

Public Disclosures on quantitative and qualitative Parameters of Health services rendered  
Information as at 31/03/2021

NAME OF THE INSURANCE COMPANY: THE ORIENTAL INSURANCE COMPANY LIMITED

a. Service Level Agreement details

	Valid From DD/MM/YYYY	To DD/MM/YYYY
	01.03.2021	28.02.2023

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

Description	Individual	Group	Government	Total
No of policies serviced	28435	38	0	28473
No of lives serviced	60995	27155	0	88150

c. Geographical Area of services Renderd in respect of which public disclosure is made:

Sr. No.	Name of State	Name of District	No. of policies serviced	No. of lives serviced
1	ANDHRA PRADESH	VISAKHAPATNAM	2176	4469
2	CHANDIGARH	CHANDIGARH	1	8121
3	CHHATISHGARH	RAIPUR	3208	4744
4	DELHI	DELHI	15	7160
5	GUJRAT	AHMEDABAD	22757	52935
6	KARNATAKA	BANGALORE	12	5092
7	MAHARASTRA	MUMBAI	3	2145
8	RAJASTHAN	JAIPUR	1	404
9	TAMIL NADU	CHENNAI	2	1985
10	TELANGANA	HYDERABAD	1	319
11	UTTARPRADESH	MEERUT & GZB	297	776
		<b>TOTAL</b>	<b>28473</b>	<b>88150</b>

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 repudiated during the year	Claims repudiation %	No. of claims outstanding at the end of the year
MEDSAVE HEALTH INSURANCE TPA LTD.	536	3425	3199	80.76%	323	8.15%	439

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	56.11%	25.85%	80.00%	51.80%
2	Within 1-2 Hours	30.15%	52.38%	16.42%	37.81%
3	Within 2-6 Hours	5.73%	20.41%	2.84%	9.83%
4	Within 6-12 Hours	0.00%	1.36%	0.00%	0.00%
5	Within 12-24 Hours	3.82%	0.00%	0.15%	0.19%
6	>24 Hours	4.20%	0.00%	0.60%	0.38%
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 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 reckoned 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	1841	98.77%	1295	78.11%	0	0	3136	89.04%
Between 1-3 Months	23	1.23%	161	9.71%	0	0	184	5.22%
Between 3-6 Months	0	0.00%	75	4.52%	0	0	75	2.13%
More than 6 Months	0	0.00%	127	7.66%	0	0	127	3.61%
Total	1864	100.00%	1658	100.00%	0	0	3522	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	0
2	Grievances received during the year	38
3	Grievances resolved during the year	38
4	Grievances outstanding at the end of the year	0

*Delimit*  
Chief Executive Officer



**अंजन डे / ANJAN DEY**  
अध्यक्ष एवं प्रबंध निदेशक  
Chairman cum Managing Director  
दि ओरिएण्टल इश्योरस कम्पनी लि.  
The Oriental Insurance Co. Ltd.  
प्रधान कार्यालय: ओरिएण्टल हाऊस  
Head Office : Oriental House  
ए-25/27, आसफ अली रोड, नया दिल्ली 110003  
A-25/27, Asaf Ali Road, New Delhi 110003

*E. N. P.*