

Public Disclosures on quantitative and qualitative Parameters of Health services rendered
 Information as at: 31/03/2022

NAME OF THE INSURANCE COMPANY: THE ORIENTAL INSURANCE COMPANY LIMITED

a. Service Level Agreement details

| | Valid From DD/MM/YYYY | To DD/MM/YYYY |
|--|--------------------------|------------------|
| | 01.03.2021 | 28.02.2023 |

b. Number of policies and lives serviced in respect of which public disclosure is made:

| Description | Individual | Group | Government | Total |
|-------------------------|------------|--------|------------|---------|
| No of policies serviced | 24074 | 87 | 0 | 24161 |
| No of lives serviced | 67835 | 109331 | 3222545 | 3399711 |

c. Geographical Area of services Rendered in respect of which public disclosure is made:

| Sr. No. | Name of State | Name of District | No. of policies serviced | No. of lives serviced |
|---------|-----------------|---|--------------------------|-----------------------|
| 1 | ANDHRA PRADESH | GUDIVADA, ELLURU, MACHILLIPATNAM, PEDENA, RAIGARH & VISAKHAPATNAM | 1046 | 2650 |
| 2 | CHHATISHGARH | RAIPUR, BILAI, DURG, RAJNANDGAON, DHAMTARI & SUPELA | 1949 | 5723 |
| 3 | DELHI | DELHI | 35 | 54790 |
| 4 | GUJRAT | AHMEDABAD, GANDHINAGAR, MEHSANA, SURENDRANAGAR, RAJKOT, BOPAL, THALTEJ & CHANDKHEDA | 19601 | 71567 |
| 5 | GUJRAT-AB PMJAY | BHAVNAGAR, ANAND, SURENDRANAGAR, KHEDA, BOTAD & PORBANDAR | 0 | 3222545 |
| 6 | KARNATAKA | BANGALORE | 19 | 11919 |
| 7 | KERALA | THODUPUZHA | 5 | 19426 |
| 8 | MAHARASTRA | MUMBAI | 7 | 3917 |
| 9 | RAJASTHAN | JAIPUR | 1 | 389 |
| 10 | TAMIL NADU | CHENNAI | 158 | 2476 |
| 11 | UTTARPRADESH | MEERUT & GHAZIABAD | 1340 | 4309 |
| TOTAL | | | 24161 | 3399711 |

d. Data of number of claims processed:

| TPA | No. of claims outstanding at the beginning of year | No. of claims received during the year | No. of claims paid during the year | Settlement ratio(%) | No. of claims repudiated during the year | Claims repudiation % | No. of claims outstanding at the end of the year |
|-----------------------------------|--|--|------------------------------------|---------------------|--|----------------------|--|
| MEDSAVE HEALTH INSURANCE TPA LTD. | 439 | 80236 | 78313 | 97.07% | 1175 | 1.46% | 1187 |

e. Turn Around Time (TAT) for cashless claims (In respect of number of claims):

| Sr. No. | Description | Individual Policies (in %) | | Group Policies (in %) | |
|---------|--------------------|----------------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 Hour | 69.30% | 53.82% | 80.48% | 75.62% |
| 2 | Within 1-2 Hours | 23.86% | 36.07% | 16.05% | 19.70% |
| 3 | Within 2-6 Hours | 4.28% | 10.11% | 2.76% | 4.62% |
| 4 | Within 6-12 Hours | 0.06% | 0.00% | 0.05% | 0.00% |
| 5 | Within 12-24 Hours | 1.00% | 0.00% | 0.33% | 0.00% |
| 6 | >24 Hours | 1.50% | 0.00% | 0.33% | 0.06% |
| Total | | 100.00% | 100.00% | 100.00% | 100.00% |

*percentage to be calculated on total of respective column

**Reckoned from the time last necessary document is received by insurer/TPA (whichever is earlier) and till final pre auth is issued in the hospital)

***Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA

f. Turn Around Time (TAT) in respect of payment/ repudiation of claims:

| Description (to reckoned from the date of receipt of last necessary document) | Individual | | Group | | Government | | Total | |
|---|---------------|----------------|---------------|----------------|---------------|----------------|---------------|---------------|
| | No. of claims | percentage (%) | No. of claims | percentage (%) | No. of claims | percentage (%) | No. of claims | percentage(%) |
| Within 1 Month | 8404 | 96.78% | 2995 | 88.93% | 67233 | 99.70% | 78632 | 98.92% |
| Between 1-3 Months | 208 | 2.40% | 201 | 5.97% | 203 | 0.30% | 612 | 0.77% |
| Between 3-6 Months | 69 | 0.79% | 73 | 2.17% | 0 | 0.00% | 142 | 0.18% |
| More than 6 Months | 3 | 0.03% | 99 | 2.94% | 0 | 0.00% | 102 | 0.13% |
| Total | 8684 | 100.00% | 3368 | 100.00% | 67436 | 100.00% | 79488 | 100.00% |

*Percentage shall be calculated on total of respective column

g. Data of grievances received against the TPA:

| Sr. No. | Description | No. of Grievances |
|---------|---|-------------------|
| 1 | Grievances outstanding at the beginning of year | 0 |
| 2 | Grievances received during the year | 3 |
| 3 | Grievances resolved during the year | 3 |
| 4 | Grievances outstanding at the end of the year | 0 |

 Chief Executive Officer


अंजन डे/ANJAN DEY
 अध्यक्ष एवं प्रबंध निदेशक
 Chairman cum Managing Director
 दि ओरिएण्टल इन्सुरेंस
 The Oriental Insurance
 प्रधान कार्यालय : ओरिएण्ट
 Head Office : Oriental H
 ए-25/27, आसफ अली रोड, न
 A-25/27, Asaf Ali Road, New L