

**Public Disclosures on quantitative and qualitative Parameters of Health services rendered**

Information as at 31/03/2022

Name of the Insurance Company: Oriental Insurance

a. Specify whether In – house Claim settlement or Services rendered by TPA: TPA

Name of the TPA: Vidal Health Insurance TPA Pvt Ltd

Validity of agreement with TPA	
From	To
(DD/MM/YYYY)	(DD/MM/YYYY)
01-Apr-21	31-Mar-24

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

Description	Individual	Group	Government
No of policies serviced	20141	361	-
No of lives serviced	53528	2219603	-

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

Sl no	Name of State	Name of Districts	No of policies serviced	No of lives serviced
1	Karnataka	Bangalore	902	941632
2	Orissa	Bhubaneswar	795	4197
3	Tamil Nadu	Chennai	316	280232
4	Kerala	Cochin	16894	82460
5	Tamil Nadu	Coimbatore	879	2419
6	Delhi	Delhi	69	926734
7	Telangana	Hyderabad	9	6473
8	Madhya Pradesh	Indore	25	61
9	West Bengal	Kolkata	133	356
10	Karnataka	Mangalore	5	5
11	Maharashtra	Mumbai	148	19891
12	Maharashtra	Pune	325	4667
13	Andhra Pradesh	Vishakapatnam	2	4004

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
Vidal Health TPA	16757	280598	242477	93%	26867	9%	22116

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

Sl 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	90%	88%	79%	91%
2	Within 1-2 Hours	9%	11%	18%	8%
3	Within 2-6 Hours	1%	1%	2%	1%
4	Within 6-12 Hours	1%	0%	2%	1%
5	Within 12-24 Hours	0%	0%	0%	0%
6	>24 Hours	0%	0%	0%	0%
Total		100%	100%	100%	100%

\* 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	7472	94%	224002	85%	-	-	231474	85%
Between 1 - 3 Months	299	4%	30152	11%	-	-	30451	11%
Between 3 to 6 Months	138	2%	7815	3%	-	-	7953	3%
More than 6 months	16	0%	1169	0%	-	-	1185	0%
<b>Total</b>	<b>7925</b>	<b>100%</b>	<b>263138</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>271063</b>	<b>100%</b>

\* Percentage shall be calculated on total of respective column.

Processing TAT (TAT Recv-App/DRW/Denied)

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	7879	99%	239259	91%	-	-	247138	91%
Between 1 - 3 Months	31	0%	17622	7%	-	-	17653	7%
Between 3 to 6 Months	11	0%	5503	2%	-	-	5514	2%
More than 6 months	4	0%	754	0%	-	-	758	0%
<b>Total</b>	<b>7925</b>	<b>100%</b>	<b>263138</b>	<b>100%</b>	<b>-</b>	<b>-</b>	<b>271063</b>	<b>100%</b>

\* Percentage shall be calculated on total of respective column.

g. Data of grievances received against the TPA:

Sl no	Description	No. of Grievances
1	Grievances outstanding at the beginning of year	0
2	Grievances received during the year	473
3	Grievances resolved during the year	471
4	Grievances outstanding at the end of the year	2

Shankar Bali  
Joint Managing Director

अंजन डे/ANJAN DEY  
अध्यक्ष एवं प्रबंध निदेशक  
Chairman cum Managing Director  
दि ओरिएण्टल इश्योरेंस कम्पनी लि.  
The Oriental Insurance Co. Ltd.  
प्रधान कार्यालय : ओरिएण्टल हाऊस  
Head Office : Oriental House  
ए-25/27, आसफ अली रोड, नई दिल्ली-110002  
A-25/27, Asaf Ali Road, New Delhi-110002