

As per Regulations 19 (9) of IRDAI (TPA – Health Services) Regulations, 2016

Annual Report by Third Party Administrator

FORM TPA – 8

1	PARTICULARS OF THE TPA:		
1.1	Name of the TPA :	MEDSAVE HEALTH INSURANCE TPA LIMITED	
1.2	(A)	Address - Registered Office:	F-701A, LADO SARAI, MEHRAULI
			NEW DELHI
			Pin code: 110030 Landline No: 011-71221234
			E-mail: info@medsave.in Fax No: 011-29521067/71

1.3	Financial year	2022-23
1.4	Board of directors as on (end of concerned FY) 31.03.2023 and changes in the board since the date of statement of the preceding year.	

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	DR. ADISH LABRU DIN NO.- 03565482	52	410, Krishilok Appartments, Sector -45, Faridabad M-9312880008 E-mail -adish@medsave.in	NIL	NIL	N.A
2	MR. RONY DAVIDOFF DIN NO. 00254015	63	3, Haprahim Street, Rishpon, Tel AVIV, 67215, Israel E-mail - rdavidoff@medsave.in	NIL	NIL	N.A
3	MR. DEEPAK KUMAR DIN No. 10156818	46	E-13/9, E Block, Phase -V Ayanagar, New Delhi-47 M-9810122605 E-mail - deepak@medsave.in	NIL	NIL	N.A

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1.5	Details of Chief Executive Officer (CEO)
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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	DR. ADISH LABRU	52	410, Krishilok Appartments, Sector -45, Faridabad M-9312880008 E-mail - adish@medsave.in	M.D, PHYSICIAN	NIL	02-Apr-2019

1.6	Details of Chief Administrative Officer (CAO)
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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	MS. GEETA VAID	45	1061/3, Ward No. 7, Mehrauli New Delhi -110030 Mobile No.91-9910995367 E-mail Id - geeta@medsave.in	1) MA (Eco) 2) Fellow of the Insurance Institute of India (III)	N/A	21-JUN-2023

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1.7	Details of Chief Medical Officer (CMO)	
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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
1	DR. NITESH KUMAR	41	E-580/A, 3 rd Floor Gali no.11, West Vinod Nagar Delhi-110092 District- Patna (Bihar) M-9312880026 E-MAIL - cmo@medsave.in	MBBS	N/A	N/A

1.8	Name and Address of Auditors	M/s Amit Joshi & Associates Firm Registration Number: 004898N E-1414, Basement Vasant Vihar New Delhi -110057, India
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1.9	Enumeration of TPA services provided:	Providing Health Services in relation to Health Insurance Policy under agreement with Insurance Companies.
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1.10	Enumeration of standing arrangements with hospitals and with doctors: Number of agreements with Network Providers Number of agreements with doctors	9980 NIL
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1.11	Summary of TPA Business:	
a.	No. of insurers with whom agreements entered with.	17
b.	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)	598.00 Lakhs
c.	Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	1.87 Lakhs

d.	Number of Hospitals tied up by the TPA (beginning of concerned FY)	9385
e.	Hospitals tied up during (for the concerned FY)	649
f.	Total Hospitals terminated or removed during (concerned FY)	54
g.	Total Hospitals tied up as on (end of concerned FY)	9980

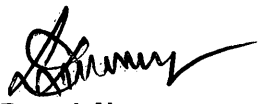
1.12	Summary of TPA services:	
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Sr. No.	Particulars of Services	No. of Policies Serviced	No. of lives Serviced	Amount of Premium Serviced wherever available. (INR in Lakh)
1	Individual / Retail Health Insurance Policies	186913	473015	3044107691
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	461	374425	1261083211
3	Policies issued under RSBY or other similar policies issued by insurers	NIL	NIL	NIL
4	Pre-Insurance Medical Examination	890	890	NA
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.	6	58952429	Service on fee per family basis

Schedule -1, FORM TPA - 8 -RA
Medsave Health Insurance TPA Limited
Revenue Account for the year ending 31st March 2023

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
I. Director's Remuneration	-	I. Income :	
II. Staff Expenses :		a) From Insurers (Indian & foreign)	222,278,842
a) Salaries, Provident Fund	83,743,514	b) From others	
b) Other Benefits (Staff Welfare Exp.)	1,717,227	- Interest on FD's & Bank Deposits	1,584,396
III. Office expenses :		- Interest on Income Tax Refund	2,583,385
a) Rent, Rates and Taxes	16,890,347	- Excess Provisions written back	5,816,280
b) Electricity, Water	3,768,442	c) Investment income	-
c) House Keeping and Cleaning	2,803,197	d) Profit on sale of Investments or assets	-
d) Others :			
- Miscellaneous Expenses	9,937,197		
e) Travel & Conveyance	23,198,500		
f) Business Promotion & Entertainment	1,373,764		
g) Lease Rent of Equipments	-		
h) Post, Telecommunication and Similar Expenses	5,193,016		
i) Audit fees	528,500		
j) Legal & Professional Expenses	49,197,512		
k) Repairs and maintenance	2,308,094		
l) Depreciation	3,217,697		
m) Motor Vehicle Expenses	-		
n) Others expenses (Please specify) ::			
- Printing & Stationery and Card Expenses	17,927,149		
- Advertisement & Sales Promotion	80,000		
- Insurance	158,480		
- Financial Expenses	3,997,856		
o) Loss on Sale of Assets	-		
p) Profit/ Loss for the year	6,222,411		
IV. Operating Expenses			
	232,262,903		232,262,903



Deepak Kumar
Director



Dr. Adish Labru
Executive Director / CMO

Schedule -2, FORM TPA - 8 -PL
Medsave Health Insurance (TPA) Limited
Profit and Loss Appropriation Account for the year ending 31st March 2023

Particulars	Amount (Rs.)	Particulars	Amount (Rs.)
Loss brought forward	Nil	Profit brought forward	126,248,428
Loss for the year	Nil	Profit for the year	6,222,411
Dividend for the year	Nil	Transfer from reserves	Nil
Tax on Dividend	Nil	Loss carried forward	Nil
Transfer of reserves	Nil	Deferred tax credit	Nil
Other allocations from profits	Nil		
Provision for Income Tax	Nil		
Deferred tax liability	5,425,311		
Taxation for earlier year	-		
Profit carried forward	127,045,528		
	132,470,839		132,470,839



Deepak Kumar
Director



Dr. Adish Labru
Executive Director / CMO

Schedule -3, FORM TPA - 8 -BS
Medsave Health Insurance (TPA) Limited
Balance Sheet as at 31st March 2023

LIABILITIES	Amount (Rs.)	Amount (Rs.)	ASSETS	Amount (Rs.)	Amount (Rs.)
Authorised Capital			Building / Properties Cost	-	
Issued Capital :		50,000,000	Less depreciatoin	-	
Paid Up Capital	40,032,820		Furniture & Fixture	4,920,282	
Reserve & Surplus	127,045,528	167,078,348	Less depreciatoin	187,697	4,732,585
Amounts Due to			Air Conditioners	-	
a) Insurers	-		Less depreciatoin	-	
b) Hospitals	-		Electrical Installation	193,206	
c) Doctors	-		Less depreciatoin	30,288	162,918
d) Others	50,618,415	50,618,415	Office Equipments	17,553,432	
- Secured Loans			Less depreciatoin	1,679,550	15,873,882
- Unsecured Loans		30,000,000	Computer Software	273,834	
Deferred Tax Liabilities		-	Less depreciatoin	94,077	179,757
Bank Overdraft		-	Motor Vehicles	5,474,088	
Current Liabilities			Less depreciatoin	1,226,085	4,248,003
Sundry Ceditors	15,579,753		Investments :		
Provisions	33,609,385	49,189,138	Government Securities (Market value	-	
Others			Loan and Debentures (Market value	-	
			Other investments (Market value	-	
			Deferred Tax Assets		4,296,436
			Receivables :		
			a) From Insurers		146,295,570
			b) Others :		
			- Tax Deducted at Sources (Net)	30,046,991	
			- Advances Recoverable in cash or in kind	46,925,366	
			- Deposits (Rental & others)	43,099,020	
			- Interest accrued on bank deposits	959,182	121,030,559
			Cash & Bank Balances		66,192
Total		296,885,901	Total		296,885,901



Deepak Kumar
Director



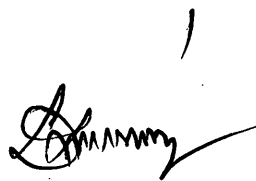
Dr. Adish Labru
Executive Director / CMO

Schedule – 4**Schedule of the income received towards various activities during the FY 2022-23**

Sr No	Description	Income / Fees received during the FY (Amt. INR in Lakhs)
1	Towards Health Services of the Individual policies issued by Indian Insurers	1427.34
2	Towards Health Services of the Group Insurance policies issued by Indian Insurers	451.65
3	Pre-insurance medical examination	9.17
4	Towards Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	NIL
5	Towards Non Insurance Services rendered	334.63
6	Towards Servicing of policies issued by Foreign Insurers	NIL
7	Other income - Interest Income on Fixed Deposits Rs. 15.84 - Interest Income on Income tax refund Rs. 25.84 - Excess Provisions written back Rs. 58.16	99.84
	TOTAL	2322.63

Schedule – 5**Schedule of apportionment of Expenses to various activities during the F.Y. 2022-23**

Sl No	Description	Expenses incurred during the FY (Amt. INR in Lakhs)
1	Health Services of the policies issued by Indian Insurers	1949.19
2	Health Services in the Foreign jurisdiction in respect of the policies issued by Indian Insurers	NIL
3	Non-Insurance Services rendered	311.21
4	Servicing of policies issued by Foreign Insurers	NIL
5	Other Expenses Incurred (to specify)	NIL

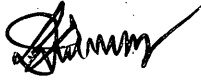



Schedule – 7

1. Directors Report attached with annexures.
 - 1) Shareholding structure as at 31st March 2023 is part of Annexure B of Director Report – MGT 9
 - 2) Corporate Governance Norms -Annexure 2.
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Undertaking from Registered TPA Company.

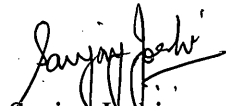
It is hereby declared that the particulars furnished with respect Annual Report of our TPA Company in Form TPA – 8 and Schedule 1 to 7 there under towards various activities of the TPA Company during the FY 2022-23 were examined, and are true and correct. It is also declared that the TPA Company did not receive any other income or remuneration from any other sources other than the one that is declared in the above Schedule.

Date: 07.07.2023	For and on behalf of (MedSave Health Insurance TPA Limited)	
Place: New Delhi	 Deepak Kumar Director	 Dr. Adish Labru Executive Director

TO WHOM SO EVER IT MAY CONCERN

Certified that the above information about financials furnished in annual report and Schedules 1 to 5 therein by Medsave Health Insurance TPA Limited is as extracted from the transactions of the Medsave Health Insurance TPA Limited for the Financial Year 2022-23.

For Amit Joshi & Associates
Chartered Accountants
FRN: 004898N


Sanjay Joshi
Partner
M.No.084687



Place: New Delhi

Date:07/07/2023

Schedule – 6

1. Data of claims received during the year 2022-23



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	No of claims	Amount of claims
1281937	13593030559	378889	7773527266	47768	2301435880	1708594	23667993705

2. Data of Settled Claims in respect of Individual Policies;

Description (to be reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim			34264	1500291987	19838	941711118	54102	2442003105
Between 1 – 3 Months			2472	234198048	727	52269687	3199	286467735
Between 3 to 6 Months			479	56601653	53	2240229	532	58841882
More than 6 months			109	11554618	64	6915658	173	18470276

3. Data of settled Claims in respect of Group Policies;

Description (to be reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	1281937	13593030559	320629	4110221765	21564	473112807	1319111	14866293105

Between 1-3 Months			1370	128438980	474	20145293	1844	148584273
Between 3 to 6 Months			201	19821246	115	3884329	316	23705575
More than 6 months			76	7328131	69	3169432	145	10497563

4. 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 Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim	1281937	13593030559	354891	5610513752	41402	1414823925	1678230	20618368236
Between 1-3 Months			3842	362637028	1201	72414980	5043	435052008
Between 3 to 6 Months			680	76422899	168	6124558	848	82547457
More than 6 months			185	18882749	133	10085090	318	28967839

5. Data of Claims in respect of Individual Policies recommended for repudiation

Description (to be reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim			2091	243267442	1539	101136241	3630	344403683
Between 1-3 Months			204	7150272	374	26712479	578	33862751
Between 3 to 6 Months			41	964563	111	8014298	152	8978861

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More than 6 months			19	1125791	19	2495717	38	3621508
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6. Data of Claims in respect of Group Policies recommended for repudiation

Description (to be reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim			1287	133232225	1555	56225453	2842	189457678
Between 1 – 3 Months			87	2147858	521	25459234	608	27607092
Between 3 to 6 Months			32	648581	206	9074986	238	9723567
More than 6 months			52	5166394	74	4258145	126	9424539

7. Data of Claims in respect of Total Policies (Individual + Group Policies) recommended for repudiation;

Description (to be reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim			3378	376499667	3094	157361694	6472	533861361
Between 1 – 3 Months			291	9298130	895	52171713	1186	61469843
Between 3 to 6 Months			73	1613144	317	17089284	390	18702428
More than 6 months			71	6292185	93	6753862	164	13046047

(Note: In respect of data on Repudiations, amount of claim made by the policyholder to be mentioned as the amount of claim repudiated)

8. Data of Claims Outstanding in respect of Individual Policies;

Description (to be reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from			2780	191083347	1237	85423801	4017	276507148

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date of receipt of claim								
Between 1 – 3 Months			208	16699524	126	7523090	334	24222614
Between 3 to 6 Months			83	6156390	46	1784757	129	7941147
More than 6 months			57	4131204	8	339280	65	4470484

9. Data of Claims Outstanding in respect of Group Insurance Policies;

Description (to be reckoned from the date of receipt of Claim)	Benefit Based Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim			1309	83868887	860	46368190	2169	130237077
Between 1 – 3 Months			182	14905043	150	6029175	332	20934218
Between 3 to 6 Months			168	12723529	109	5356304	277	18079833
More than 6 months			123	6557844	63	2262247	186	8820091

10. 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 Claims		Cashless Claims		Reimbursement Claims		Total	
	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	Number of Claims	Amount of Claims	No of claims	Amount of claims
within 1 months from date of receipt of claim			4089	274952234	2097	131791991	6186	406744225
Between 1 – 3 Months			390	31604567	276	13552265	666	45156832
Between 3 to 6 Months			251	18879919	155	7141061	406	26020980
More than 6 months			180	10689048	71	2601527	251	13290575


(Note: In respect of data on Claims Outstanding, amount of claim made by the policyholder to be mentioned as the amount of claim Outstanding)

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CORPORATE GOVERNANCE NORMS

Company is compliant on most of the points of corporate governance norms as per Regulations 23, schedule -II (2) (z) of IRDAI (TPA -Health Services) Regulations 2016 and all the points will be put in place during the financial year 2022-22

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As per Regulations 19 (11) of IRDAI (TPA – Health Services) Regulations, 2016

Annual certificate in the matter of Net Worth of a TPA Company

Form TPA – 6C

1 PARTICULARS OF THE TPA COMPANY:		
1.1	Name of the TPA :	MEDSAVE HEALTH INSURANCE TPA LIMITED
1.2	Address - Registered Office:	F-701A, LADO SARAI, MEHRAULI,
		NEW DELHI
		Pin code: 110030 Landline No: 011-71221234
		E-mail: INFO@MEDSAVE.IN Fax No: 011-29521067/71
1.3	Financial Year	2022-23
1.4	Net worth as at 31 st March 2023 : 16,70,78,348/-	
	Methodology adopted for calculation of Net Worth(Refer provisions of Reg. 6 of IRDAI (TPA –Health Services) Regulations, 2016).	

Certified that the above particulars of the Net-worth of Medsave Health Insurance TPA Limited are correct and the above details are extracted from financial statements of the TPA Company for the financial year 2022-23.

Date: 7 th July 2023	For Amit Joshi & Associates Chartered Accountants FRN: 004898N
Place: New Delhi	 Sanjay Joshi Partner M. No. 084687 



As per Regulations 19 (11) of IRDAI (TPA – Health Services) Regulations, 2016

Declaration and Undertaking by TPA Company.

Form TPA – 6D



Instructions for Submission of required Declaration and Undertaking:

1. Periodicity of submission of this Declaration and Undertaking is annual.
2. This declaration and undertaking shall be signed by any two directors of a TPA Company.
3. This declaration and undertaking is to be submitted to the Authority along with Annual Report of the TPA Company.

1		PARTICULARS OF THE TPA COMPANY:	
1.1	Name of the TPA :	MEDSAVE HEALTH INSURANCE TPA LIMITED	
1.2	Address - Registered Office:	F-701, LADO SARAI, MEHRAULI	
		NEW DELHI	
		Pin code:110030 Landline No: 011-71221234.	
		E-mail: INFO@MEDSAVE.IN Fax No: 011-29521067/71	
1.3	Financial Year	2022-23	

2		We, Dr. Adish Labru and Deepak Kumar of MedSave Health Insurance TPA Limited hereby declare and undertake that;	
a)	CEO or CAO possesses the requisite qualifications and practical training as specified by Insurance Regulatory and Development Authority of India. The CEO, CAO of the company is / are also fit and proper as per Regulation 11 of the TPA Regulations. Such a CEO or CAO are engaged in day to day administration of the activities of the TPA and also in ensuring compliance of regulatory requirements.		
b)	The TPA Company is not engaged in any other business apart from Health Services by TPAs, as defined in the TPA regulations.		
c)	A Director with required medical qualification and an appointed Chief Medical Officer have valid registration with the Medical Council of India or Medical Council of the state.		
d)	None of the director(s), promoter(s), shareholder(s), and Key managerial personnel of our company is or are, directly or indirectly engaged in any other insurance or insurance related activity(s). (Note: Where it is to be determined whether officials referred herein are involved		

		in any other insurance or insurance related activities or not, TPA Company shall furnish the detailed information separately along with the form)
	e)	The Company did not violate the code of conduct or not committed any breach of the provisions of the applicable Acts, Regulations and / or circulars issued by the Authority from time to time.

Date: 07.07.2023	For and on behalf of MedSave Health Insurance TPA Limited	
Place: New Delhi	 Deepak Kumar Director	 Dr. Adish Labru Executive Director

As per Regulations 20 (4) of IRDAI (TPA – Health Services) Regulations, 2016

**Service Level Agreement Details
(Annual Form to be furnished along with the Annual Report)**

FORM TPA – 6E

1	PARTICULARS OF THE TPA:	
1.1	Name of the TPA :	MEDSAVE HEALTH INSURANCE TPA LIMITED
1.2	(A)	F-701, LADO SARAI, MEHRAULI
		NEW DELHI
		Pin code:110030 Landline No: 011-71221234
		E-mail: INFO@MEDSAVE.IN Fax No: 011-29521067/71
1.3	Financial year:	2022-23
1.4		
1.5	Details of Service level Agreements (SLAs);	

S No	Cumulative SLAs till beginning of the Year					SLAs entered in the Year					Total SLAs at the end of the year				
	1					2					3				
	Fresh	Renewal	Modification	Termination	Total	Fresh	Renewal	Modification	Termination	Total	Fresh	Renewal	Modification	Termination	Total
1	7	11	0	1	17	1	0	0	1	2	7	9	1	1	17

1.6	a	Details of Service level Agreements (SLAs);	SLA details for complete financial year to be provided. (for the period / up to the period)
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S No.	Name of the Insurer	Type of Services to be rendered (Retail Policy / Group Policy / RSBY / PIMS / Others - Please specify)	Type of SLA (Fresh / Renewal / Modification)	Date of Purchase of stamp viz Non Judicial Stamp Paper / e-stamp / Special Adhesive / franking / any other mode	Date of Agreement	Validity of Agreement	
					dd/mm/yyyy	From	To
1	Aditya Birla Health Insurance Co. Ltd	Group Policy	Fresh	1-6-2019	1-6-2019	1-6-2019	Continue on Yearly Basis Review
2	Care Health Insurance Limited	Group Policy	Modification	9-1-2019	9-18-2019	9-1-2019	Continue on Yearly Basis Review
3	ICICI Lombard General Insurance company Limited.	Group Policy	Fresh	1-7-2021	6-14-2021	6-14-2021	6-13-2024
4	Iffco Tokio General Insurance Company Ltd.	Group Policy	Renewal	8-22-2014	9-12-2014	9-12-2014	Continue on Yearly Basis Review
5	Magma HDI General Insurance Company Limited	Group Policy	Renewal	8-17-2018	7-10-2018	7-10-2018	7-9-2021
6	National Insurance Company Limited	Retail/Group	Renewal	9-1-2020	9-1-2020	9-1-2022	8-31-2024
7	Niva Bupa Health Insurance Company Limited	Group Policy	Fresh	5-24-2022	7-22-2022	7-22-2022	7-21-2025
8	Royal Sundaram General Insurance Co. Limited	Group Policy	Renewal	5-21-2022	8-17-2021	5-15-2020	5-14-2023
9	Tata Aig General Insurance Company Ltd.	Group Policy	Renewal	5-18-2021	5-19-2021	12-16-2020	12-15-2023
10	The New India Assurance Company Limited	Retail/Group	Renewal	7-7-2020	7-7-2020	11-1-2019	10-31-2022
11	The Oriental Insurance Company Limited	Retail/Group	Renewal	2-25-2021	3-1-2021	3-1-2021	2-28-2023
12	United India Insurance Company Limited	Retail/Group	Renewal	2-25-2021	3-31-2021	4-1-2021	3-31-2024
13	The Govt. of the Sate of Himachal Pradesh	Ayushman Bharat	Fresh	9-28-2018	9-28-2018	9-28-2018	9-27-2021
14	Bajaj Allianz General Insurance Co. Ltd.	Group Policy	Renewal	10-29-2018	12-1-2018	10-1-2018	Continue on Yearly Basis Review
15	State Health Society Bihar	Ayushman Bharat	Fresh	9-29-2018	9-29-2018	9-29-2018	9-28-2021