

Annexure – 16

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.	Name of the TPA:	GOOD HEALTH INSURANCE TPA LIMITED	
1.2	(A) Address - Registered Office:	Suite No. 403-406A, 4th floor Ashoka My Home chambers, Sardar Patel Road Hyderabad Hyderabad Telangana Pin code: 500 003 Landline No: 1860 425 3232 E-mail: Customer.care@ghpltpa.com	

1.3	Financial year	2024-25
1.4	Board of directors as on 31-03-2025 (end of concerned FY 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	P S Murthy 00509416	70	108, Sai puri Colony, Sainikpuri, Secunderabad – 500 094.	Sunshine Commercials Limited	Continuation	N/A
2	Dr Ravinder V 01648924	49	132, T Zed Homes, NR Forum value mall, R Narayanapura Whitefield, Bangalore – 560 066	Anusha Business Consultancy Pvt. Ltd. Dentalign Solutions India Pvt. Ltd.	Continuation	N/A
3	Saigeeta Dikshit 00689319	50	Flat No. 301, Mounica Apts., Bhaskar Rao Nagar, Sainikpuri, Secunderabad, 500094	Proverse Consulting LLP	Continuation	N/A
4	Srikanth Charan M 08414593	62	C/O, 2103, 20 th Floor, Royalton, A Block, Jubilee Hills, Shaikpet, Towli Chowki, Hyderabad-500033	HOGBUNS Solutions LLP	Continuation	N/A

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
	NA					

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
	Saigeeta Dikshit	50	86-87, Flat No. 301, Mounica Apts., Bhaskar Rao Nagar, Sainikpuri, Secunderabad, 500094, Telangana Email: saigeeta@ghpltpa.com	PGDMA, Associate Insurance Institute of India	PROVERSE CONSULTING LLP	09-11-2015

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. B RAVI KISHORE	57	A 307, Shanthibagh Apartments, Opp Begumpet, Hyderabad-500016	MBBS, University of Mysore, Karnataka, Short course, introduction to Diabetes care 200, The University of new castle, Australia Licentiate, Insurance Institute of India, Diploma in Business Management ICFAI University, Tripura Advance Diploma of Management ICFAI University, Tripura	NIL	20-08-2015

1.8		Name and Address of Auditors	M/s Nandyala & Associates , H. No 8-3-167/K/4, Kalyan Nagar Venture-III Motinagar, Hyderabad – 500018 Ph.No-23715653, 23815653. nandyala_associates@yahoo.com
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1.9		Enumeration of TPA services provided :	Hospitalization Service Call Center & SMS Service Enrollment & ID Card Service Customer Relation and Contact Management Investigation Service Cashless Service Claim Processing Service Management Information System (MIS) Service
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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	10,186
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Summary of TPA Business	
No. of insurers with whom agreements entered with.	18
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)	1,997,001
Policies Served (to be reported as per provisions of Reg. 14 of TPA Regulations and Circular in the matter issued by the Authority)	60,658
Number of Hospitals tied up by the TPA (beginning of concerned FY)	9,608
Hospitals tied up during (for the concerned FY)	805
Total Hospitals terminated or removed during (concerned FY)	227
Total Hospitals tied up as on (end of concerned FY)	10,186

Summary of TPA services:				
Sr.No	Particulars of Services	No. of Policies Serviced	No. of lives Serviced	Amount of Premium Serviced wherever available. (in absolute INR)
1	Individual / Retail Health Insurance Policies	60,216	140,630	1,416,277,694
2	Group Health Insurance Policies (other than RSBY or other similar policies issued by insurers)	440	1,034,216	4,350,742,404
3	Policies issued under RSBY or other similar policies issued by insurers	0	0	0
4	Pre-Insurance Medical Examination	0	0	0
5	Foreign Travel Policies issued by Indian insurer	0	0	0
6	Foreign Travel Policies issued by Foreign insurer	0	0	0
7	Non-insurance healthcare schemes sponsored by Central / State Government	2	822,155	0
	Total	60,658	1,997,001	5,767,020,098

Schedule- 1: Form TPA-8-RA

Financial Year	2024-25
TPA Name	Good Health Insurance TPA Limited

* data on excess of income over expenses and vise versa are not collected.

* data on total of all expenses and income are not calculated.

Revenue Account for the year ending 31st March 2024-25

Amount in INR				Amount in INR		
SR No	Expenses	Other Description	Amount	SR.NO	Income	Amount
I.	Directors' remuneration	Director Remuneration	1,32,56,004.00	I.	Income	22,31,05,176.53
II.	Staff Expenses		11,59,73,997.00		Income from insurers (Indian & Foreign)	22,31,05,176.53
	Other benefits	Staff Insurance & Staff welfare	15,90,753.00		From Others	0.00
	Salaries, provident funds	Employee Cost (Salaries & PF)	11,43,83,244.00		Investment Income	0.00
					Profit on sale of investments or assets	0.00
III.	Office Expenses		8,98,00,247.14			
	Rent, rates & taxes	Rent	40,810.00			
	Electricity, water	Electricity & Water	22,65,994.00			
	Housekeeping & Cleaning	Housekeeping & Office Maintenance	1,09,89,587.20			
	Others	Others	0.00			
	Travel	Travel & Conveyance	1,28,59,943.90			
	Entertainment	Others	0.00			
	Lease rent of equipments	Computers, Scanners & AC	28,23,832.00			
	post, telecommunication and similar expenses	Courier & Postage, Tele com	24,93,821.00			
	audit fees	Audit Fee	3,00,000.00			
	legal expenses	others	0.00			
	repair and maintenance	Repair & Maintenance	7,71,399.00			
	Depreciation	Depreciation	2,40,92,682.00			
	Motor Vehicle expenses	others	0.00			
	Other expenses (please specify 1)	Printing & Stationery	85,21,100.00			
	Other expenses (please specify 2)	Smart Card Charges	0.00			
	Other expenses (please specify 3)	Rates & Taxes	21,69,234.00			
	Other expenses (please specify 4)	Professional/Consultancy Charges	30,25,364.00			

Revenue Account for the year ending 31st March 2024-25						
	Other expenses (please specify 5)	Bank Charges	11,30,664.27			
	Other expenses (please specify 6)	Finance & Interest charges	67,86,812.25			
	Other expenses (please specify 7)	Other Administrative Charg	1,15,29,003.52			
	Other expenses (please specify 8)	others	0.00			
	Other expenses (please specify 9)	others	0.00			
	Other expenses (please specify 10)	others	0.00			
	Loss on sales of investment or assets	others	0.00			
IV	Operating Expenses	others	0.00			
	Profit		40,74,928.39		Loss	
	TOTAL EXPENSES		21,90,30,248.14		TOTAL INCOME	22,31,05,176.53

Profit & Loss Appropriation Account for the year ending 31st March 2024-25

A		B	
Amount in INR		Amount in INR	
Particulars	Amount	Particulars	Amount
Loss Brought Forward	0.00	Profit Brought Forward	10,49,50,594.77
Loss of the year	0.00	Profit of the year	40,74,928.39
Deffered tax liability	(27,97,867.77)	Transfer from reserve	0.00
Dividends of the year	0.00	Loss carried forward	0.00
Other allocations from profit	0.00	Deferred tax credit	0.00
Provision for taxation	46,90,470.00		
Taxation of earlier year	0.00		
Tax on Dividend	0.00		
Transfer to reserve	0.00		
Profit Carried forward	10,40,54,182.97		

Balance Sheet as at 31st March 2024-25

Liabilities		Amount	Assets		Others Description	Amount
Authorized Capital		40,000,000.00	Building / Properties			
Issued Capital		40,000,000.00	Cost	others		0.00
Paid Up Capital		40,000,000.00	(-) Depreciation	others		0.00
Reserves & Surplus		109,907,699.40	Net			0.00
			Furnitures & Fixtures			
Amounts Due to		0.00	Cost	Furnitures & Fixtures		1,055,546.00
Insurers		0.00	(-) Depreciation	Depreciation		142,466.00
Hospitals		0.00	Net			913,080.00
Doctors		0.00	Air-conditioners			
Others		0.00	Cost	Air Conditioners		11,244.00
Others			(-) Depreciation	Depreciation		540.00
Secured Loan		0.00	Net			10,704.00
Unsecured Loan		8,782,379.00	Electrical Installations			
Deferred Tax Liability		0.00	Cost	Electrical equipment		69,172.00
Bank Overdraft		66,397,233.85	(-) Depreciation	Depreciation		7,072.00
Current Liability		130,352,407.86	Net			62,100.00
Sundry Creditors		64,295,167.86	Office equipments			
Provisions		59,562,305.05	Cost	Office Equipment		14,918,690.00
Others		6,494,934.95	(-) Depreciation	Depreciation		4,985,690.00
			Net			9,933,000.00
			Computer Software			
			Cost	Computer & Software		145,054,640.00
			(-) Depreciation	Depreciation		18,601,827.00
			Net			126,452,813.00
			Motor Vehicle			
			Cost	Vehicle		491,017.00
			(-) Depreciation	Depreciation		355,087.00
			Net			135,930.00

Liabilities		Amount	Assets	Others Description	Amount
			Investment		
			Government Securities (Market Value)	others	0.00
			Loans & Debentures (Market Value)	others	0.00
			Other Investments (Market Value)	Investment on Shares	0.00
			Current Assets		
			Receivables		
			a) From Insurer	others	138,809,855.04
			b) Cash & Bank balances	others	31,072,449.23
			Others(+)		48,049,788.84
			Others Pls Specify 1	Sundry Debtors	34,333,699.94
			Others Pls Specify 2	Bank Balances & Fixed Deposits	13,716,088.90
			Others Pls Specify 3	TDS Receivable	0.00
			Others Pls Specify 4	Other Current Assets	0.00
			Others Pls Specify 5	Others	0.00
			Others Pls Specify 6	Others	0.00
			Others Pls Specify 7	Others	0.00
			Others Pls Specify 8	Others	0.00
			Others Pls Specify 9	Others	0.00
			Others Pls Specify 10	Others	0.00
Total		355,439,720.11	Other Assets	Others	.00
			Total		355,439,720.11

Schedule 4

Schedule of the income received towards various activities during the FY 2024-25		
		Amount in INR
Description	Others Description	Amount Income/ Remuneration received during the FY
Towards Health Services of the Individual policies issued by Indian Insurers	Others	.00
Towards Health Services of the Group Insurance policies issued by Indian Insurers	Income Includes Govt Polliies	223,105,176.53
Pre-insurance medical examination	Others	.00
Towards Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	Others	.00
Towards Non Insurance Services rendered	Others	.00
Towards Servicing of policies issued by foreign Insurers	Others	.00
Other income -(please specify accounting head wise other income received)		2,774,778.00
Others(Please Specify 1)	Interest income on fixed deposit	2,093,488.00
Others(Please Specify 2)	Interest on TDS refund	632,692.00
Others(Please Specify 3)	Profit on Sale of Investments	48,598.00
Others(Please Specify 4)	Others	.00
Others(Please Specify 5)	Others	.00
Others(Please Specify 6)	Others	.00
Others(Please Specify 7)	Others	.00
Others(Please Specify 8)	Others	.00
Others(Please Specify 9)	Others	.00
Others(Please Specify 10)	Others	.00
Total		225,879,954.53

Schedule 5

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

Description	Others Description	Expenses incurred during the FY
Health Services of the policies issued by Indian Insurers	Total Expenses Including Depreciation	220,922,850.36
Health Services in the foreign jurisdiction in respect of the policies issued by Indian Insurers	Others	.00
Non Insurance Services rendered	Others	.00
Servicing of policies issued by foreign Insurers	Others	.00
Other Expenses Incurred		.00

Schedule 6 Details of claims & Ageing for the year 2024-25

Type_of_Policy	Particulars	Particulars_Code	Benefit_Based_Policies_Number_of_Claims	Benefit_Based_Policies_Amount_of_Claims	Cashless_Claims_Number_of_Claims	Cashless_Claims_Amount_of_Claims	Reimbursement_Claims_Number_of_Claims	Reimbursement_Claims_Amount_of_Claims
Individual	Data of claims during the year : Details of claims reported during the year	3101308	0	0	12063	1525336947	6542	483549588
Individual	Data of Settled Claims : Within 1 month from date of receipt of claim	3101309	0	0	10712	963909918	5681	239102335
Individual	Data of Settled Claims : Amount of claim partially disallowed owing to the Terms and Conditions of the policy	3101313	0	0	0	423125140	0	175717171
Individual	Data of Claims recommended for repudiation : Between 1 – 3 Months	3101315	0	0	1273	120782159	860	65060156
Individual	Data of Claims Outstanding : Between 1 – 3 Months	3101319	0	0	881	80550954	538	36931437
Group	Data of claims during the year : Details of claims reported during the year	3101308	0	0	41043	4145670048	51676	1838201538
Group	Data of Settled Claims : Within 1 month from date of receipt of claim	3101309	93	4932500	37305	2845415457	45469	1155444246
Group	Data of Settled Claims : Amount of claim partially disallowed owing to the Terms and Conditions of the policy	3101313	0	0	0	1015673391	0	434544296
Group	Data of Claims recommended for repudiation : Between 1 – 3 Months	3101315	0	0	3437	243163968	5743	229719085
Group	Data of Claims Outstanding : Between 1 – 3 Months	3101319	0	0	3190	263652089	3242	124173061

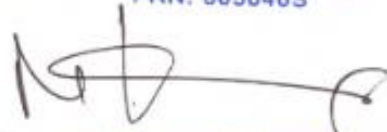
Note: RSBY / Swasthya Sathi Claims are provide in benefit base claims.



NANDYALA & ASSOCIATES
CHARTERED ACCOUNTANTS

Certificate from the Statutory Auditors of the TPA Company

Certified that the above information about Financials furnished in Annual Report and Schedules 1 to 5 therein by GOOD HEALTH INSURANCE TPA LIMITED is as extracted from the transactions of the TPA Company M/s **GOOD HEALTH INSURANCE TPA LIMITED** for the Financial 2024-25

Date: 27-06-2025	For and on behalf of (Name of Auditors)
Place: Hyderabad	<p>For NANDYALA & ASSOCIATES Chartered Accountants FRN: 005646S</p>  <p>Name & Signature of Practising Chartered Accountant N. VENKATESWARLU PARTNER M. No. 200900</p>

(Affix seal in case it is a firm / associate)

UDIN: 25200900BMIJSE3479

Annexure-20**As per Regulations 20 (4) of IRDAI (TPA-Health Services) Regulations, 2016****TPA- 6E****Service Level Agreement Details (agreement entered between insurers & TPAs)
(Annual Form to be furnished alongwith the Annual Report)****Particulars of TPA Company**

Name of the TPA	Good Health Insurance TPA Limited
Address - Registered Office	Suite No. 403-406A 4th floor, Ashoka My Home chambers Sardar Patel Road
Landline Number	9989888014
Fax Number	+91-18604254242
Email ID	saigeeta@ghpltpa.com
Financial Year	2024-25

Details of Service Level Agreements (SLA)s:

Cumulative SLAs till beginning of the Year					SLAs entered in the Year					Total SLAs at the end of the year				
Fresh	Renewal	Modification	Termination	Total	Fresh	Renewal	Modification	Termination	Total	Fresh	Renewal	Modification	Termination	Total
3	14	0	4	13	0	15	0	3	12	0	15	0	3	12

Details of Service level Agreements which were in force during the financial year to be provided.

Name of the Insurer	Type of Services to be rendered (Retail Policy / Group Policy/ RSBY / PIMS / Others – Please specify	Others Description	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 (dd/mm/yyyy)	Validity of Agreement -from (dd/mm/yyyy)	Validity of Agreement -to (dd/mm/yyyy)
Aditya Birla Health insurance Co. Limited	Group Policy		Renewal	12/03/2020	12/03/2020	12/03/2020	12/03/2025
Bajaj Allianz General Insurance Co. Ltd.	Group Policy		Renewal	17/02/2025	01/11/2024	01/11/2024	31/10/2027
Care Health Insurance Ltd.	Group Policy		Renewal	31/01/2020	15/02/2022	15/02/2022	15/02/2025
Cholamandalam MS General Insurance Co. Ltd.	Group Policy		Renewal	21/12/2022	05/04/2023	01/04/2023	31/03/2026
ICICI Lombard General Insurance Co. Ltd.	Group Policy		Renewal	23/03/2023	06/06/2023	09/06/2023	08/06/2026
IFFCO Tokio General Insurance Co. Ltd.	Group Policy		Renewal	21/04/2014	17/04/2014	17/04/2014	17/04/2025
Liberty General Insurance Limited	Group Policy		Renewal	20/04/2019	13/05/2020	13/05/2020	12/05/2025
Magma General Insurance Limited	Group Policy		Renewal	19/09/2019	27/11/2022	27/11/2022	26/11/2025
ManipalCigna Health Insurance Company Limited	Group Policy		Renewal	01/04/2020	01/04/2020	01/04/2023	31/03/2024
National Insurance Co. Ltd.	Group Policy		Renewal	23/03/2024	15/06/2024	15/06/2024	14/06/2026
Niva Bupa Health Insurance Company Limited	Group Policy		Renewal	12/07/2023	29/08/2023	01/08/2023	31/07/2026
Royal Sundaram General Insurance Co. Limited	Group Policy		Renewal	18/05/2023	01/06/2023	01/04/2023	31/03/2025
Tata AIG General Insurance Co. Ltd.	Group Policy		Renewal	10/02/2023	08/04/2023	08/04/2023	07/04/2026
The New India Assurance Co. Ltd.	Group & Retail		Renewal	23/09/2022	28/09/2022	01/10/2022	30/09/2025
The New India Assurance Co. Ltd.	Others – Please specify	Rajstahan -Govt S	Renewal	22/01/2021	22/01/2021	30/09/2023	29/01/2024
The Oriental Insurance Co. Ltd.	Group & Retail		Renewal	31/05/2023	01/06/2023	01/06/2023	31/05/2025
United India Insurance Co. Ltd.	Group & Retail		Renewal	12/03/2021	19/03/2024	01/04/2024	31/03/2027
Zuno General Insurance Limited	Group Policy		Renewal	29/12/2022	25/02/2023	25/02/2023	24/02/2026

Annexure – 19

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:	GOOD HEALTH INSURANCE TPA LIMITED	
1.2	Address - Registered Office:	Suite No. 403-406A, 4th floor Ashoka My Home chambers, Sardar Patel Road Hyderabad Hyderabad Telangana Pin code: 500 003 Landline No: 1860 425 3232 E-mail: customer.care@ghpltpa.com	
1.3	Financial Year	2024-25	

2	I Saigeeta Dikshit the director of GOOD 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.	