



Insurer: **The New India Assurance Co. Ltd**  
 Policy Holder: **SBI Life Insurance Company Ltd**  
 Policy No: 12020034200400000020\_Topup  
 Policy period: 08-Nov-2020 To 07-Nov-2021

## Claims Analysis Report

Report date: 12-Oct-2021

This Report Generated By Gaurav Midha  
 On Tue Oct 12 07:36:52 IST 2021

### Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	151	30,867,611.00	44.67 %	70.54 %
Cashless Processed	14	2,322,406.00	4.14 %	5.31 %
Reimbursement Settled	124	9,776,036.00	36.69 %	22.34 %
Reimbursement Processed	9	195,513.00	2.66 %	0.45 %
Denials	6	0.00	1.78 %	0.0 %
Denials due to Shortfall	4	0.00	1.18 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	30	596,000.00	8.88 %	1.36 %
<b>Total</b>	<b>338</b>	<b>43,757,566.00</b>		
<b>Cashless in Process*</b>	<b>23</b>	<b>4,538,774.00</b>		
<b>Reimbursement in Process*</b>	<b>11</b>	<b>1,513,832.00</b>		
<b>Grand Total (Rs.)</b>	<b>372</b>	<b>49,810,172.00</b>		
<b>First Time Premium (Rs.)^</b>				<b>5,000,000.00</b>
<b>Endo Premium (Rs.)^</b>				<b>31,161,875.00</b>
<b>Deletion Premium (Rs.)^</b>				<b>0.00</b>
<b>Total Premium (Rs.)^</b>				<b>36,161,875.00</b>
<b>Claims Ratio (%)</b>				<b>137.74 %</b>
<b>Claims Ratio (%) - On Earned Premium#</b>				<b>148.31 %</b>
<b>Value of Denied claims (Rs.):</b>				<b>1,673,952.00</b>
<b>Value of Denied(Document Shortfall) claims (Rs.):</b>				<b>286,098.00</b>
<b>Value of Closed claims (Rs.):</b>				<b>0.00</b>
* Depicts the claimed amount for claims in process. The settlement amount will be less than the above figures and will result in respective decrease in the claims ratio.				
** The value is for preauthorisation issued and awaiting for final documentation. Depicts the Processed PA amount for PA issued. The settlement amount will be less than or equal to the above figures and could result in respective decrease in the claims ratio.				
# Does not apply to policies with Instalment Premium				
^ Premium details as received from insurer & updated in our data as on date				

### Morbidity Ratio

Descriptions	Values
No. of lives Insured	49763
No. of Claims	332
No. of Claims made per 100 Lives Insured	0.67 %
No. of lives Inception	48233
Addition	1530
Deletion	0
CurrentLives	49763

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE RESPIRATORY SYSTEM	81.0	14,181,968.00	27.18 %	32.86 %
CANCER	95.0	6,675,200.00	31.88 %	15.47 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	16.0	6,311,873.00	5.37 %	14.62 %
DISORDERS OF THE KIDNEY	21.0	3,775,647.00	7.05 %	8.75 %
CARDIAC DISORDERS	8.0	2,526,009.00	2.68 %	5.85 %
INJURIES / FRACTURES / DISLOCATIONS	7.0	2,221,009.00	2.35 %	5.15 %
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	13.0	1,902,770.00	4.36 %	4.41 %
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	7.0	1,088,654.00	2.35 %	2.52 %
NEONATAL DISORDERS	2.0	1,048,252.00	0.67 %	2.43 %
DISORDERS OF BLOOD VESSELS	3.0	817,838.00	1.01 %	1.89 %
All Other Ailment Groups	45.0	2,612,346.00	15.1 %	6.05 %
<b>Total</b>	<b>298.0</b>	<b>43,161,566.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	4	1,149,587.00	1.0 %	2.0 %
6-35	45	3,984,127.00	15.0 %	9.0 %
36-40	24	1,731,790.00	8.0 %	4.0 %
41-45	16	2,649,348.00	5.0 %	6.0 %
46-50	11	6,748,506.00	3.0 %	15.0 %
51-55	21	1,587,885.00	7.0 %	3.0 %
56-60	43	5,658,895.00	14.0 %	13.0 %
61-65	37	5,399,363.00	12.0 %	12.0 %
66-70	47	8,701,844.00	15.0 %	20.0 %
Above 70	50	5,550,221.00	16.0 %	12.0 %
<b>Total</b>	<b>298</b>	<b>43,161,566.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	72.0	8,442,401.00	24.16 %	19.56 %
Spouse	22.0	6,962,060.00	7.38 %	16.13 %
Child	20.0	3,272,750.00	6.71 %	7.58 %
Parent	184.0	24,484,355.00	61.74 %	56.73 %
<b>Total</b>	<b>298.0</b>	<b>43,161,566.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Amount Bands Report

Amount Band	No. of Claims	Value (Rs.)	% Claims	% Value
Above 5 Lack	22	20,680,022.00	7.0 %	47.0 %
Rs. 10,000/- And less	44	227,652.00	14.0 %	0.0 %
Rs. 10,001/- to Rs. 25,000/-	45	728,076.00	15.0 %	1.0 %
Rs. 25,001/- to Rs. 50,000/-	51	1,903,391.00	17.0 %	4.0 %
Rs. 50,001/- to Rs. 1,00,000/-	56	4,125,405.00	18.0 %	9.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	33	3,927,017.00	11.0 %	9.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	17	2,928,471.00	5.0 %	6.0 %
Rs. 2,00,001/- to Rs. 2,50,000/-	12	2,634,450.00	4.0 %	6.0 %
Rs. 2,50,001/- to Rs. 3,00,000/-	5	1,346,183.00	1.0 %	3.0 %
Rs. 3,00,001/- to Rs. 5,00,000/-	13	4,660,899.00	4.0 %	10.0 %
<b>Total</b>	<b>298</b>	<b>43,161,566.00</b>		

*Based on Settled/Processed Cashless/Reimbursement Claims Only*

Utilization Report for Employee

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	15	2,518,201.00	46.88 %	29.83 %
2	10	3,388,568.00	31.25 %	40.14 %
3	3	1,123,755.00	9.38 %	13.31 %
4	1	315,802.00	3.12 %	3.74 %
5	1	106,238.00	3.12 %	1.26 %
9	1	376,777.00	3.12 %	4.46 %
10	1	613,060.00	3.12 %	7.26 %
<b>Total</b>	<b>32</b>	<b>8,442,401.00</b>		

*Based on Settled/Processed Cashless/Reimbursement Claims Only*

Utilization Report for Dependents

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	71.0	15,102,730.00	65.74 %	43.5 %
2	16.0	5,873,759.00	14.81 %	16.92 %
3	10.0	5,339,393.00	9.26 %	15.38 %
4	2.0	806,128.00	1.85 %	2.32 %
5	1.0	857,679.00	0.93 %	2.47 %
6	1.0	1,079,118.00	0.93 %	3.11 %
7	1.0	128,250.00	0.93 %	0.37 %
8	1.0	493,994.00	0.93 %	1.42 %
9	1.0	583,710.00	0.93 %	1.68 %
10	1.0	1,491,341.00	0.93 %	4.3 %
11	1.0	237,119.00	0.93 %	0.68 %
12	1.0	901,174.00	0.93 %	2.6 %
17	1.0	1,824,770.00	0.93 %	5.26 %
<b>Total</b>	<b>108.0</b>	<b>34,719,165.00</b>		



Insurer: **The New India Assurance Co. Ltd**  
 Policy Holder: **SBI Life Insurance Company Ltd**  
 Policy No: 12020034200400000020\_Topup  
 Policy period: 08-Nov-2020 To 07-Nov-2021

## Claims Analysis Report

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### Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Kokilaben Dhirubhaiambani Hospital And Medical Research Institute	2.0	2,909,616.00	0.67 %	6.74 %
Jagdish Memorial Hospital	1.0	2,170,056.00	0.34 %	5.03 %
Health City Hospital	3.0	1,899,948.00	1.01 %	4.4 %
Sir Ganga Ram Hospital	1.0	1,459,485.00	0.34 %	3.38 %
Sum Ultimate Medicare	13.0	1,360,639.00	4.36 %	3.15 %
Lilavati Hospital And Research Centre	7.0	1,246,615.00	2.35 %	2.89 %
Nagpur Neuro Sciences Clinics Pvt Ltd	2.0	1,167,394.00	0.67 %	2.7 %
Fortis Hospitals Ltd	6.0	1,079,118.00	2.01 %	2.5 %
Srv-C Hospital	1.0	1,068,887.00	0.34 %	2.48 %
Motherhood Hospital	1.0	1,008,809.00	0.34 %	2.34 %
Others	261.0	27,790,999.00	87.58 %	64.39 %
<b>Total</b>	<b>298.0</b>	<b>43,161,566.00</b>		

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### Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
12020034210483000021	11-Oct-2021	27-Apr-2021	Additions	90,424.00	0
12020034210483000054	16-Jul-2021	30-Jun-2021	Addition	90,558.00	0
12020034210483000022	17-May-2021	27-Apr-2021	183 EMPLOYEES AND THEIR 510 DEPENDENTS ARE INCLUDED, 67 DEPENDENTS OF EXISTING EMPLOYEES ARE INCLUDED, W.E.F	543,260.00	0
12020034200482000062	26-Feb-2021	08-Nov-2020	INCEPTION DATA	0.00	0
12020034200483000138	26-Feb-2021	27-Jan-2021	II INSTALLMENT	30,080,169.00	0
12020034200483000157	26-Mar-2021	24-Mar-2021	60 EMPLOYEES AND THEIR 167 DEPENDENTS ARE INCLUDED	151,915.00	0
12020034200483000158	30-Mar-2021	25-Mar-2021	Addition	205,549.00	0
<b>Grand Total</b>				<b>31,161,875.00</b>	<b>0.00</b>

^ Premium details as received from insurer & updated in our data as on date