

5. ANNEXURES

5.1. MICRO-INSURANCE IN THE ACTS: IRDA REGULATIONS (2005) – EXTRACTS

- “general micro-insurance product” means any health insurance contract, any contract covering the belongings, such as, hut, livestock or tools or instruments or any personal accident contract, either on individual or group basis, as per terms stated in Schedule-I appended to these regulations
- “micro-insurance agent” means: (i) a Non-Government Organisation (NGO), or (ii) a Self Help Group (SHG), or (iii) a Micro-Finance Institution (MFI), who is appointed by an insurer to act as a micro-insurance agent for distribution of micro-insurance products
- Non-Government Organisation (NGO) means a non-profit organisation registered as a society under any law, and has been working at least for three years with marginalized groups, with proven track record, clearly stated aims and objectives, transparency and accountability as outlined in its memorandum, rule, by-laws or regulations as the case may be, and demonstrates involvement of committed people
- Self Help Groups (SHG) means any informal group consisting of ten to twenty or more persons and has been working at least for three years with marginalized groups, with proven track record, clearly stated aims and objectives, transparency and accountability as outlined in its memorandum, rules, by-laws or regulations, as the case may be, and demonstrates involvement of committed people
- Micro-Finance Institutions (MFI) means any institution or entity or association registered under any law for the registration of societies or co-operative societies, as the case may be, inter alia, for sanctioning loan/finance to its members
- An insurer carrying on life insurance business may offer life micro-insurance products as also general micro-insurance products, as provided herein
- An insurer carrying on general insurance business may offer general micro-insurance products as also life micro-insurance products, as provided herein
- An insurance agent shall be appointed by an insurer by entering into a deed of agreement, which shall clearly specify the terms and conditions of such appointment, including the duties and responsibilities of both the micro-insurance agent and the insurer
- Every insurer shall impart at least twenty-four hours of training at its expense through its designated officer(s) in the local vernacular language to all micro-insurance agents and their specified persons in the area of insurance selling, policyholder servicing and claims administration
- A micro-insurance agent shall not work for more than one insurer carrying on life insurance business and one insurer carrying on general insurance business
- A micro-insurance agent may be paid, remuneration for all the functions rendered as outlined in regulation 5 and including commission, by an insurer, and that the same shall not exceed the limits as stated below: For General Insurance Business - Fifteen per cent of the premium
- All micro-insurance policies may be reckoned for the purpose of fulfilment of social obligations by an insurer pursuant to the provisions of the Act and the regulations made there under
- Where a micro-insurance policy is issued in a rural area and falls under the definition of social sector, such policy may be reckoned for both under rural and social obligations separately

SCHEDULE I (See regulation 2(d))

	Type of cover	Min. Am Cover	Max. Am. Cover	Min Term of Cover	MaxTerm Of cover	Min Age Of Entry	Max Age Of Entry
1	Health insurance (Individual)	Rs 5,000	Rs30,000	1 year	1 year	Insurer's discretion	
2	Health insurance (family) - (option to avail limit for indiv/float on family)	Rs10,000	Rs30,000	1 year	1 year	Insurer's discretion	

5.2. HEALTH INSURANCE FOR THE EXCLUDED GROUPS: EVIDENCING THE STATE GOVERNMENTSS' COMMITMENT

State	Reference to Health Insurance	Previous Health Insurance Initiatives
Andhra Pradesh	<ul style="list-style-type: none"> The Government has constituted a Task Force to make policy recommendations and prepare a comprehensive <i>social health insurance programme</i> 	<ul style="list-style-type: none"> State-wide <i>health insurance scheme</i> (Arogya Raksha) targeting the BPL persons who undergo sterilization for family planning, launched in 2006 State-wide <i>health insurance scheme</i> (Aarogyashree Yojana) targeting the BPL population launched in 2006
Assam	<ul style="list-style-type: none"> No health policy available 	<ul style="list-style-type: none"> State-wide <i>health insurance scheme</i> (Jeevan Jyoti Insurance Scheme) targeting all low-income groups launched in 2005 (interrupted)
Bihar	<ul style="list-style-type: none"> The Health Department already intended to introduce a <i>health insurance scheme</i> for all the sections of the society 	<ul style="list-style-type: none"> No previous initiative
Chhattisgarh	<ul style="list-style-type: none"> One of the priorities, as specified in the Integrated Health and population Policy is <i>social security for health</i>. The Chief Minister reiterated the urgent need to provide <i>health insurance cover</i> for all BPL families 	<ul style="list-style-type: none"> No previous initiative
Gujarat	<ul style="list-style-type: none"> The State Population Policy states that the Government will make efforts to develop partnership with various agencies and try out innovative systems such as community cost sharing and <i>health insurance</i> 	<ul style="list-style-type: none"> <i>Maternity protection scheme</i> (Chiranjeevi) targeting BPL women launched in 2005 (on-going)
Himachal Pradesh	<ul style="list-style-type: none"> In a paper "Himachal Pradesh – Mission for Prosperity" it has been proposed a <i>health insurance</i> model for the people of the State 	<ul style="list-style-type: none"> No previous initiative
Jharkhand	<ul style="list-style-type: none"> The new health policy under the Sarv Swasthy Mission planned the new health regular health camps and health education programmes with the support of network hospitals 	<ul style="list-style-type: none"> No previous initiative
Karnataka	<ul style="list-style-type: none"> Karnataka Policy Paper mentions that <i>Health insurance</i> will be promoted 	<ul style="list-style-type: none"> Government support to the implementation of the <i>Karuna Trust health insurance scheme</i> Full Public-Private Partnership in the management of the <i>Yeshasvini health insurance scheme</i>
Kerala	<ul style="list-style-type: none"> The Concept paper on Kerala Secondary Health System Project mentions <i>health insurance</i> as one of the priority areas to be focused on during the next five years 	<ul style="list-style-type: none"> State-wide <i>health insurance scheme</i> (Kutumbasuraksha) targeting the BPL population launched in 2006 (interrupted)
Madhya Pradesh	<ul style="list-style-type: none"> In order to achieve its Health Vision and Goals, multiple ways to finance the health care will be explored, including various <i>insurance</i> 	<ul style="list-style-type: none"> State-wide <i>health insurance scheme</i> (Dindayal Antyodaya Upcahr Yojana) targeting the BPL families, Launched in 2004

	<i>mechanisms</i>	<ul style="list-style-type: none"> State-wide <i>maternity protection scheme</i> (Vijayaraje Janani Kalyan Bima Yojana) targeting BPL women, launched in 2206
Orissa	<ul style="list-style-type: none"> The document "Orissa Vison 2010" mentions the development of <i>insurance schemes</i>, including community and social insurance 	<ul style="list-style-type: none"> No previous initiative
Punjab	<ul style="list-style-type: none"> Punjab government in its official website recognized two problems with regard to health care delivery. One is the exorbitant cost which gets aggravated in the absence of an <i>affordable health insurance</i> for the poor and the elderly 	<ul style="list-style-type: none"> State-wide <i>health insurance scheme</i> (Sanjivini) targeting the members of cooperatives and their families launched in 2006 (interrupted)
Rajasthan	<ul style="list-style-type: none"> The Government has been very active in the area of <i>health insurance</i> and has started work on this way back in 1995 	<ul style="list-style-type: none"> State-wide <i>health insurance scheme</i> (Rajasthan Medicare Relief Societies) targeting the BPL patients, launched in 1995 District-wide community-based <i>health insurance scheme</i> (Sankalp Santshan) taregeting poor households launched in 2000
Uttar Pradesh	<ul style="list-style-type: none"> The Mid-Term Appraisal of The Tenth Plan for the Health Secor mentions the introduction of a <i>maternity health insurance scheme</i> 	<ul style="list-style-type: none"> No previous initiative
Uttarakhand	<ul style="list-style-type: none"> The Health and Population Policy mentions that the Government will explore the feasibility of providing <i>health insurance coverage</i> 	<ul style="list-style-type: none"> No previous initiative
West Bengal	<ul style="list-style-type: none"> The Health Sector Strategy states as one of its strategic priorities to further explore the potential of public-private partnership and <i>health insurance</i> 	<ul style="list-style-type: none"> State-wide <i>health insurance scheme</i> (Students Health Home) fully supported by Government subsidies, launched in 1952



5.3. QUESTIONNAIRE

Conducted by the International Labour Organization (ILO), Subregional Office for South Asia
And ILO/STEP (Strategies and Tools against social Exclusion and Poverty) Global Programme

A. Organization Details

1. Name of the Organization?

2. Date of establishment?

3. Type of Organization?

- Non-governmental organization
- Community-based organization
- Micro-finance organization
- Trade Union
- Health provider
- Third Party Administrator (TPA)
- Public agency
- Other:.....

4. Legal Status?

- Registered under the Societies Act
- Registered under the Trust Act
- Registered under the Companies Act
- Registered under the Non Financial Act
- Registered under the Co-operative Act
- Registered under the Parallel/Co-op. Act
- Not registered separately
- Other:.....

5. Targeted population group (Multiple choices possible)?

- Occupation based group/Inf. economy
- Population in specific geographical area
- Specific ethnic group
- Women
- Children
- Senior citizens
- Groups at risk (sex workers, PLHIV...)
- Poor/Below Poverty Line population
- Salaried workers/formal economy
- Others:.....

6. Socio-economic characteristics of the target group (Multiple choices possible)?

- Agriculture
- Animal husbandry
- Fishing
- Art and craft
- Trade
- Transport
- Micro-enterprise
- Other:.....

7. Main activities developed by the organization (Multiple choices possible)?

- Income generation activities
- Micro-enterprises
- Employment promotion
- Health
- Sanitation
- Education
- Social protection
- Other:.....

8. Areas of intervention?

- Rural
- Urban
- Semi-urban
- All

9. Does your organization belong to a federation or umbrella organization?

- Yes
 - No
- If so, which organization?

10. Does your organization belong to a network of organizations sharing the same goals?

- Yes
 - No
- If so, which network?

11. Full address:

.....

.....

.....

Telephone.....

Fax.....

E.mail.....

.....

Website.....

12. Contact persons (names and functions):

Name and function.....

.....

Name and function.....

.....

B. Micro-insurance Scheme(s)

B.1 Micro-insurance plan(s)

13. What were the main objectives when deciding to develop a micro-insurance scheme?

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.....

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14. Did the target group express a demand for such scheme?

- Yes
- No

15. How many micro-insurance schemes are being offered by the organization?

16. Name/designation of the scheme(s)?	Scheme 1	Scheme 2	Scheme 3
17. Type of scheme(s)?	Scheme 1 <input type="checkbox"/> In-house <input type="checkbox"/> Partn-agent	Scheme 2 <input type="checkbox"/> In-house <input type="checkbox"/> Partn-agent	Scheme 3 <input type="checkbox"/> In-house <input type="checkbox"/> Partn-agent
18. If partner-agent, name of insurance company?	Scheme 1	Scheme 2	Scheme 3
19. Starting date of the scheme(s)?	Scheme 1	Scheme 2	Scheme 3
20. Duration of the micro-insurance plan(s)?	Scheme 1	Scheme 2	Scheme 3

B.2 Type of risks

21. Risk(s) covered by the scheme(s)?		Sch. 1	Sch. 2	Sch. 3
Medical care		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Maternity protection		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of income		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Life		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accidental death		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accident expenses		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disability		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assets		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crop		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Livestock		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Old-age benefits		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others:.....		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

B.3 Distribution of insurance plan(s)?

22. Who was responsible for distribution (promotion) of the insurance plan(s)	Scheme 1	Scheme 2	Scheme 3
23. What specific measures/methodologies were used for the promotion of the insurance plan(s)?	Scheme 1	Scheme 2	Scheme 3

B.4 Enrolment modalities

24. Is there any kind of restriction/exclusion applying to people willing to enrol?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....
.....

25. Is there a one-time registration fee to be paid when enrolling?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, amount?.....	If yes, amount?.....	If yes, amount?.....

26. Type of enrolment?

Scheme 1	Scheme 2	Scheme 3
Voluntary <input type="checkbox"/>	Voluntary <input type="checkbox"/>	Voluntary <input type="checkbox"/>
Compulsory <input type="checkbox"/>	Compulsory <input type="checkbox"/>	Compulsory <input type="checkbox"/>

27. Insured Unit?

Scheme 1	Scheme 2	Scheme 3
Individual <input type="checkbox"/>	Individual <input type="checkbox"/>	Individual <input type="checkbox"/>
Family <input type="checkbox"/>	Family <input type="checkbox"/>	Family <input type="checkbox"/>
Group (How many:.....) <input type="checkbox"/>	Group (How many:.....) <input type="checkbox"/>	Group (How many:.....) <input type="checkbox"/>

28. Is there any kind of easy payment mechanism to facilitate the payment of the premium?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....
.....

B.5 Benefits and premium

29. Description of benefits under each scheme?

Benefits under Scheme 1	Benefits under Scheme 2	Benefits under Scheme 3
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.....
.....
.....
.....
.....
.....
.....
.....
.....

30. Any change in the benefits over the last years?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....

31. Schedule of premium payment?

Scheme 1	Scheme 2	Scheme 3
Yearly <input type="checkbox"/>	Yearly <input type="checkbox"/>	Yearly <input type="checkbox"/>
Monthly <input type="checkbox"/>	Monthly <input type="checkbox"/>	Monthly <input type="checkbox"/>
Other:..... <input type="checkbox"/>	Other:..... <input type="checkbox"/>	Other:..... <input type="checkbox"/>

32. Amount of premium (per Insured / per Year) to be paid under each scheme?

Premium/I/Y under Scheme 1	Premium/I/Y under Scheme 2	Premium/I/Y under Scheme 3
.....

33. Any change in the premium amount over the last years?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....

B.6 Policyholders and insured

34. Number of policyholders this year?	Scheme 1	Scheme 2	Scheme 3

35. Number of insured this year?	Scheme 1	Scheme 2	Scheme 3

36. Percentage of insured women this year?	Scheme 1	Scheme 2	Scheme 3
%%%
37. Evolution of insured over the last three years?	Scheme 1	Scheme 2	Scheme 3
Year – 1	.....	.....	.....
Year – 2	.....	.....	.....
Year – 3	.....	.....	.....

B.7 Contributions and claims

38. Total contribution amount received last year?	Scheme 1	Scheme 2	Scheme 3

39. Number of claims paid last year?	Scheme 1	Scheme 2	Scheme 3

40. Number of claims rejected last year?	Scheme 1	Scheme 2	Scheme 3

41. Total amount of claims paid last year?	Scheme 1	Scheme 2	Scheme 3

B.8 Administration costs

42. Part of the premium allocated to administration costs?	Scheme 1	Scheme 2	Scheme 3	
%%%	
43. Number of staff working for the scheme(s)?	Scheme 1	Scheme 2	Scheme 3	Together
Number of full-time staff	.....	.....	.....	.....
Number of part-time staff	.....	.....	.....	.....
Number of unpaid volunteers	.....	.....	.....	.....

44. Any other cost incurred in the administration of the scheme(s) – (such as insurance agent fee)?			
	Scheme 1	Scheme 2	Scheme 3
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	.....	.....	.....
.....

45. Service tax applying to the schemes(s)?			
	Scheme 1	Scheme 2	Scheme 3
	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, %?.....	.....	.....	.....

B.9 Management and monitoring

46. Separate bank account?							
For Scheme 1	<input type="checkbox"/>	For Scheme 2	<input type="checkbox"/>	For Scheme 3	<input type="checkbox"/>	For all Sch.	<input type="checkbox"/>

47. Management information system?					
	Scheme 1	Scheme 2	Scheme 3		
Manual	<input type="checkbox"/>	Manual	<input type="checkbox"/>	Manual	<input type="checkbox"/>
Computerized	<input type="checkbox"/>	Computerized	<input type="checkbox"/>	Computerized	<input type="checkbox"/>

48. Performance indicators – if available?			
	Scheme 1	Scheme 2	Scheme 3
Renewal rate (last year)?%%%
Incidence ratio (last year)?%%%
Claims ratio (last year)?%%%
Claims cost (last year)?%%%
Administrative cost ratio (last year)?%%%
Average duration to settle a claim (last year)?	.....	.....	.....

49. Any evidence of adverse selection phenomenon?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....

B.10 technical and financial assistance

50. Did the scheme(s) receive any technical assistance?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....

51. Did the scheme(s) receive any financial assistance?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....

52. Is there a direct subsidy allocated to the premium (and to the payment of benefits)?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....

B.11 Tie up with insurance companies

53. Public or private insurance company?

Scheme 1	Scheme 2	Scheme 3
Public Insurance Co. <input type="checkbox"/>	Public Insurance Co. <input type="checkbox"/>	Public Insurance Co. <input type="checkbox"/>
Private Insurance Co. <input type="checkbox"/>	Private Insurance Co. <input type="checkbox"/>	Private Insurance co. <input type="checkbox"/>

54. Designation of insurance company involved in each scheme?

Ins. Co. involved in Scheme 1	Ins. Co. involved in Scheme 2	Ins. Co. involved in Scheme 3
.....

55. Duration of partnership with this insurance company?

Scheme 1	Scheme 2	Scheme 3
.....

56. Any special advantages provided by the insurance company?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....
.....
.....

57. Any change in partnering with an insurance company over the last years?

Scheme 1	Scheme 2	Scheme 3
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, explain?.....	If yes, explain?.....	If yes, explain?.....
.....
.....

B.12 Other partnerships

58. Other partnerships developed during the implementation of the scheme(s)?

	Sch. 1	Sch. 2	Sch. 3
With public departments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
With the corporate sector	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
With workers' organizations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
With civil society organizations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
With research centres/universities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

59. Special partnership arrangements developed under the scheme(s)?

Partn. Arrang. under Scheme 1	Partn. Arrang. under Scheme 2	Partn. Arrang. under Scheme 3
.....
.....
.....
.....

B.13 Problems and constraints

60. Problems and constraints observed during the implementation of the scheme(s)?

	Sch. 1	Sch. 2	Sch. 3
Weak understanding of insurance principles and mechanisms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Limited contributory capacity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insufficient plan benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Delays in claims processing and settlement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High drop-out rates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Weak management information system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others:.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

61. Main constraint to overcome?

Main constraint under Scheme 1	Main constraint under Scheme 2	Main constraint under Scheme 3
.....
.....
.....
.....

B.14 Development perspectives

62. Planned development initiatives?

	Sch. 1	Sch. 2	Sch. 3
Change in product design	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in product pricing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in insurance plan distribution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in target groups	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in enrolment modalities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in claim processing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improvement of management information system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extension of intervention area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Replication in other areas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Others:.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

63. Main development initiative?

Main developm. under Scheme 1	Main developm. under Scheme 2	Main developm. under Scheme 3
.....
.....
.....
.....

C. Additional information on health insurance (if any)

C.1 Coverage limitations

64. Exclusions applying to people?

Yes No

If yes, explain:.....

65. Exclusions applying to illnesses/diseases ?

Yes No

If yes, explain:.....

C.2 Service access limitations

66. Is there a health screening/check up prior to enrolment?

Yes No

If yes, explain:.....
.....

67. Is there a waiting period to access the health benefits?

Yes No

If yes, explain:.....
.....

68. Type of access to health benefits?

Free access Pending a pre-authorization

69. Is there a co-payment mechanism?

Yes No

If yes, explain:.....
.....

C.3 Health insurance premium

70. Premium - in the case of a single-risk insurance scheme?

Premium per insured per year Rs.....

71. Premium - in the case of a risk-package insurance scheme?

Part of the overall premium (per insured per year) allocated to health insurance Rs.....

C.4 Health benefits

72. Maximum amount of health benefits?

Health benefits ceiling (per insured per year) Rs.....

C.5 Scope and level of health insurance benefits

73. Scope of health insurance benefits?

Primary care Secondary care Tertiary care (surgical)

74. Range of main health insurance benefits?

Outpatient care Hospitalisation
 Laboratory tests Surgeries
 Medicines Transport

75. Level of benefits and capping (if any)?

1. Outpatient care		Coverage (Yes or No)		Capping	
General consultation	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Specialised consultation	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Medical acts/curative care	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Minor surgery	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Dental care	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Glasses	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
2. Laboratory tests					
Radiography/scanner	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Medical analysis	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
3. Medicines					
Brand name	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Generic	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
4. Hospitalisation					
Fixed package rate	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Medical services	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Room rent	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Consumables	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Laboratory/medical tests	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Medicines	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
5. Surgical procedures					
Fixed package rate	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Room rent (general ward)	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Operation theatre costs	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Surgeon fees	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Anaesthetist fees	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Nurses fees	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Consumables	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Laboratory/medical	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Medicines	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
6. Transport					
Ambulance	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Local transport	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
7. Maternity protection					
Simple delivery	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Complicated delivery	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
Pregnancy-related illness	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....
8. Others					
Loss of income during hosp. stay	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No	.....

76. Is the health insurance scheme linked with any health promotion/education programme?

Yes No

If yes, explain:.....
.....

C.6 Relation with health provider(s)

77. Has the health insurance scheme tied up with health providers?

Yes No

78. Type of associated health providers?

Private health prov. Public health prov. Both

79. Number of associated health providers?

Number of private health prov. Number of public health prov.

80. Type of contractual agreements with associated health providers?

Formal written agr. Verbal agreement No agreement

81. Financial advantages (discounts – reduced service fees) provided by associated health providers?

Yes No

If yes, explain:.....
.....

82. Non-financial advantages provided by associated health providers?

Yes No

If yes, explain:.....
.....

83. Payment modality adopted with health providers?

Third Party Payment (cashless for insured) with direct payment made by the scheme

Reimbursement to the insured

Capitation

Other (explain):.....

C.7 Relation with other partner organizations

84. Agreements concluded with pharmacists?

Yes No

If yes, explain:.....
.....

85. Agreements concluded with pharmaceutical companies?

Yes No

If yes, explain:.....
.....

86. Agreements concluded with public health services?

Yes No

If yes, explain:.....
.....

C.8 Health benefits

87. Health benefits distribution profile?

Most expensive health benefits paid (type of illness - last year)	Amount	% of Total
1.....
2.....
3.....
4.....
5.....

C.9 Quality of health care services

88. How would you rate the contribution of the scheme in terms of accessing quality health care?

High Limited Weak None

C.10 Problems and constraints

89. Main problems and constraints registered while implementing the health insurance experience?

Main problems/constraints

1.
2.
3.

C.11 Proposed changes to the health insurance scheme

90. Main changes planned to be brought to the current health insurance scheme?

Main changes

1.
2.
3.

C.12 Development perspectives

91. Main developments envisaged in relation to health insurance?

Main developments

1.
2.
3.

D. References (if any)

D.1 Documents

92. List of documents pertaining to the micro-insurance scheme(s) (studies, surveys, technical reports...)?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

D.2 Tools

93. List of tools produced for the micro-insurance scheme(s) (information brochures, leaflets ...)?

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

5.4. ORGANIZATIONS' WEBSITES

1	Accord – Ashwini	www.ashwini.org
3	Andhra Pradesh State Police Trust (AP-SPT)	www.fhpl.org
4	Antodaya	www.antodaya.org
5	Aragonda Apollo Hospitals (AAH)	www.apollohospitals.com
6	Arogya Roksha Yojana Trust (ARY)	www.biocom.com/arogyarokshayojana www.ICICILombard.com
7	Aarogyashree Yojana Trust (AYT)	www.aaragyashri.org
8	Arthik Samata Mandal (ASM)	www.arthiksamata.com
11	Awareness	www.awarenessindia.com
12	Bharatiya Agro Industries Foundation (BAIF)	www.baif.com
13	Bharatiya Samruddi Investments and Consultancy Services (BASIX)	www.basixindia.com
14	Bihar Milk Cooperative Federation (BMCF)	www.hdfcchubbindia.com
15	Bhartiya Integrated Social Welfare Agency (BISWA)	www.biswa.org
19	Community Aid & Sponsorship Programme (CASP)	www.caspindia.org
21	Centre for Overall Development (COD)	www.codtmsy.org
23	Development of Humane Action /DHAN) Foundation	www.dhan.org
26	Evangelical Social Action Forum (ESAF)	www.esafindia.org
29	Grameen Kota	www.grameenkota.org
31	Gwalior Municipal Corporation (GMC)	www.mdindia.com
32	Healing Fields (HF)	www.healing-fields.org
33	Health and Auto Learning Organization (HALO) Foundation	www.halomedicalfoundation.org
34	Indore Municipal Corporation (IMC)	www.mdindia.org
36	Karnataka State Police Trust (K-SPT)	www.fhpl.org
37	Karuna Trust (KT)	www.karunatrust.org
39	Katsurba Hospital	www.chin.org
42	Mahasemam Trust (MT)	www.mahasemam.org
43	Mahashakti Foundation (MF)	www.mahashakti.com
45	Manndeshi Mahila Sahakari Bank (MMS)	www.manndeshi.org
46	Manipal Academy of Higher Education (MAHE)	www.manila.edu
47	Mayapur Trust/Sri Mayapur Vikas Sangha	www.mayapurtrust.org
50	Ministry of Labour & Employment – RSBY	www.rsby.in
51	Ministry of Social Justice & Empowerment	www.mdindia.com
52	Ministry of Textiles – Handlooms (MTHand)	www.texmin.nic.in www.ICICILombard.com
53	Ministry of Textiles – Artisans (MT-Art)	www.texmin.nic.in www.ICICILombard.com
57	Naandi Foundation – Hyderabad (NF-HYD)	www.naandi.org
58	Naandi Foundation – Udaipur (NF-UDA)	www.naandi.org
59	Naandi Foundation – Jodhpur (NF-JOD)	www.naandi.org
60	New Life	www.newlifemfi.org
65	People's Rural Education Movement (PREM)	www.prem.org.in
68	Raigarh Ambikapur Health Association (RAHA)	www.wcc-coe.org
69	Rajathan Dairy Cooperative Federation (RDCF)	www.sarasmilkfed.coop
74	Seba Cooperative Health Society (SCHS)	www.sebahospital.org
75	Self Employed Women's Federation (SEWA)	www.sewainsurance.org
76	Self Help Association for Development & Empowerment	www.moscomm.org
81	Sevashram	www.sevashramindia.org
84	Shree Kshetra Dharmasthala Rural Dev.Project (SKDRDP)	www.skdrdp.org
89	Swayam Krishi Sangham (SKS)	www.sksindia.com
92	Uplift Health	www.upliftindia.org
94	Village Welfare Society (VWS)	www.villagewelfare.com
96	Welfare Service Ernakulam (WSE)	www.welfareservices.org
97	Working Women's Forum (WWF)	www.workingwomensforum.org
98	Yeshasvini Trust	www.hrudayalaya.com

5.5. INSURANCE COMPANIES

1. Life Insurance

Public Sector		
1.	Life Insurance Corporation (LIC) of India	Yogakshema, Jeeva Bima Marg, Post Box N° 19953 Mumbai – 400 021 Phone: (022) 5679 8701
Private Sector		
1.	AVIVA Life Insurance Company	Aviva Tower, sector Road, opposite Golf Course, DLF-Phase V, sector 43 Gurgaon – 122 003 Phone: (0124) 2709000 www.avivaindia.com
2.	Bajaj Allianz Life Insurance Company	GE Plaza, Airport Road, Yearawada Pune – 411 006 Phone: (020) 4026666
3.	Bharti AXA Life Insurance Company	61/62, Kalpataru Synergy, Vakola, Opp. Grand Hyatt Hotel, Santacruz (E) Mumbai - 400 055 Phone: (022) 4030 6300
4.	Birla Sun Life Insurance Company	6 th Floor, Vaman Centre, Makhwana Road, Off Andheri-Kurla Road, Andheri (E) Mumbai- 400 059 Phone: (022) 5678 3333 www.birlasunlife.com
5.	Canara HSBC Oriental Bank of Commerce Life Insurance	C/O HSBC at Amsoft systems, Unitech Trade Centre, Sector 43, Sushant Lok-1, Opp. Park Plaza Hotel Gurgaon – 122 001 Phone: (0124) 4421 5706
6.	Future Generali India Life Insurance Company	1, Trade Plaza, Ground Floor, 414, Veer Sarvarkar Marg, Prabhadevi Mumbai – 400 025 Phone: (022) 4097 6688
7.	HDFC Standard Life Insurance Company	2 nd Floor, Trade Star, Kondivita Junction, Andheri Kurla Road, Andheri East Mumbai - 400 059 Phone: (022) 6751 6666 www.insurance.com
8.	ICICI Prudential Life Insurance Company	ICICI Prulife Towers, 1089, Appasaheb Marathe Marg, Prabhadevi Mumbai – 400 025 Phone: (022) 5662 1996 www.iciciprulife.com
9.	IDBI Fortis Life Insurance Company	1 st Floor, Tradeview, Oasis Complex, Kamala City, P.B. Marg, Lower Parel (W) Mumbai – 400 013 Phone: (022) 2490 8109
10.	ING Vysya Life Insurance Company	ING Visya Home, 5 th Floor, N°22 Mahatma Gandhi Road Bangalore – 560 001 Phone: (080) 2532 8000 www.ingvysyalife.com
11.	Max New York Life Insurance Company	11 th Floor, DLF Square, Jacaranda Marg, DLF City, Phase – II Gurgaon – 122 002

	Phone: (0124) 2561717 www.maxnewyorklife.com
12. Met Life Insurance Company	Brigade S www.melife.comshamahal , N°5, Vani Vilas Road, Basavanagudi Bangalore – 560 004 Phone: (080) 2643 8638
13. Kotak Mahindra Old Mutual Life Insurance Company	9 th Floor, Godrej Coliseum, Behind Everard Nagar, Sion (East) Mumbai – 400 022 Phone: (022) 6621 5999 www.omkotakmahindra.com
14. Reliance Life Insurance Company	1 st Floor, Mdas, Shar Plaza, Andheri Kurla Road, Andheri East Mumbai – 400 059 Phone: (022) 3047 9600
15. Sahara India Life Insurance Company	Shara India Bhawan, Kopoorthala Complex Lucknow – 226 024 Phone: (0522) 2337777
16. SBI Life Insurance Company	Turner Morrison Building, 2 nd Floor, 16 Bank Street, Fort Mumbai – 400 023 Phone: (022) 5639 2000 www.sbilife.co.in
17. Shiram Life Insurance Company	3-6-478, 3 rd Floor, Anand Estate, Liberty Road, Himayat Nagar Hyderabad – 500 029 Phone: (040) 2343 4466
18. TATA AIG Life Insurance Company	5 th – 7 th Floor, Peninsula Tower, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel Mumbai – 400 013 Phone: (022) 6651 6000 www.tata-aig.com
19. Bharti AXA Life Insurance Company	601-602, 6 th Floor, Raheja Titanium, Off Western Express Highway, Goregaon (East) Mumbai – 400 063 Phone: (022) 4030 6300 / 6301
20. Future Generali India Life Insurance Company	001, Delta Plaza, Ground Floor, 414, Veer Sarvaskar Marg, Prabhadevi Mumbai – 400 025 Phone: (022) 4097 6666
21. IDBI Fortis Life Insurance Company	Tradeview, Oasis Complex, Kamala City, P.B. Marg, lower Panel (West) Mumbai – 400 013 Phone: (022) 2490 8109 7 10
22. Canara HSBC Oriental Bank of Commerce Life Insurance Company	c/o HSBC at Amsaft Systems, unitech Trade Centre, Sector 43, Sushant Lok – 1, Opposite Park Plaza Hotel Gurgaon – 122 001 Phone: (0124) 4421 5706
23. AEGON Religare Life Insurance Company	GYS Heights, 2 nd Floor, Paranje “B” Scheme, Subhash Road, Near Garware House, Vile Parle (East) Mumbai – 400 057 Phone: (022) 6729 2929
24. DLF Pramerica Life Insurance Company	4 th Floor,, Tower B, Building N° 9, DLF Cyber City, Phase III Gurgaon – 122 002 Phone: (0124) 4697000
25. Star Union Dai-ichi Life Insurance Company	Star House, 3 rd Floor (West Wing), C-5, Bandra

Kurla Complex, Bandra (East)
Mumbai – 400 051
Phone: (022) 3954 6211

2. General Insurance

Public Sector		
1.	Agriculture Insurance Company	13 th Floor, 14 K.G. Marg, Connaught Place New Delhi – 110 001 Phone: (011) 4108 1991
2.	Export Credit Guarantee Corporation of India	10 th Floor, Express Towers, Nariman Point Mumbai – 400 021 Phone: (022) 5659 0512
3.	National Insurance Company	3, Middleton Street, P.B. N°9229 Kolkata – 700 071 Phone: (033) 2283 1705
4.	New India Assurance Company	New India Assurance Building, 87, M.G.Road, Fort Mumbai – 400 001 Phone: (022) 2267 4617
5.	Oriental Insurance Company	A-25/27, Asaf Ali Road New delhi – 110 002 Phone: (011) 2327 9221
6.	United India Insurance Company	24, Whites Road Chennai – 600 014 Phone: (044) 2852 0161
Private Sector		
1.	Apollo DKV Insurance Company	Masterpiece Building, Golf Course Road, Sector -54, Haryana Gurgaon – 122 002 Phone: (0124) 4584100
2.	Bajaj Allianz General Insurance Company	GE plaza, Airport Road, Yerawada Pune – 411 006 Phone: (020) 6602 6666 www.allianzbajaj.co.in
3.	Cholomandalam MS General Insurance Company	Dare House, 2 nd Floor, New N° 2 (old N° 234) N.S.C. Bose Road Chennai – 600 001 Phone: (044) 4216 6000 www.cholainsurance.com
4.	Future Generali India Insurance Company	N° 1, Trade Plaza, Ground Floor, 414, Veer Sarvakar marg, Prabhadevi Mumbai – 400 025 Phone: (022) 4097 6666
5.	HDFC Ergo General Insurance Company	6 th Floor, leela Business Park, Andheri Kurla Road, Andheri (East) Mumbai – 400 059 Phone: (022) 6638 3600 www.hdfchubbindia.com
6.	ICICI Lombard Insurance Company	Zenith House, Keshavrao Khade Marg, Mahalaxmi Mumbai – 400 034 Phone: (022) 2490 6999 www.icicilombard.com
7.	IFFCO Tokio General Insurance Company	4 th and 5 th Floor, IFFCO Tower, Plot N°3, sector 29, Haryana Gurgaon – 122 001 Phone: (0124) 2850100

		www.itqi.co.in
8.	Reliance General Insurance Company	570, Naigaum Cross Road, Next to Royal Industrial Estate, Wadala (West) Mumbai – 400 031 Phone: (022) 3047 9602 www.ril.com
9.	Royal Sundaram Alliance Insurance Company	Sundaram Towers 45-46, Whites Road, Royepatah Chennai – 600 014 Phone: (044) 4222 7373 www.royalsundaramalliance.com
10.	Shiram General Insurance Company	Greams Dugar, 5 th Floor, N° 149, Greams Road Chennai – 600 006 Phone: (0141) 3220896
11.	Star Health and Allied Insurance Company	N°1, New Tank Street, Viluvarkottam High Road, Nungambakkam Chennai – 600 034 Phone: (044) 2826 0053
12.	TATA AIG General Insurance Company	Peninsula Corporate Park, Nichola Piramal Tower, 9 th Floor, Ganpatrao Kadam Marg, Lower Parel Mumbai – 400 013 Phone: (022) 6669 9696 www.tata-aig.com
13.	Universal Sompo General Insurance	310-311, Trade Centre, opp. MTNL Building, Bandra Kurla Complex, Bandra (East) Mumbai – 400 051 Phone: (022) 4028 7777
14.	Shiram General Insurance Company	Greams Dugan, 5 th Floor, N°149 Greams Road Chennai – 600 006 Phone: (0141) 3220896 / 898
15.	Bharti AXA General Insurance Company	First Floor, The Ferns Icon, Survey N0 28, Next to Nkume Ballet, Doddanekundi, Off Outer Ring Road Bangalore – 560 037 Phone: (080) 4026 0100 www.bharti-axaqi.co.in
16.	Raheja QBE	Commerz, 10 th Floor, International Business Park, Oberoi Garden City, Western Express Highway, Garegaon (East) Mumbai – 400 063

5.6. THIRD PARTY ADMINISTRATORS

1	Dawn Services (P.) Ltd. (Licence 001)	301 A, Heritage Plaza J.P. Road, Opp. Indian Oil Nagar, Andheri (West) Mumbai – 400 053 Phone: (022) 3096 3749
2	Parekh Health Management (P.) Ltd. (Licence 002)	3 A Gundevha Enclave, Kherani Road, Saki naka, Andheri (Esat) Mumbai – 400 072 Phone: (022) 3042 2990
3	Medi Assist India (P.) Ltd. (Licence 003)	“Shilpa Vidya”, 3 rd Floor, 49, 1 st Main Road, Sarakki Industrial Layout, 3rd Phase, J.P. Nagar Bangalore – 560 078 Phone: (080) 2658 4811
4	MDIndia Healthcare Services (P.) Ltd. (Licence 005)	N°147/8 Near Kothrud Petrol Pump, Near Karve Statue Circle, Kothrud Pune – 411 038 Phone: (020) 2729 2041
5	Paramount Health Services (P.) Ltd. (Licence 006)	Elite Auto House, 2 nd Floor, 54-A, M. VasANJI Road, Off. Andheri-Kurla Road, Chakala, Andheri (East) Mumbai – 400 093 Phone: (022) 6644 4600 www.phmhealth.com
6	E. Meditek Solutions (P.) Ltd. (Licence 007)	45, Nathupur Road, DLF Phase – III Gurgaon Phone: (0124) 2506 2068
7	Heritage Health Services (P.) Ltd. (Licence 008)	Nicco House, 5 th Floor, 2, Hare Street Kolkota – 700 001 Phone: (033) 2248 2784
8	Universal Medi-Aid Services Ltd. (licence 009)	1104, Akash Deep, 24-A, Barakhamba Road New Delhi – 110 001 Phone: (011) 2371 7501
9	Focus Healthcare (P.) Ltd. (Licence 010)	510 Surya Kiran Building, Kasturba Gandhi Marg New Delhi – 110 001 Phone: (011) 4359 2999
10	Medicare TPA Services (P.) Ltd. (Licence 012)	Flat N°10, Paul Manisions, 6 B, Bishop Lefroy Road Kolkota – 700 020 Phone: (033) 2289 3385
11	Family Health Plan Ltd. (Licence 013)	Plot N°25 , M.C.H. N°8-2-334, Azam Colony, Road N°3, Banjara Hills Hyderabad – 500 034 Phone: (040) 2355 6464
12	Raksha TPA (P.) Ltd (Licence 015)	15/5, Mathura Road, Haryana Faridabad – 121 003 Phone: (0129) 2564057
13	TTK Healthcare Services (P.) Ltd. (Licence 016)	N°7, Jeevan Bima Nagar Main Road, Hall III Stage Bangalore – 560 075 Phone: (080) 4012 5678
14	Anyuta Medinet Healthcare (P.) Ltd. (Licence 017)	65, Lavelle Road, 4 th Cross Bangalore – 6560 001 Phone: () 2221 0205
15	East West Assist (P.) Ltd. (Licence 018)	97, Maneh Shaw Road, Sainik Farms, Near Anupam Gardens New Delhi – 110 062 Phone: (011) 2955 4348
16	Med Save Health Care (P.) Ltd. (Licence 019)	F-701 A, Lado Sarai, Behind Golf Course, Mehrauli New Delhi – 110 030

		Phone: (011) 2952 1061
17	Genins India Ltd. (Licence 020)	D-60, Sector 2 Noida – 201 301 Phone: (0120) 2539961
18	Alankit Health Care (P.) Ltd. (Licence 021)	205-208, Anarkali Complex, Jhandewalan Extension New Delhi – 110 055 Phone: (011) 4254 1282
19	Health India TPA Services (P.) Ltd. (Licence 022)	Anand Commercial Co. Compound, 103-B L.B.S Marg, Gandhi Nagar, Vikhroli Mumbai 83 Phone: (022) 6759 7900
20	Good Healthplan Ltd. (Licence 023)	8-2-1/8/1, S.V.R. Towers, 4 th Floor, Srinagar Colony Road, Panjagutta Hyderabad – 500 082 Phone: (040) 6682 5003
21	Vipul Med Corp. (P.) Ltd. (Licence 024)	515, Udyog Vihar, Phase V Gurgaon – 122 016 Phone: (0124) 2438270
22	Park Mediclaim Services Ltd. (Licence 025)	701, Vikrant Tower, Rajinder Place New Delhi – 110 008 Phone: (011) 4153 9498
23	Safeway Mediclaim Services Ltd. (Licence 026)	6/2 First Floor, Near SBI, Kirti Nagar Industrial Area New Delhi – 110 015 Phone: (011) 4142 5671
24	Anmol Medicare Ltd. (Licence 027)	N ^o 3, 2 nd Floor, NBCC House, Near Shajanand College, Opp. Stock Exchange, Ambavadi Ahmedabad – 380 015 Phone: (079) 2630 3178
25	Dedicated Healthcare Services (P.) Ltd. (Licence 028)	Eros Theatre Building, East Wing, 3 rd Floor, 42 Maharishi Karve Road Mumbai 400 020 Phone: (022) 2287 5052 www.dhs-india.com
26	Grand Healthcare Services India (P.) Ltd. (Licence 029)	45 A Hindustan Park, P.S. Garighat Kolkata 700 029 Phone: (033) 2464 4837
27	Rothshield Healthcare Services (P) Ltd. (License 030)	402 Raheja Chambers, Nariman Point Mumbai – 400 020 Phone: (022) 2202 2147
28	Sri Gokulam Health Services (P) Ltd. (License 31)	118/1, Mangalam, Omalur main Road, Four Roads, Arisipalayam Salem – 636 009 Phone: (0427) 2352848
29	I Care Health Management & TPA Services (P) Ltd. (License 32)	56, Syndicate Bank Officers' Colony West Maredpally Secunderabad – 500 026 Phone: (040) 4013 0620 / 21 Fax: (040) 4013 0623 www.icaretpa.com

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