

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 06.07.2022

Information as at 31.03.2022

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

Name of the TPA (If services rendered by TPA) -

TPA wise data sheets uploaded

Validity of agreement with the TPA: TPA wise sheets uploaded

(Data shall be consolidated at insurer level in case of in-house claim settlements and at the level of concerned TPA in case of services rendered by TPA)

b. Number of policies and lives services in respect of which public disclosures are made:

Description		Group	Government
Number of policies serviced	41096	584	0
Number of lives serviced	147540	290647	0

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
GUJARAT	Rajkot
GUJARAT	Morbi
GUJARAT	Mehsana
GUJARAT	Banaskantha
GUJARAT	Bhavnagar
GUJARAT	Amreli
GUJARAT	Diu
GUJARAT	Junagarh
GUJARAT	porbandar
GUJARAT	Himmatnagar
GUJARAT	Gandhinagar
GUJARAT	Jamnagar
GUJARAT	kutch
GUJARAT	Surendranagar
GUJARAT	Ahmedabad
GUJARAT	VADODARA
GUJARAT	GODHRA-PANCHMAHALS
GUJARAT	ANAND
GUJARAT	KHEDA
GUJARAT	BHARUCH
GUJARAT	SURAT
GUJARAT	NAVSARI
GUJARAT	TAPI-BO VYARA
GUJARAT	VALSAD
GUJARAT	DAMAN
GUJARAT	DAHOD
HARYANA	PANIPAT
HARYANA	SONEPAT
HARYANA	YAMUNANAGAR
HIMACHAL PRADESH	PARWANOO
JAMMU & KASHMIR	District of JAMMU & SRINAGAR
KARNATAKA	Bangalore
KARNATAKA	Tumkur
KARNATAKA	Mysore
KARNATAKA	Mandya
KARNATAKA	Dakshina Kannada
KARNATAKA	Kolar
KARNATAKA	Hubli
KARNATAKA	Hassan
KARNATAKA	DHARWAD
KARNATAKA	UDUPI
KARNATAKA	KALBURGAI
KARNATAKA	BELGAUM
KARNATAKA	DAVENGERE
ODISHA	CUTTACK
ODISHA	BERHAMPUR
ODISHA	ROURKELA
ODISHA	SAMBALPUR
ODISHA	BALASORE
ODISHA	BHUBANESWAR
ODISHA	ANGUL
ODISHA	BOLANGIR
TAMILNADU	CHENNAI
TAMILNADU	TIRUVALLUR
TAMILNADU	RANIPET
TAMILNADU	VELLORE
TAMILNADU	TIRUVANNAMALAI
TAMIL NADU	KARUR

TAMIL NADU	COIMBATORE
TAMIL NADU	MADURAI
TAMIL NADU	TUTICORIN
TAMIL NADU	SIVAKASI
TAMIL NADU	TIRUNELVELI
TAMIL NADU	KUMBAKONAM
TAMIL NADU	DINDIGUL
TAMIL NADU	TANJORE
TAMIL NADU	NAGERCOIL
TAMIL NADU	THENI
KERALA	Alappuzha
KERALA	Calicut
KERALA	Ernakulam
KERALA	Idukki
KERALA	Kannur
KERALA	Kasargod
KERALA	Kollam
KERALA	Kottayam
KERALA	Malappuram
KERALA	Palakkad
KERALA	Pathanamthitta
KERALA	Trichur
KERALA	Trivandrum
KERALA	wayanad
UTTAR PRADESH	LUCKNOW
UTTAR PRADESH	BARABANKI
UTTAR PRADESH	SITAPUR
UTTAR PRADESH	KANPUR
UTTAR PRADESH	UNNAO
UTTAR PRADESH	FARRUKHABAD
UTTAR PRADESH	VARANASI
UTTAR PRADESH	BHADOHI
UTTAR PRADESH	JHANSI
UTTAR PRADESH	GORAKHPUR
UTTAR PRADESH	BASTI
UTTAR PRADESH	MAHARAJGANJ
UTTAR PRADESH	AYODHYA
UTTAR PRADESH	PRAYAG
UTTAR PRADESH	PRATAPGARH
UTTAR PRADESH	SHAKTINAGAR
UTTAR PRADESH	AMETHI
UTTAR PRADESH	BAREILLY
UTTAR PRADESH	BADAUN
UTTAR PRADESH	PILIBHIT
UTTAR PRADESH	MEERUT
UTTAR PRADESH	MUZAFFARNAGAR
UTTAR PRADESH	SHAMLI
UTTAR PRADESH	BIJNORE
UTTAR PRADESH	GHAZIABAD
UTTAR PRADESH	MODINAGAR
UTTAR PRADESH	MORADABAD
UTTAR PRADESH	BHAGPAT
UTTAR PRADESH	BULANDSHAHR
UTTAR PRADESH	ALIGARH
UTTAR PRADESH	SAHARANPUR
UTTARAKHAND	DEHRADUN
UTTARAKHAND	HALDWANI
UTTARAKHAND	UDHAM SINGH NAGAR
UTTARAKHAND	HARIDWAR
UTTARAKHAND	PAURI
UTTARAKHAND	RISHIKESH
DELHI	DELHI
ASSAM	ALL DISTRICTS
MEGHALAYA	ALL DISTRICTS
MIZORAM	ALL DISTRICTS
MANIPUR	ALL DISTRICTS
NAGALAND	ALL DISTRICTS
TRIPURA	ALL DISTRICTS
TELANGANA	Hyderabad
Madhya Pradesh	All districts of Madhya Pradesh
Rajasthan	Bhilwara
Rajasthan	Udaipur
KOLKATA	ALL DISTRICTS
MAHARASHTRA	MUMBAI
MAHARASHTRA	THANE
MAHARASHTRA	RAIGAD
MAHARASHTRA	LATUR
MAHARASHTRA	NAVI MUMBAI
MAHARASHTRA	Nagpur
MAHARASHTRA	Aurangabad
MAHARASHTRA	Akola
MAHARASHTRA	Amrawati
MAHARASHTRA	Jalgaon
MAHARASHTRA	Chandrapur

MAHARASHTRA	Dhulia
MAHARASHTRA	Pune
GOA	NORTH GOA
BIHAR	PATNA SADAR
BIHAR	MUZAFFARPUR
BIHAR	BHAGALPUR
BIHAR	PURNEA
JHARKHAND	RANCHI
JHARKHAND	BOKARO
JHARKHAND	JAMSHEDPUR (EAST SINGHBHUM)
CHHATTISGARH	CHAMPA
CHHATTISGARH	KORBA
CHHATTISGARH	DURG
CHHATTISGARH	BILASPUR
CHHATTISGARH	RAIPUR
CHHATTISGARH	Raigarh
CHHATTISGARH	Jashpur
CHHATTISGARH	Ambikapur
ANDHRAPRADESH	VISAKHAPATNAM
ANDHRAPRADESH	VIZIANAGARM
ANDHRAPRADESH	SRIKAKULAM
ANDHRAPRADESH	EAST GODAVARI
ANDHRAPRADESH	WEST GODAVARI
ANDHRAPRADESH	KRISHNA
ANDHRAPRADESH	GUNTUR
ANDHRAPRADESH	NELLORE
TELANGANA	HYDERABAD

d. Data of number of claims processed:

i.	Outstanding number of claims at the beginning of the year	1510
ii.	Number of claims received during the year	15583
iii.	Number of claims paid during the year (specify % also in brackets)	15609 (91.32%)
iv.	Number of claims repudiated during the year (specify % also in brackets)	423 (2.47%)
v.	Number of claims outstanding at the end of the year	1061

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

S. 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	NA	NA	NA	NA
2	Within 1-2 hours	NA	NA	NA	NA
3	Within 2-6 hours	NA	NA	NA	NA
4	Within 6-12 hours	NA	NA	NA	NA
5	Within 12-24 hours	NA	NA	NA	NA
6	>24 hours	NA	NA	NA	NA
	Total	NA	NA	NA	NA

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 necessary document)	Individual		Group		Government		Total		Total	
	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage	No. of Claims	Percentage
Within 1 month	4011	31%	993	42%	0	0%	5004	33%	4583	34%
Between 1-3 months	6683	52%	966	41%	0	0%	7649	50%	6783	50%
Between 3 to 6 months	1195	9%	322	14%	0	0%	1517	10%	1198	9%
More than 6 months	1087	8%	103	4%	0	0%	1190	8%	995	7%
Total	12976	100%	2384	100%	0	0%	15360	100%	13559	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 year	5
2	Grievances received during the year	385
3	Grievances resolved during the year	390
4	Grievances outstanding at the end of the year	0

Refer Health TPA Regulations , as amended from time to time