

**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 Co. Ltd.

- a. **Specify In-house Claim Settlement (if, data is in respect of In-house claim settlement) / name of the TPA with whom Insurer entered into Service Level Agreement (If data relates to the Health Services rendered by TPA) as may be the case: Raksha Health Insurance TPA Pvt.Ltd.**

(I) Validity of Agreement with the TPA : From 01/04/2022 To 31/03/2023

- b. **Number of policies and lives serviced in respect of which public disclosure are made:**

Description	Individual	Group	Government	Total
No. of policies serviced	105265	307	0	105572
No. of lives serviced	294468	473998	0	768466

- c. **Information with regards to the Geographical Area in which services are rendered by TPAs / Insurer (States Names - District Names shall be provided) in respect of which public disclosure are made:**

Name of State	Name of District	No. of policies serviced	No. of lives serviced
Maharashtra	Mumbai	5,467	31,729
Haryana	Faridabad	14,951	2,79,952
Tamilnadu	Chennai	12,274	76,396
Punjab	Chandigarh	4,357	44,275
Rajasthan	Jaipur	13,659	1,08,150
Uttar Pradesh	Lucknow	5,286	45,822
Karnataka	Bangaluru	24,965	1,03,988
Gujarat	Ahmedabad	551	1,285
Gujarat	Vadodara	4,934	16,756
Maharashtra	Pune	3,142	7,908
Madhya Pradesh	Indore	8,950	29,211
Kerala	Cochin	6	3,070
Assam	Guwahati	7,014	19,887
Andhra Pradesh	Hyderabad	1	4
West Bengal	Kolkatta	15	33
Total		1,05,572	7,68,466

- d. **Data of number of claims processed:**

No. of claims outstanding at the beginning of year : 2022-23	No. of claims received during the year : 2022-23	No. of claims paid during the year 2022-23 also to specify % in brackets	No. of claims repudiated during the year : 2022-23 also to specify % in brackets	No. of claims outstanding at the end of the year
4200	116652	105360	10829	4663
		87%	9%	



Raksha

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	88.99%	89.98%	87.89%	88.87%
2	Within 1-2 Hours	5.36%	9.34%	5.93%	10.33%
3	Within 2-6 Hours	4.90%	0.60%	5.44%	0.80%
4	Within 6-12 Hours	0.75%	0.08%	0.73%	0.00%
5	Within 12-24 Hours	0.00%	0.00%	0.00%	0.00%
6	Above 24 Hours	0.00%	0.00%	0.00%	0.00%
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 to 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	
	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage	Number of claims	Percentage
Within 1 Month	54,055	98.37%	55,256	90.23%	-	-	1,09,311	94.08%
Between 1-3 Months	782	1.42%	5,683	9.28%	-	-	6,465	5.56%
Between 3-6 Months	116	0.21%	297	0.49%	-	-	413	0.36%
More than 6 Months	-	0.00%	-	0.00%	-	-	-	0.00%
Total	54,953	100.00%	61,236	100.00%	-	-	1,16,189	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	NIL
2	Grievances received during the year	69
3	Grievances resolved during the year	69
4	Grievances outstanding at the end of the year	NIL

Place : Faridabad

Date : 05.05.2023

Dr. Soumya Tyagi Gautam
Chief Operating Officer
Raksha Health Insurance TPA Pvt. Ltd.



R.R. Singh

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

Raksha Health Insurance TPA Pvt. Ltd.

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