

**Work Allocation within Health Department (As per the office order (Ref No:5/Gen/HI Rev/2013 dated 5<sup>th</sup> May 2021)**

**Job description of functional positions of Health Department**

1. Products and Advts - 1

i. Review of Products and Advts of the following companies.

Max Bupa HCL
National Insurance
ICICI Lombard
Future Generali
Edelweiss GIC

Max Life
Star Union Dai-Ichi Life
ICICI Pru Life
Future General Life
Edelweiss Tokio Life

- a) Matters relating to Std. Travel Product
- b) Any other work assigned by HOD /Superior officer

2. Products and Advts – 2

i. Review of Products and Advts of the following companies.

Care Health
Oriental Ins Co.
MAGMA HDI

PNB Metlife India Insurance
Exide Life

- c) Nodal point for Risk Based Supervision project
- d) Nodal point for all BAP modules of the Health Dept.
- e) Nodal point for Regulatory Sandbox
- f) Nodal point for Website review
- g) Any other work assigned by HOD /Superior officer

3. Products and Advts. – 3

i. Review of Products and Advts of the following companies.

ACKO G I
HDFC ERGO
TATA AIG
SBI general
Bajaj Allianz GIC

HDFC Std life
TATA AIA Life
Aegon Life
SBI Life
Bajaj Allianz LIC

- ii. Other tasks:
  - Uploading of policywordings of products cleared
  - Maintenance of product data for Annual Report
- iii. Any other work assigned by HOD /Superior officer

4. Products and Advts -4

- i. Review of Products and Advts of the following companies.

New India
Aditya Birla Health
Royal Sundaram

Birla Sun Life

- ii. Other responsibilities:
- a) Monthly information reports including product status
  - b) Legacy Products Module of BAP
- iii. Any other work assigned by HOD /Superior officer

5. Products and Advts. – 5

- i. Review of Products and Advts of the following companies.

United India
Shriram GIC
Star Health

Shriram LIC
AVIVA Life

- ii. Other responsibilities
- a) Nodal point – Health Insurance Forum, Member –Responsible to convene meetings, decide agenda and finalise minutes within seven days of the meetings
  - b) Nodal point for dealing with all policy matters relating to medicine
  - c) All matters relating to Health Advisory Committee (Member Convener)
  - d) All matters relating to Mashak Rakshak, Corona specific product guidelines
  - e) Nodal point for Official Language Implementation.
- iii. Any other work assigned by HOD /Superior officer

6. Products and Advts. – 6

- i. Review of Products and Advts of the following companies.

Bharti Axa General
GO DIGIT
Reliance General
Universal Sampo
IFFCO Tokio GICL

LIC
Bharti AXA Life
Reliance life

- ii. Any other work assigned by HOD /Superior officer

7. TPA 1 - offsite monitoring of the TPAs allotted under the table below.

- i. Review of returns / offsite monitoring of the above TPAs
- ii. Review of website of the assigned TPAs to examine the disclosures made.

- iii. Review of references received from all the assigned TPAs
  - iv. Review onsite inspection reports received from Enf. Dept.
  - v. To review and furnish requirements for TPA module of BAP
  - vi. To update and maintain TPA (MS Excel) tool
  - vii. Matters relating to sub committees of Sr Citizens
- viii. Review of Products and Advts of the following companies.

Kotak General	Pramerica Life
Liberty GICL	Sahara India Life
NAVI GICL	India First Life
Manipal Cigna HICL	Kotak Mahindra Life

- i. Any other work assigned by HOD /Superior officer

8. TPA 2 - offsite monitoring of the TPAs under the table below.

- ii. Review of returns / offsite monitoring of the above TPAs
- iii. Review of website of the assigned TPAs to examine the disclosures made.
- iv. Review of references received from all the assigned TPAs
- v. To review and furnish requirements for TPA module of BAP
- vi. To update and maintain TPA tool
- vii. All other old TPA files
- viii. Review of legal case of E Meditek TPA
- ix. Matters relating to TPA modules of BAP
- x. Assisting CPIO under RTI Act
- xi. Review of Products and Advts of the following companies.

Chola MS	IDBI Federal
Raheja QBE GICL	Canara HSBC OBC Life

- xii. Any other work assigned by HOD /Superior officer

SR. NO.	TABLE - List of TPAs allotted	
	TPA-1	TPA-2
1.	<b>MDIndia Health Insurance TPA Private Limited</b>	<b>United Health Care Parekh Insurance TPA Private Limited</b>
2.	<b>Paramount Health Services &amp; Insurance TPA Private Limited</b>	<b>Medi Assist Insurance TPA Private Limited</b>
3.	<b>Health Insurance TPA of India Limited</b>	<b>Ericson Insurance TPA Private Limited</b>
4.	<b>Heritage Health Insurance TPA Private Limited</b>	<b>Grand Insurance TPA Private Limited</b>
5.	<b>Raksha Health Insurance TPA Private Limited</b>	<b>Family Health Plan Insurance TPA Limited</b>
6.	<b>Vidal Health Insurance TPA Private Limited</b>	<b>Medsave Health Insurance TPA Limited</b>
7.	<b>East West Assist Insurance TPA Private Limited</b>	<b>Health India Insurance TPA Services Private Limited</b>

8.	<b>Genins India Insurance TPA Limited</b>	<b>Good Health Insurance TPA Limited</b>
9.	<b>Alankit Insurance TPA Limited</b>	<b>Safeway Insurance TPA Private Limited</b>
10.	<b>Vipul Medcorp Insurance TPA Private Limited</b>	<b>Rothshield Insurance TPA Limited</b>
11.	<b>Park Mediclaim Insurance TPA Private Limited</b>	<b>Anmol Medicare Insurance TPA Limited</b>
12.	<b>Vision Digital Insurance TPA Private Limited</b>	

7. The positions Products and Advts-1 to 6 also to carry out the following functions of the respective companies.

- i. Review of standard scripts filed under tele marketing guidelines
- ii. Review of Inspection Reports received from Enf. Dept and other reports, if any
- iii. Quarterly review of the website of the insurers to examine the disclosures
- iv. All other references relating to the above companies including company specific complaints

8. Health Approvals

- i. Review of applications for Approval of appointments and **revision in remuneration** of CEOs / WTDs.
- ii. Providing inputs on regulations/circulars on matters handled and proposed by various depts of authority (such as Due Diligence procedure, Remuneration guidelines, Business Continuity circular etc)
- iii. R1, R2 Applications of SAHI Companies and other companies' applications received from other nodal departments.
- iv. Approval of places of business
- v. Review of KMP Returns and outsourcing returns
- vi. Review of returns filed under AML Act
- vii. References received from other regulators on due diligence of directors / companies
- viii. Review of DARPG complaints
- ix. Review of references received from CAG
- x. Maintenance of database of files handed over to vendor and liaison with the vendor
- xi. Nodal Point- IIB on Portability, Health Hub and ROHINI
- xii. Nodal Point- GI Council
- xiii. Review of portability status / reports received from IIB
- xiv. All references relating to ASP and Sara Suraksha Bima
- xv. To monitor Health Dept. e mail Id
- xvi. Any other work assigned by HOD /Superior officer

9. Data Analysis-1 - Review and analysis of the following periodical returns.

<b>Govt &amp; Group Business data related Returns of Non-Life Insurers</b>		<b>Frequency</b>
HIR-14	Performance of Government sponsored Schemes	Half-Yearly
GHS	Govt Health Insurance Schemes	Annual

GHISAR	Group Health Insurance Policies	Annual
<b>Other Returns of Non-Life Insurers</b>		
HIR-7	State-wise details of New Business and Renewal Business	Annual
HIR-8	Product-wise settlement of claims through TPAs & In-house	Annual
HIR-10	State-wise claims paid by mode of settlement of claims	Annual
HIR-12	State wise large claim settled (through TPAs & In-House)	Annual
HIR-13	State-wise details on number of network providers	Annual
HIR-17	State-wise data on mode of issuing of policies	Half-Yearly
<b>PMSBY Monthly Data and Yearly ICR data</b>		Monthly
All Life Insurers Returns		All
Data collected from SAHI Insurers through other formats		
Places of Business, Agency Network, Rural & Social sector obligations		Annual

<b>Tasks to be carried out</b>
<b>PMSBY data</b>
1) Monthly consolidation of PMSBY data
2) Yearly consolidation of ICR data
<b>Data of Life Insurers</b>
1) Consolidation, Analysis and Validation of Life insurers data quarterly, Half-Yearly and Yearly
2) Preparation of AR Write up and HB data of life insurers
<b>Data of Non-Life Insurers</b>
1) Analysis of HI Returns allocated
2) Collection, Validation and analysis of data on Offices, Agency Network, Rural and Social Sector obligations etc of SAHI insurers for publication in AR/HB
<b>Other works</b>
1) Data for answering PQs, RTIs, Min references, PSU Review and sending data to other depts, or other organizations like FSDC,FSR,OECD etc
2) Follow up of all Life Returns, GHIS and GHISAR formats for Non-Life Insurers
3) Regulatory actions on insurers related to data issues
4) Review of Fraud Monitoring Returns
5) Review of Corona claims status and other matters on an ongoing basis

Any other work assigned by HOD /Superior officer

## 10. Data Analysis – 2-Review and analysis of the periodical returns

<b>Returns Linked to Annual Report / Handbook Data for Non-Life Insurers</b>		<b>Frequency</b>
HIR-6	Details of State-wise Channel-wise Business	Annual
HIR-11	State-wise channel-wise details of claims paid	Annual
HIR-15	Claims Handled directly by insurers (In-House Settlement of Claims)	Half-Yearly
HIR-16	TPA wise details of claims settled	Half-Yearly
HIR-18	Details of Business & claims details for the quarter	Quarterly
HIR-19	State-wise data on business & claims settled	Quarterly
<b>Product Related Returns of Non-Life Returns</b>		
HIR-1	Details of product performance	Annual
HIR-4	Details of performance of add-ons	Annual
HIR-5	Details of performance of Combi products	Annual
HIR-9	Product-wise claims performance and aging	Annual
<b>IIBI related data discrepancies, linking with Returns etc.</b>		Annual

<b>BAP Health Returns module related works</b>	
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<b>Tasks to be carried out</b>
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**Data of Non-Life Insurers**

- 1) Consolidation, Analysis and Validation of Non-Life insurers data quarterly, Half-Yearly and Yearly
- 2) Preparation of AR Write up and HB data of Non-life insurers

**Analysis of Data**

- 1) Issue of high ICR under Group Business to be taken up with insurers
- 2) Issue of Dormant products to be taken up with insurers
- 3) Issue of high repudiations to be taken up with insurers
- 4) Analysis on product wise data on business, claims, ICR, claims ageing, Combined Ratio etc.

**Others works**

- 1) Follow up of all Non-Life Returns except GHIS and GHISAR
- 2) Data to chairman office on General & Health insurers
- 3) Regulatory actions on insurers related to data issues
- 4) Data for answering PQs, RTIs, Min references, PSU Review and sending data to other depts, or other organizations like FSDC,FSR,OECD etc
- 5) Review of Corona Business figures and other data on an ongoing basis

**IIBI related works**

- 1) check the discrepancies between IRDAI published data and IIBI data
- 2) linking of IIBI data with HI Returns for BAP Module

**BAP Health Returns Module**

- 1) To interact with IT and others on BAP Health Returns Module

Any other work assigned by HOD /Superior officer

**11. Health Regulations and Coordination:**

- a. Review of regulations, guidelines and circulars
- b. Preparation of regulations, guidelines and circulars
- c. Legal matters – Liaison with legal dept. and furnishing para-wise comments
- d. Review of references received from Ministry, Govt agencies and Ombudsmen
- e. Parliament Questions
- f. Review of references received from other regulators
- g. Other references received from other depts.
- h. Disposing of other references and generic complaints
- i. Review of IAIS matters
- j. Any other work assigned by HOD /Superior officer