

Public Disclosures on quantitative and qualitative Parameters of Health services rendered

Information as at 31-Mar-2023

Name of the Insurance Company

Oriental Insurance Company Limited

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

Name of the TPA: VIDAL HEALTH INSURANCE THIRD PARTY ADMINISTRATOR

Validity of agreement with TPA	
From	To
(DD/MM/YYYY)	(DD/MM/YYYY)
01-Mar-21	30-Apr-23

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

Description	Individual	Group	Government
No of policies serviced	1,08,489	455	1
No of lives serviced	1,05,403	26,99,772	21,42,264

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	Andhra Pradesh	Visakhapatnam	2	2,223
2	Bihar	Patna	17	3,382
3	Chandigarh	Chandigarh	5,453	17,808
4	Delhi	Delhi	7,336	2,33,311
5	Gujarat	Ahmedabad	7,773	32,981
6	Gujarat	Vadodra	25,644	79,927
7	Karnataka	Bengaluru	8,392	11,88,833
8	Madhya Pradesh	Indore	17,908	63,735
9	Maharashtra	Mumbai	4,281	9,77,542
10	Maharashtra	Pune	45	110
11	Rajasthan	Jaisalmer	1,886	6,123
12	Tamil Nadu	Chennai	4,886	1,56,036
13	Tamil Nadu	Coimbatore	228	53,178
14	Tamil Nadu	Koche	16,323	85,129
15	Telangana	Hyderabad	14	48,736
16	Uttar Pradesh	Kanpur	16	3,989
17	Uttarakhand	Dehradun	47	12,251
18	West Bengal	Kolkata	8,693	21,881
19	Kerala	Alappuzha		
20	Kerala	Ernakulam		
21	Kerala	Idukki		
22	Kerala	Kannur		
23	Kerala	Kasaragod		
24	Kerala	Kollam		
25	Kerala	Kottayam		
26	Kerala	Kozhikode		
27	Kerala	Malappuram		
28	Kerala	Palakkad		
29	Kerala	Pathanamthitta		
30	Kerala	Thiruvananthapuram		
31	Kerala	Thiruvananthapuram		
32	Kerala	Wamanad		
			1	21,42,264

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 repatriated during the year	Claims repatriation (%)	No of claims outstanding at the end of the year
Vidal Health Insurance Third Party Administrator	36,357	5,42,347	4,51,550	92%	47,912	8%	60,795

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	65%	49%	79%	55%
2	Within 1-2 Hours	28%	33%	13%	28%
3	Within 2-6 Hours	6%	18%	7%	17%
4	Within 6-12 Hours	1%	1%	1%	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 bill 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 reckon 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	50,716	94%	3,36,139	92%	77,340	83%	4,64,195	93%
Between 1 - 3 Months	2,632	5%	17,803	5%	28	1%	20,463	4%
Between 3 to 6 Months	492	1%	4,413	1%	7	3%	4,912	1%
More than 6 months	322	1%	8,520	2%	1,050	1%	9,892	2%
Total	54,162	100%	3,66,875	100%	78,425	100%	4,99,462	100%

* 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	1
2	Grievances received during the year	360
3	Grievances resolved during the year	356
4	Grievances outstanding at the end of the year	5

Chief Executive officer
Mr. Rajan Subramanyam

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