

FORM NO. NL-48**DISCLOSURES ON QUANTITATIVE AND QUALITATIVE PARAMETERS OF HEALTH SERVICES RENDERED
(ANNUAL DISCLOSURE)**Name of the Insurance Company THE ORIENTAL INSURANCE CO LTD. Date: 31.03.2023

Information as at 31.03.2023

a. Specify whether In-house Claim Settlement or Services rendered by TPA -TPA sheet separately
uploaded

Name of the TPA (If services rendered by TPA) - TPA sheet separately uploaded

Validity of agreement with the TPA: **from** dd/mm/yyyy **to** dd/mm/yyyy**b. Number of policies and lives services in respect of which public disclosures are made:**

| Description | Individual | Group | Government |
|----------------------|------------|----------|------------|
| Number of policies s | 514257 | 28619 | 215 |
| Number of lives serv | 1222009 | 19573624 | 14677373 |

c. Information with regard to the geographical area in which services are rendered by the TPAs/Insurer

| Name of the State | Name of the Districts |
|-------------------|-----------------------|
| ANDHRA PRADESH | VISAKHAPATNAM |
| ANDHRA PRADESH | VISAKHAPATNAM |
| ANDHRA PRADESH | SRIKAKULAM |
| ANDHRA PRADESH | EAST GODAVARI |
| ANDHRA PRADESH | WEST GODAVARI |
| ANDHRA PRADESH | KRISHNA |
| ANDHRA PRADESH | GUNTUR |
| ANDHRA PRADESH | PRAKASAM |
| ANDHRA PRADESH | NELLORE |
| ANDHRA PRADESH | GUNTUR |
| ANDHRA PRADESH | CHITTOOR |
| ANDHRA PRADESH | KURNOOL |
| ANDHRA PRADESH | KAKINDADA |
| ARUNACHAL PRADESH | TIRAP |
| ARUNACHAL PRADESH | TAWANG |
| ARUNACHAL PRADESH | ITANAGAR |
| ASSAM | KAMRUP METRO |
| ASSAM | TEZPUR |
| ASSAM | GUWAHATI |
| ASSAM | DIBRUGARH |
| ASSAM | NAGAON |
| BIHAR | MADHUBANI |
| BIHAR | MUNGHYR |
| BIHAR | PATNA |
| BIHAR | PURNEA |
| BIHAR | ARA |
| BIHAR | GAYA |
| BIHAR | KISHANGANJ |
| BIHAR | BHOJPUR |
| BIHAR | KATIHAR |
| CHANDIGARH | CHANDIGARH |
| CHHATTISGARH | RAIPUR |
| CHHATTISGARH | BALAO |
| CHHATTISGARH | KANKER |
| CHHATTISGARH | BASTER |
| CHHATTISGARH | MUNGELI |
| DELHI | DELHI |
| DELHI/NCR | DELHI/NCR |
| GOA | NORTH GOA |
| GOA | SOUTH GOA |
| GUJARAT | RAJKOT |
| GUJARAT | MORBI |
| GUJARAT | MEHSANA |
| GUJARAT | BANASKATHA |
| GUJARAT | BHAVNAGAR |
| GUJARAT | AMRELI |
| GUJARAT | DIU |
| GUJARAT | JUNAGARH |
| GUJARAT | PORBANDAR |
| GUJARAT | HIMMATNAGAR |

| | |
|-------------------|--------------------|
| GUJARAT | GANDHINAGAR |
| GUJARAT | JAMNAGAR |
| GUJARAT | KUTCH |
| GUJARAT | SURENDRANAGAR |
| GUJARAT | AHMEDABAD |
| GUJARAT | NAVSARI |
| GUJARAT | VALSAD |
| GUJARAT | SURAT |
| GUJARAT | ANAND |
| GUJARAT | VADODARA |
| GUJARAT | GODHRA |
| GUJARAT | Bharuch |
| GUJARAT | SURAT |
| GUJARAT | VALSAD |
| GUJARAT | DAHOD |
| HARYANA | ROHTAK |
| HARYANA | KARNAL |
| HARYANA | KURUKSHETRA |
| HARYANA | FATHABAD |
| HARYANA | PANIPAT |
| HARYANA | AMBALA |
| HARYANA | HISSAR |
| HARYANA | PANCHKULA |
| HARYANA | DABWALI |
| HARYANA | MAHINDERGARH |
| HARYANA | JIND |
| HARYANA | SONEPAT |
| HARYANA | YAMUNANAGAR |
| HARYANA | FARIDABAD |
| HARYANA | GURUGRAM |
| HIMACHAL PARDESH | MANDI |
| HIMACHAL PARDESH | HAMIRPUR |
| HIMACHAL PARDESH | SOLAN |
| HIMACHAL PARDESH | SHIMLA |
| HIMACHAL PARDESH | NAHAN |
| HYDERABAD | TELANGANA |
| JAMMU AND KASHMIR | UDHAMPUR |
| JAMMU AND KASHMIR | JAMMU |
| JHARKHAND | BOKARO |
| JHARKHAND | RANCHI |
| JHARKHAND | HAZARIBAGH |
| JHARKHAND | JAMSHEDPUR |
| KARNATAKA | BENGALURU |
| KERALA | ALAPPUZHA |
| KERALA | ERNAKULAM |
| KERALA | IDUKKI |
| KERALA | KANNUR |
| KERALA | KASARAGOD |
| KERALA | KOLLAM |
| KERALA | KOTTAYAM |
| KERALA | KOZHIKODE |
| KERALA | MALAPPURAM |
| KERALA | PALAKKAD |
| KERALA | PATHANAMTHITTA |
| KERALA | THIRUVANANTHAPURAM |
| KERALA | THRISSUR |
| KERALA | WAYANAD |
| Madhya Pradesh | INDORE |
| Madhya Pradesh | BHOPAL |
| Madhya Pradesh | GWALIOR |
| Madhya Pradesh | RATLAM |
| Madhya Pradesh | SAGAR |
| Madhya Pradesh | UJJAIN |
| Madhya Pradesh | SATNA |
| Madhya Pradesh | REWA |
| Madhya Pradesh | JABALPUR |
| Madhya Pradesh | KHANDWA |
| Madhya Pradesh | BURHANPUR |
| Madhya Pradesh | KHARGOAN |
| MAHARASHTRA | PUNE |
| MAHARASHTRA | MUMBAI, PUNE |
| MAHARASHTRA | MUMBAI |
| MAHARASHTRA | MUMBAI |
| MAHARASHTRA | THANE |

| | |
|---------------|----------------|
| MAHARASHTRA | NAVI MUMBAI |
| MAHARASHTRA | PUNE |
| MAHARASHTRA | NASIK |
| MAHARASHTRA | NAGPUR |
| MAHARASHTRA | AURANGABAD |
| MAHARASHTRA | AKOLA |
| MAHARASHTRA | AMRAWATI |
| MAHARASHTRA | JALGAON |
| MAHARASHTRA | CHANDRAPUR |
| MAHARASHTRA | DHULIA |
| MAHARASHTRA | PUNE |
| MAHARASHTRA | KOLHAPUR |
| MAHARASHTRA | NASIK |
| MAHARASHTRA | LATUR |
| MAHARASHTRA | SOLAPUR |
| MAHARASHTRA | SATARA |
| MAHARASHTRA | SANGLI |
| MAHARASHTRA | AHMEDNAGAR |
| MAHARASHTRA | SANGAMNER |
| ODISHA | CUTTACK |
| ODISHA | BHUBANESWAR |
| ODISHA | BERHAMPUR |
| ODISHA | ROURKELA |
| ODISHA | SAMBALPUR |
| ODISHA | BALASORE |
| ODISHA | BHUBANESWAR |
| ODISHA | ANGUL |
| ODISHA | BOLANGIR |
| RAJASTHAN | ALL DISTRICTS |
| RAJASTHAN | ALL DISTRICTS |
| TAMIL NADU | MADURAI |
| TAMIL NADU | KUMBakonam |
| TAMIL NADU | THANJAVUR |
| TAMIL NADU | VIRUDHUNAGAR |
| TAMIL NADU | TUTICORIN |
| TAMIL NADU | DINDIGUL |
| TAMIL NADU | TIRUNELVELI |
| TAMILNADU | KANCHEEPURAM |
| TAMILNADU | CUDDALORE |
| TAMILNADU | PONDICHERRY |
| TAMILNADU | TIRUVANNAMALAI |
| TAMILNADU | RANIPET |
| TAMILNADU | CHENNAI |
| TAMILNADU | COIMBATORE |
| TAMILNADU | TIRUCHIRAPALLI |
| TAMILNADU | SALEM |
| TAMILNADU | KARUR |
| TAMILNADU | ERODE |
| TAMILNADU | NAMAKKAL |
| TAMILNADU | HOSUR |
| TAMILNADU | CHENNAI |
| UTTAR PRADESH | GHAZIABAD |
| UTTAR PRADESH | MEERUT |
| UTTAR PRADESH | BAGHPAT |
| UTTAR PRADESH | ALIGARH |
| UTTAR PRADESH | BULANDSHAHR |
| UTTAR PRADESH | MORADABAD |
| UTTAR PRADESH | SAMBHAL |
| UTTAR PRADESH | MUZAFFARNAGAR |
| UTTAR PRADESH | SHAMLI |
| UTTAR PRADESH | SAHARANPUR |
| UTTAR PRADESH | LUCKNOW |
| UTTAR PRADESH | KANPUR |
| UTTAR PRADESH | VARANASI |
| UTTAR PRADESH | JHANSI |
| UTTAR PRADESH | GORAKHPUR |
| UTTAR PRADESH | ALLAHABAD |
| UTTAR PRADESH | BAREILLY |
| UTTAR PRADESH | MIRZAPUR |
| UTTARAKHAND | ALMORA |
| UTTARAKHAND | DEHRADUN |
| UTTARAKHAND | HARIDWAR |
| UTTARAKHAND | NANITAL |
| UTTARAKHAND | PAURI GARHWAL |

| | |
|-------------|--------------------|
| UTTARAKHAND | UDDHAM SINGH NAGAR |
| WEST BENGAL | UTTAR DINAJPUR |
| WEST BENGAL | MALDA |

d. Data of number of claims processed:

- Outstanding number of claims at the beginning of the year 3,893
- Number of claims received during the year 35,174
- Number of claims paid during the year (specify % also in brackets) 20340 (52.06%)
- Number of claims repudiated during the year (specify % also in brackets) 736 (1.88%)
- Number of claims outstanding at the end of the year 17,991

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

| S. No. | Description | Individual | | Group Policies (in %) | |
|--------|--------------------|--------------------|----------------------|-----------------------|----------------------|
| | | TAT for pre-auth** | TAT for discharge*** | TAT for pre-auth** | TAT for discharge*** |
| 1 | Within <1 hour | NIL | | | |
| 2 | Within 1-2 hours | | | | |
| 3 | Within 2-6 hours | | | | |
| 4 | Within 6-12 hours | | | | |
| 5 | Within 12-24 hours | | | | |
| 6 | >24 hours | | | | |
| | Total | | | | |

Percentage to be calculated on total of the 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 hospitals

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

f. Turn Around Time in case of payment / repudiation of claims:

| Description (to be reckoned from the date of receipt of last | Individual | | Group | | Government | |
|---|---------------|-------------|---------------|------------|---------------|------------|
| | No. of Claims | Percent age | No. of Claims | Percentage | No. of Claims | Percentage |
| Within 1 month | 3602 | 40.50 | 2373 | 7692.06% | 1613 | 92.44 |
| Between 1-3 | 3354 | 37.72 | 451 | 1461.91% | 55 | 3.15 |
| Between 3 to 6 | 988 | 11.11 | 150 | 486.22% | 37 | 2.12 |
| More than 6 months | 949 | 10.67 | 111 | 359.81% | 40 | 2.29 |
| Total | 8893 | 100% | 3085 | 100% | 1745 | 100% |

Percentage shall be calculated on total of the respective column

g. Data of grievances received against the TPA:

| S. No. | Description | Number of Grievances |
|--------|---|----------------------|
| 1 | Grievances outstanding at the beginning of the year | 8 |
| 2 | Grievances received during the year | 661 |
| 3 | Grievances resolved during the year | 669 |
| 4 | Grievances outstanding at the end of the year | 0 |