

Public Disclosures on quantitative and qualitative Parameters of Health services rendered
 Information as at 31/03/2023

NAME OF THE INSURANCE COMPANY: THE ORIENTAL INSURANCE COMPANY LIMITED

a. Service Level Agreement details

	Valid From	To
	DD/MM/YYYY	DD/MM/YYYY
	01.03.2021	30.06.2023

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

Description	Individual	Group	Government	Total
No of policies serviced	30669	142	0	30811
No of lives serviced	86400	194230	0	280630

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	HYDERABAD, KRISHNA, RANGAREDDI	344	8925
2	DELHI	NEW DELHI	22	31536
3	GUJARAT	AHMEDABAD, BHARUCH	25217	91772
4	HARYANA	GURGAON, YAMUNANAGAR	20	8518
5	KARNATAKA	BANGALORE	31	17569
6	KERALA	THODUPUZHA	8	40585
7	MAHARASHTRA	MUMBAI, PUNE, THANE	28	20814
8	RAJASTHAN	JAIPUR	2	2678
9	TAMIL NADU	CHENNAI, ERODE	42	4642
10	UTARANCHAL	HARIDWAR	3	29193
11	UTTAR PRADESH	NOIDA, GB NAGAR, GHAZIABAD	8	8967
12	CHHATTISGARH	RAIPUR	3491	10608
13	UTTARAKHAND	DEHRADUN	1595	4823
		TOTAL	30811	280630

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.	1111	18223	16600	85.86%	1368	7.08%	1366

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	77.05%	78.23%	80.30%	81.65%
2	Within 1-2 Hours	16.71%	17.74%	14.58%	15.80%
3	Within 2-6 Hours	4.87%	3.72%	3.86%	2.31%
4	Within 6-12 Hours	0.13%	0.04%	0.10%	0.03%
5	Within 12-24 Hours	0.77%	0.18%	0.85%	0.17%
6	>24 Hours	0.47%	0.09%	0.32%	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	9464	96.63%	7068	86.47%	0	0	16532	92.01%
Between 1-3 Months	290	2.96%	941	11.51%	0	0	1231	6.85%
Between 3-6 Months	32	0.33%	141	1.72%	0	0	173	0.96%
More than 6 Months	8	0.08%	24	0.29%	0	0	32	0.18%
Total	9794	100.00%	8174	100.00%	0	100.00%	17968	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	33
3	Grievances resolved during the year	33
4	Grievances outstanding at the end of the year	0


 Chief Executive Officer


आर.आर. सिंह
 अध्यक्ष एवं प्रबंध निदेशक
R.R. SINGH
 Chairman Cum Managing Director