



# Public Disclosures on quantative and qualitative Parameters of Health services rendered Information as at 31/03/2020

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) / Specify 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.

[Note: Data shall be copnsolidated at Insurer level in case of in-house claim settlements and at the level of the concerned TPA in case of services rendered by TPA.]

- (i) Validity of Agreement with the TPA: From dd/mm/yyyy To dd/mm/yyyy
- b. Number of policies and lives serviced in respect of which public disclosure are made:

Description	Individual	Group	Government	Total	
No. of policies serviced	239187	458	2	239647	
No. of lives serviced	689085	321128	24467200	25477413	

C. Information with regards to the Geographical Area in which services are renderd 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	
A	CLIMALIATA	6 224	20.210	
Assam	GUWAHATI	6,334	20,218	
Andhra Pradesh	HYDERABAD	1	6	
Chandigarh	LUDHIANA	8,285	23,549	
Chattisgarh	RAIPUR	3,662	14,973	
Gujarat	VADODARA	26,210	80,515	
Gujarat	AHMEDABAD	2	686	
Haryana	Delhi-NCR	13,927	172,667	
Karnataka	BANGALURU	47,132	168,227	
Kerala	COCHIN	156	20,728	
Madhya Pradesh	INDORE	12,690	41,323	
Madhya Pradesh	BHOPAL	-	-	
Maharashtra	MUMBAI - ANDHERI	53,986	190,641	
Maharashtra	PUNE	2,169	5,824	
Orissa	BHUBANESWAR	-	-	
Punjab	CHANDIGARH	19,697	66,410	
Rajasthan	JAIPUR	14,556	55,459	
TamilNadu	CHENNAI	5,809	72,249	
Uttar Pradesh	LUCKNOW	11,301	24,501,858	
Uttarakhand	DEHRADUN	13,730	42,080	
West Bengal	KOLKATTA	-	-	
	otal	239,647	25,477,413	







### d. Data of number of claims processed:

No. of claims outstanding at the beginning of year: 2019-20	No. of claims received during the year : 2019-20	No. of claims paid during the year 2019-20 also to specity % in brackets	No. of claims repudiat ed during the year : 2019- 20 also to	No. of claims outstandi ng at the end of the year
7736	137807	126028	10928	8587

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

		Individual Policies (in %)				
Sr. No.	Description	TAT for Pre- auth**	TAT for Dischar ge***	TAT for Pre- auth**	TAT for Discharg e***	
1	Within <1 Hour	90.05%	90.77%	90.70%	92.39%	
2	Within 1-2 Hours	7.08%	0.00%	6.06%	0.00%	
3	Within 2-6 Hours	2.87%	9.00%	3.24%	7.41%	
4	Within 6-12 Hours	0.00%	0.23%	0.00%	0.20%	
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%	

<sup>\*</sup>percentage to be calculated on total of respective column

## f. Turn Around Time (TAT) in respect of payment/ repudiation of clams:

Description (to reckoned from the date of receipt of	Indi	vidual	Gr	oup	Gove	rnment	To	otal
last necessary document)	No. of Claims	%age						
Within 1 Month	84,603	99.01%	43,916	85.54%	165	100.00%	128,684	93.96%
Between 1-3 Monti	848	0.99%	7,424	14.46%	-	0.00%	8,272	6.04%
Between 3-6 Montl	-	0.00%	-	0.00%	-	0.00%	-	0.00%
More than 6 Month	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Total	85,451	100.00%	51,340	100.00%	165	100.00%	136,956	100.00%

<sup>\*</sup>Percentage shall be calculated on total of respective column



<sup>\*\*</sup>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)

<sup>\*\*\*</sup>Reckoned as final discharge summary sent to hospital from the time discharge bill is received by TPA





## g. Data of grievances received against the TPA:

Sr. No.	Description	Grievan
1	Grievances outstanding at the beginning of year	NIL
2	Grievances received during the year	345
3	Grievances resolved during the year	345
4	Grievances outstanding at the end	NIL

Place: Faridabad

Date: 09.07.20.

Pawan Kumar Khalla Managing Director Raksha Health Insurance TPA Pvt. Ltd.