

Public Disclosures on quantitative and qualitative Parameters of Health services rendered
 Information as at 31/03/2022

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	24074	87	0	24161
No of lives serviced	67835	109331	3222545	3399711

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	GUDIVADA, ELLURU, MACHILLIPATNAM, PEDENA, RAIGARH & VISAKHAPATNAM	1046	2650
2	CHHATISHGARH	RAIPUR, BHLAI, DURG, RAJNANDGAON, DHAMTARI & SUPELA	1949	5723
3	DELHI	DELHI	35	54790
4	GUJRAT	AHMEDABAD, GANDHINAGAR, MEHSANA, SURENDRANAGAR, RAJKOT, BOPAL, THALTEJ & CHANDKHEDA	19601	71567
5	GUJRAT-AB PMJAY	BHAVNAGAR, ANAND, SURENDRANAGAR, KHEDA, BOTAD & PORBANDAR	0	3222545
6	KARNATAKA	BANGALORE	19	11919
7	KERALA	THODUPUZHA	5	19426
8	MAHARASTRA	MUMBAI	7	3917
9	RAJASTHAN	JAIPUR	1	389
10	TAMIL NADU	CHENNAI	158	2476
11	UTTARPRADESH	MEERUT & GHAZIABAD	1340	4309
		TOTAL	24161	3399711

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.	439	80236	78313	97.07%	1175	1.46%	1187

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	69.30%	53.82%	80.48%	75.62%
2	Within 1-2 Hours	23.86%	36.07%	16.05%	19.70%
3	Within 2-6 Hours	4.28%	10.11%	2.76%	4.62%
4	Within 6-12 Hours	0.06%	0.00%	0.05%	0.00%
5	Within 12-24 Hours	1.00%	0.00%	0.33%	0.00%
6	>24 Hours	1.50%	0.00%	0.33%	0.06%
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	8404	96.78%	2995	88.93%	67233	99.70%	78632	98.92%
Between 1-3 Months	208	2.40%	201	5.97%	203	0.30%	612	0.77%
Between 3-6 Months	69	0.79%	73	2.17%	0	0.00%	142	0.18%
More than 6 Months	3	0.03%	99	2.94%	0	0.00%	102	0.13%
Total	8684	100.00%	3368	100.00%	67436	100.00%	79488	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	3
3	Grievances resolved during the year	3
4	Grievances outstanding at the end of the year	0


 Chief Executive Officer

