

**List of Health Insurance Regulatory Returns (as revised in December 2014)**

<b>Forms</b>	<b>Description</b>	<b>Frequency</b>
INPUT_HEALTH_1	Details of product performance for products with 1 year or less than 1 year term	Yearly
INPUT_HEALTH_1(a)	Details of product performance for products with more than 1 year term	Yearly
INPUT_HEALTH_1.1	Details of product performance in terms of claims development and aging	Yearly
INPUT_HEALTH_2	Details of product performance in terms of claims management w.r.t TPA	Yearly
INPUT_HEALTH_3	Details of product information - Channelwise	Yearly
INPUT_HEALTH_4.1	Details of new business and renewal business - Statewise	Yearly
INPUT_HEALTH_6.3	Details of claims data - state wise	Yearly
INPUT_HEALTH_9	Details of Large Claim by State wise	Yearly
INPUT_HEALTH_6.4	Performance of Government sponsored Health Insurance Scheme for the quarter	Quarterly
INPUT_HEALTH_7	State-wise Gross Premium	Quarterly
INPUT_HEALTH_8	State wise and channel wise claims reported	Quarterly
INPUT_HEALTH_INDIAN_OFFICE_1	Details of Indian Offices - for the quarter.	Quarterly
INPUT_HEALTH_FOREIGN_OFFICE_1	Details of foreign offices - upto the end of the quarter	Quarterly
INPUT_HEALTH_5	Details of Due payable to TPA	Monthly
INPUT_HEALTH_6	Details of Claims Handled directly- Individual & Group	Monthly

INPUT\_HEALTH\_1

Yearly

## Details of product performance - Products with 1 year or less than 1 year term

### Purpose and frequency

To collect product information for all products having term 1 year or less than 1 year

The frequency of the return is yearly and as and when.

### Filters and Parameters

Year

Insurer Name

#	Particular	Column Code	Product 1 a	Product 2 b	Product 3 c	Product 4 d	Product 5 e
<b>Product Details</b>							
1	Product Name						
2	UIN						
3a	Scope of Cover(1)						
3b	Target Group						
4	Insured Type						
4a	Basis of Payout						
5	Date of clearance of product						
5a	Minimum Policy Period						
5b	Maximum Policy period						
6	Current Status of Product						
6a	Add-on covers included						
6b	No. of add on covers						
6c	Whether serviced by TPA?						
6d	Total no. of TPA involved						
<b>New Business Data</b>							
7	No. of policies issued						
8	Gross Premium* Collected						
8.i	Total Premium Ceded						
9	No of persons/members/ lives covered						
10	Total Sum Insured						
11a	Reinsurance Commissions Received						
<b>Renewal Business Data</b>							
7a	No. of policies due for renewal						

8a	No. of policies renewed						
9a	Total Renewal Premium Collected						
9a.i	Total Renewal Premium Ceded						
10a	No of persons/members/ lives covered						
12a	Total Sum Insured in renewal						
11b	Reinsurance Commissions Received						
<b>Cancellation Data</b>							
8b.i	No. of cancellation during the policy term	Out of New Business					
8b.ii		Out of Renewal Business					
<b>Expected new business figures (for next year)</b>							
6e	No. of policies						
6f	Gross Premium						
6g	Total no. of claims						
6h	Total amount of claims						
6i	Claims ratio						
6j	Combined ratio						

**Note:**

Claims Ratio = (Total Amount of Claims Incurred)/ GWP

\$\$ Combined Ratio = (Total Amount of Claims Incurred + Total Company Expenses Amount)/GWP.

\* Gross premium does not include service tax on the premium.

### Details of product performance - Products with more than 1 year term

**Purpose and frequency**

To collect product information for all products having term more than 1 year

The frequency of the return is yearly and as and when.

**Filters and Parameters**

Year

Insurer Name

#	Particular		Product 1	Product 2	Product 3	Product 4	Product 5
		<i>Column Code</i>	a	b	c	d	e
		<b>Product Details</b>					
1	Product Name						
2	UIN						
3a	Scope of Cover(1)						
3b	Target Group						
4	Insured Type						
4a	Basis of Payout						
5	Date of clearance of product						
5a	Minimum Policy Period						
5b	Maximum Policy period						
6	Current Status of Product						
6a	Add-on covers included						
6b	No. of add on covers						
6c	Whether serviced by TPA?						
6d	Total no. of TPA involved						
		<b>New Business Data</b>					
7	No. of policies issued						
8	Gross Premium* Collected						
8.i	Total Premium Ceded						
9	No of persons/members/ lives covered						
10	Total Sum Insured						
11a	Reinsurance Commissions Received						
		<b>Renewal Business Data</b>					
7a	No. of policies due for renewal						
8a	No. of policies renewed						
9a	Total Renewal Premium Collected						
9a.i	Total renewal premium ceded						
10a	No of persons/members/ lives covered						
11a	Total Sum Insured in renewal						
11b	Reinsurance Commissions Received						
		<b>In-force Business Data</b>					

7b	No. of policies						
9b	Gross Premium Income						
9b.i	Total premium ceded						
10b	No of persons/members/ lives covered						
11b	Total Sum Insured						
12b	Reinsurance Commissions Received						
		<b>Cancellation Data</b>					
7c	No. of cancellation in free look period	Out of New Business					
8c.i	No. of cancellation*** during the policy term	Out of New Business					
8c.ii		Out of Renewal Business					
		<b>Expected new business figures (for next year)</b>					
6e	No. of policies						
6f	Total Gross Premium						
6g	Total no. of claims						
6h	Total amount of claims						
6i	Claims ratio						
6j	Combined ratio						

**Note:**

Claims Ratio = (Total Amount of Claims Incurred)/ GWP

\$\$ Combined Ratio = (Total Amount of Claims Incurred + Total Company Expenses Amount)/GWP.

\* Gross premium does not include service tax on the premium.

INPUT\_HEALTH\_1.1

Yearly**Details of product performance in terms of claims development and aging****Purpose and frequency**

To collect claims movement and claims aging data

The frequency of the return is yearly and as and when.

**Filters and Parameters**

Year

Channel Type \$

Insurer Name

#	Particular	Column Code	Product 1	Product 2	Product 3	Product 4	Product 5
			a	b	c	d	e
<b>Claims Data</b>							
1.i	Claims pending at the beginning of the year	No.					
1.ii		Amount					
2.i	New claims registered	No.					
2.ii		Amount					
3.i	Claims repudiated	No.					
3.ii		Amount					
4.i	Claims Settled	No.					
4.ii		Amount					
5.i	Claims pending at the end of the year	No.					
5.ii		Amount					
6.i	Penal Interest Paid	No.					
6.ii		Amount					
7.i	Incurred Claims Ratio \$	%					
7.ii	Combined Ratio \$\$	%					

\$ Incurred Claims ratio = Total incurred claim/ Total Earned Premium.

\$\$ Combined Ratio = (Total claims paid+other operating expense)/total premium earned.

<b>Aging of pending claims*</b>							
12.i	Claims pending for less than 1 month	No.					
12.ii		Amount					
13.i	Claims pending for greater than 1 month and less than 3 months	No.					
13.ii		Amount					
14.i	Claims pending for greater than 3 month and less than 6 months	No.					
14.ii		Amount					

15.i	Claims pending for greater than 6 month and less than 12 months	No.					
15.ii		Amount					
16.i	Claims pending for greater than 1 year and less than 2 years	No.					
16.ii		Amount					
17.i	Claims pending for more than 2 yrs	No.					
17.ii		Amount					

\* Reckoned from date of first intimation

Aging of settled claims **							
12.i	Claims settled for less than 1 month	No.					
12.ii		Amount					
13.i	Claims settled for greater than 1 month and less than 3 months	No.					
13.ii		Amount					
14.i	Claims settled for greater than 3 month and less than 6 months	No.					
14.ii		Amount					
15.i	Claims settled for greater than 6 month and less than 12 months	No.					
15.ii		Amount					
16.i	Claims settled for greater than 1 year and less than 2 years	No.					
16.ii		Amount					
17.i	Claims settled for more than 2 yrs	No.					
17.ii		Amount					

\*\* Reckoned from the date of receipt of last requirement

Aging of repudiated claims ***							
12.i	Claims repudiated for less than 1 month	No.					
12.ii		Amount					
13.i	Claims repudiated for greater than 1 month and less than 3 months	No.					
13.ii		Amount					
14.i	Claims repudiated for greater than 3 month and less than 6 months	No.					
14.ii		Amount					
15.i	Claims repudiated for greater than 6 month and less than 12 months	No.					
15.ii		Amount					
16.i	Claims repudiated for greater than 1 year and less than 2 years	No.					
16.ii		Amount					
17.i	Claims repudiated for more than 2 yrs	No.					
17.ii		Amount					

\*\*\*Reckoned from date of receipt of last requirement

\$ List of Various Channels are Direct Business - Internet, Direct Business - Other than Internet, Individual Agents, Banks, Corporate Agents - Other than Banks, Brokers, & Micro-Insurance Agents.





### Details of new business and renewal business - Statewise

**Purpose and frequency**

To capture the statewise new business and renewal business activities for each insurer

The frequency of the return is yearly.

**Filters and Parameters**

Year

Insurer Name

#	State	New Business			Renewal Business			In-Force Business		
		No. of policies	Gross Premium Amount	Total Sum Assured	No. of policies	Gross Premium Amount	Total Sum Assured	No. of policies	Gross Premium Amount	Total Sum Assured
Column Code		a	b	d	e	f	h	e	f	h
<b>Individual Business</b>										
1	Andhra Pradesh									
2	Arunachal Pradesh									
3	Assam									
4	Bihar									
5	Chhattisgarh									
6	Goa									
7	Gujarat									
8	Haryana									
9	Himachal Pradesh									
10	Jammu & Kashmir									
11	Jharkhand									
12	Karnataka									
13	Kerala									
14	Madhya Pradesh									
15	Maharashtra									
16	Manipur									
17	Meghalaya									
18	Mizoram									
19	Nagaland									
20	Orissa									
21	Punjab									
22	Rajasthan									
23	Sikkim									
24	Tamil Nadu									
25	Telangana									
26	Tripura									
27	Uttar Pradesh									
28	Uttarakhand									
29	West Bengal									
30	Andaman & Nicobar Is.									
31	Chandigarh									
32	Dadra & Nagra Haveli									
33	Daman & Diu									
34	Delhi									
35	Lakshadweep									
36	Puducherry									
	<b>Total</b>									

## Group Business

#	State	New Business				Renewal Business				In-Force Business			
		No. of policies	No. of lives covered	Gross Premium Amount	Total Sum Assured	No. of policies	No. of lives covered	Gross Premium Amount	Total Sum Assured	No. of policies	Gross Premium Amount	Total Premium Amount	Total Sum Assured
Column Code		a	b	c	e	f	g	h	j	f	g	h	j
1	Andhra Pradesh												
2	Arunachal Pradesh												
3	Assam												
4	Bihar												
5	Chhattisgarh												
6	Goa												
7	Gujarat												
8	Haryana												
9	Himachal Pradesh												
10	Jammu & Kashmir												
11	Jharkhand												
12	Karnataka												
13	Kerala												
14	Madhya Pradesh												
15	Maharashtra												
16	Manipur												
17	Meghalaya												
18	Mizoram												
19	Nagaland												
20	Orissa												
21	Punjab												
22	Rajasthan												
23	Sikkim												
24	Tamil Nadu												
25	Telangana												
26	Tripura												
27	Uttar Pradesh												
28	Uttarakhand												
29	West Bengal												
30	Andaman & Nicobar Is.												
31	Chandigarh												
32	Dadra & Nagra Haveli												
33	Daman & Diu												
34	Delhi												
35	Lakshadweep												
36	Puducherry												
#	<b>Total</b>												

\* Gross premium does not include service tax on the premium.

### Details of Claims for an Insurer- Statewise

**Purpose and frequency**

The purpose of the form is to collect the information of the claims for an insurer.  
 The frequency of the form is yearly

**Filters and Parameters**

Year

Insurer Name

#	State	Indemnity							
		Cashless		Reimbursement		Both Cashless & Reimbursement^^		Benefit Based	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
Column Code	a	b	c	d	e	f	g	h	
1	Andhra Pradesh								
2	Arunachal Pradesh								
3	Assam								
4	Bihar								
5	Chhattisgarh								
6	Goa								
7	Gujarat								
8	Haryana								
9	Himachal Pradesh								
10	Jammu & Kashmir								
11	Jharkhand								
12	Karnataka								
13	Kerala								
14	Madhya Pradesh								
15	Maharashtra								
16	Manipur								
17	Meghalaya								
18	Mizoram								
19	Nagaland								
20	Orissa								
21	Punjab								
22	Rajasthan								
23	Sikkim								
24	Tamil Nadu								
25	Telangana								
26	Tripura								
27	Uttar Pradesh								
28	Uttarakhand								
29	West Bengal								
30	Andaman & Nicobar Is.								
31	Chandigarh								
32	Dadra & Nagra Haveli								
33	Daman & Diu								
34	Delhi								
35	Lakshadweep								
36	Puducherry								
#	<b>Total</b>								

^^ where apart of the claim emanating from single claim has been paid in cashless and remaining as reimbursements.









20	Orissa								
21	Punjab								
22	Rajasthan								
23	Sikkim								
24	Tamil Nadu								
25	Telangana								
26	Tripura								
27	Uttar Pradesh								
28	Uttrakhand								
29	West Bengal								
30	Andaman & Nicobar Is.								
31	Chandigarh								
32	Dadra & Nagra Haveli								
33	Daman & Diu								
34	Delhi								
35	Lakshadweep								
36	Puducherry								
#	<b>Total</b>								

Note:

**Definition of Large Claims**

\* In respect of Personal Accident business: Rs. 50 lakh and above per claim per insured.

\* In respect of Travel Insurance business: Rs. 50 lakh and above per claim per insured.

\* In respect of "Other Health Insurance" business: Rs. 50 lakh and above per claim per insured.



INPUT\_HEALTH\_Foreign\_Office\_1

Quarterly**Details of foreign offices - upto the end of the quarter****Purpose and Frequency**

This form collects the information on the foreign offices classified as representative offices, branches, subsidiaries, agency offices

The frequency of the form is quarterly

**Filters and Parameters**

Year

 Quarter

Name of insurer

 Country

#	Particulars	No.	whether regulated by local authority
	<i>Column Code</i>	<i>a</i>	<i>b</i>
1	No. of representative branches * outside India		
2	No. of branches ** outside India		
3	No. of subsidiaries *** outside India		
4	No. of agency Offices **** outside India		
#	<b>Total No. of offices outside India</b>		

**Note:**

A representative office is an office established by a company to conduct marketing and other non-transactional operations, generally in a foreign country where a branch office or subsidiary is not warranted.

\* A branch of insurance companies is a retail location where an insurer offers a wide array of face to face and automated services to its

\*\*\* A subsidiary, in business matters, is an entity that is controlled by a separate higher entity

\*\*\*\* An agency office is an entity where the business is carried out by agents of the insurance companies

INPUT\_HEALTH\_5

Monthly

Annexure O

## Details of Due payable to TPA

### Purpose and frequency

To measure the effectiveness of functions of TPAs in terms of claim float and TPA Fees

The data to be submitted by insurers in respect of every TPA enrolled with them.

The frequency of the form is monthly

### Filters and Parameters

Year

Month

Insurer Name

TPA Name

#	Particulars	Claims Float	TPA Fees	Total
	<i>Column Code</i>	a	b	c
1	Due outstanding at the beginning of month			
2	Payment request received during the month			
3	Due paid during the month			
4	Due outstanding at the end of the month			
5	<b>Due outstanding at the end of the month</b>			
5.i	More than 0- 7 days			
5.ii	More than 7-15 days			
5.iii	More than 15- 30 days			
5.iv	More than 1-2 months			
5.v	More than 2 months			
5.vi	More than 4 months			
5.vii	More than 6 months			

**Details of Claims Handled directly- Individual & Group**

**Purpose and frequency**

The purpose of the form is to collect the information of the claims handled directly by insurers having health business for the individual & group business

The frequency of the form is monthly

**Filters and Parameters**

Year

Month

Insurer Name

Division \$\$  Individual or Group

**Claims movement Details**

#	Particulars	Cashless		Reimbursement		Both Cashless & Reimbursement		Benefit Based		Total	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
	Column Code	a	b	c	d	e	f	g	h	i	j
1	Claims pending at the beginning of the month										
2	New Claims registered during the month										
3	Claims Settled During the Month										
4	Claims repudiated										
5	Claims pending at the end of the month										

**Aging of pending claims \***

#	Particulars	Cashless		Reimbursement		Both Cashless & Reimbursement		Benefit Based		Total	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
	Column Code	a	b	c	d	e	f	e	f	g	h
1	Claims pending for less than 1 month										
2	Claims pending for 1-3 months										
3	Claims pending for 3-6 months										
4	Claims pending for 6-12 months										
5	Claims pending for 1-2 years										
6	claims pending for more than 2 years										

\* Reckoned from date of first intimation

**Aging of settled claims\*\***

#	Particulars	Cashless		Reimbursement		Both Cashless & Reimbursement		Benefit Based		Total	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
	Column Code	a	b	c	d	e	f	e	f	g	h
1	Claims settled within less than 1 month										
2	Claims settled within 1-3 months										
3	Claims settled within 3-6 months										
4	Claims settled within 6-12 months										
5	Claims settled within 1-2 years										
6	claims settled within more than 2 years										

\*\* Reckoned from the date of receipt of last requirement

**Aging of repudiated claims\*\*\***

#	Particulars	Cashless		Reimbursement		Both Cashless & Reimbursement		Benefit Paid		Total	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
	Column Code	a	b	c	d	e	f	e	f	g	h
1	Claims repudiated within less than 1 month										
2	Claims repudiated within 1-3 months										
3	Claims repudiated within 3-6 months										
4	Claims repudiated within 6-12 months										
5	Claims repudiated within 1-2 years										
6	claims repudiated within more than 2 years										

\*\*\* Reckoned from the date of receipt of last requirement

# Details of Claims Handled through TPA- Individual & Group

**Purpose and frequency**

The purpose of the form is to collect the information of the claims handled through TPA.  
 The data to be submitted by insurers in respect of every TPA enrolled with them.  
 The frequency of the form is monthly

**Filters and Parameters**

Year  Month

Insurer Name  TPA Name

Division \$\$  Individual or Group

**Claims movement Details**

#	Particulars	Cashless		Reimbursement		Both Cashless & Reimbursement		Benefit Based		Total	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
	Column Code	a	b	c	d	e	f	g	h	i	j
1	Claims pending at the beginning of the month										
2	New Claims registered during the month										
3	Claims Settled during the Month										
4	Claims repudiated										
5	Claims pending at the end of the month										

**Aging of pending claims \***

#	Particulars	Cashless		Reimbursement		Both Cashless & Reimbursement		Benefit Based		Total	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
	Column Code	a	b	c	d	e	f	g	h	i	j
1	Claims pending for less than 1 month										
2	Claims pending for 1-3 months										
3	Claims pending for 3-6 months										
4	Claims pending for 6-12 months										
5	Claims pending for 1-2 years										
6	claims pending for more than 2 years										

\* Reckoned from date of first intimation

**Aging of settled claims\*\***

#	Particulars	Cashless		Reimbursement		Both Cashless & Reimbursement		Benefit Based		Total	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
	Column Code	a	b	c	d	e	f	g	h	i	j
1	Claims settled within less than 1 month										
2	Claims settled within 1-3 months										
3	Claims settled within 3-6 months										
4	Claims settled within 6-12 months										
5	Claims settled within 1-2 years										
6	claims settled within more than 2 years										

\*\* Reckoned from the date of receipt of last requirement

**Aging of repudiated claims\*\*\***

#	Particulars	Cashless		Reimbursement		Both Cashless & Reimbursement		Benefit Paid		Total	
		No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims	No. of claims	Amount of claims
	Column Code	a	b	c	d	e	f	g	h	i	j
1	Claims repudiated within less than 1 month										
2	Claims repudiated within 1-3 months										
3	Claims repudiated within 3-6 months										
4	Claims repudiated within 6-12 months										
5	Claims repudiated within 1-2 years										
6	claims repudiated within more than 2 years										

\*\*\* Reckoned from the date of receipt of last requirement

\$\$ data to be submitted separately for Individual & Group Businesses.