowed owing to the Terms and Conditions of the policy	0	0.00	-	11,07,89,10,003	-	15,51,16,62,834	-	26,59,05,72,837
Total	0	0.00	20,09,760	59,05,41,23,391	8,03,341	29,70,06,03,903	28,13,101	88,75,47,27,284



3. Data of Claims In respect of Total Policies (Individual + Group) recommended for repudiation								
Description (to be reckoned from the date of receipt of Claim)	Benefit Based Policies		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
Between 1 – 3 Months	0	0.00	1,912	16,73,83,234	3	1,30,279	1,915	16,75,13,513
Between 3 to 6 Months	0	0.00	301	3,02,76,020	6	4,29,823	307	3,07,05,843
More than 6 months	0	0.00	241	1,80,09,999	47	32,84,435	288	2,12,94,434
Within 1 month from date of receipt of claim	0	0.00	3,56,166	19,27,05,75,899	1,30,680	2,04,19,01,311	4,86,846	21,31,24,77,210
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>3,58,620</b>	<b>19,48,62,45,152</b>	<b>1,30,736</b>	<b>2,04,57,45,848</b>	<b>4,89,356</b>	<b>21,53,19,91,000</b>

4. Data of Claims Outstanding In respect of Total Policies (Individual + Group Policies)								
Description (to be reckoned from the date of receipt of Claim)	Benefit Based Policies		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims
Between 1 – 3 Months	0	0.00	8,313	34,27,47,225	5,357	8,32,92,204	11,670	42,60,39,429
Between 3 to 6 Months	0	0.00	2,963	15,30,45,534	652	99,74,951	3,615	16,30,20,485
More than 6 months	0	0.00	19,563	43,69,85,816	271	1,24,47,855	19,834	44,94,33,671
Within 1 month from date of receipt of claim	0	0.00	72,132	2,76,74,60,849	89,584	1,46,56,29,213	1,61,716	4,23,30,90,062
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>1,00,971</b>	<b>3,70,02,39,424</b>	<b>95,864</b>	<b>1,57,13,44,223</b>	<b>1,96,835</b>	<b>5,27,15,83,647</b>

