

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	1977	111,794,042.00	46.4 %	62.27 %
Cashless Processed	151	9,343,154.00	3.54 %	5.2 %
Reimbursement Settled	1749	57,202,582.00	41.05 %	31.86 %
Reimbursement Processed	39	1,201,681.00	0.92 %	0.67 %
Denials	309	0.00	7.25 %	0.0 %
Denials due to Shortfall	36	0.00	0.84 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
Total	4261	179,541,459.00		
Cashless in Process*	239	17,601,747.00		
Reimbursement in Process*	414	22,993,302.00		
Grand Total (Rs.)	4914	220,136,508.00		
First Time Premium (Rs.)^				138,300,000.00
Endo Premium (Rs.)^				116,483,113.00
Deletion Premium (Rs.)^				475,663.00
Total Premium (Rs.)^				254,307,450.00
Claims Ratio (%)				86.56 %
Claims Ratio (%) - On Earned Premium#				93.18 %
Value of Denied claims (Rs.):				13,137,989.00
Value of Denied(Document Shortfall) claims (Rs.):				1,665,973.00
Value of Closed claims (Rs.):				0.00
* 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	70917
No. of Claims	4570
No. of Claims made per 100 Lives Insured	6.44 %
No. of lives Inception	64428
Addition	6489
Deletion	4305
CurrentLives	66612

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE RESPIRATORY SYSTEM	333.0	19,449,826.00	8.5 %	10.83 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	349.0	17,809,521.00	8.91 %	9.92 %
CAESAREAN SECTION	412.0	17,353,665.00	10.52 %	9.67 %
INJURIES / FRACTURES / DISLOCATIONS	231.0	16,674,406.00	5.9 %	9.29 %
CARDIAC DISORDERS	195.0	15,928,672.00	4.98 %	8.87 %
CANCER	267.0	14,007,230.00	6.82 %	7.8 %
CATARACT	404.0	10,966,976.00	10.32 %	6.11 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	272.0	9,479,220.00	6.95 %	5.28 %
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	157.0	9,326,675.00	4.01 %	5.19 %
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	103.0	8,908,393.00	2.63 %	4.96 %
All Other Ailment Groups	1193.0	39,636,875.00	30.46 %	22.08 %
Total	3916.0	179,541,459.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	229	6,480,153.00	5.0 %	3.0 %
6-35	1246	44,598,058.00	31.0 %	24.0 %
36-40	247	14,150,150.00	6.0 %	7.0 %
41-45	151	9,648,859.00	3.0 %	5.0 %
46-50	160	7,975,853.00	4.0 %	4.0 %
51-55	205	10,710,295.00	5.0 %	5.0 %
56-60	355	17,511,444.00	9.0 %	9.0 %
61-65	439	22,312,724.00	11.0 %	12.0 %
66-70	470	22,211,742.00	12.0 %	12.0 %
Above 70	414	23,942,181.00	10.0 %	13.0 %
Total	3916	179,541,459.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	696.0	32,700,828.00	17.77 %	18.21 %
Spouse	918.0	37,053,360.00	23.44 %	20.64 %
Child	356.0	11,642,775.00	9.09 %	6.48 %
Parent	1946.0	98,144,496.00	49.69 %	54.66 %
Total	3916.0	179,541,459.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Amount Bands Report

Amount Band	No. of Claims	Value (Rs.)	% Claims	% Value
Rs. 10,000/- And less	558	2,963,018.00	14.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	990	17,598,799.00	25.0 %	9.0 %
Rs. 25,001/- to Rs. 50,000/-	1382	50,613,727.00	35.0 %	28.0 %
Rs. 50,001/- to Rs. 1,00,000/-	561	38,763,907.00	14.0 %	21.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	216	26,466,548.00	5.0 %	14.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	148	27,133,772.00	3.0 %	15.0 %
Rs. 2,00,001/- to Rs. 2,50,000/-	25	5,594,248.00	0.0 %	3.0 %
Rs. 2,50,001/- to Rs. 3,00,000/-	33	9,417,202.00	0.0 %	5.0 %
Rs. 3,00,001/- to Rs. 5,00,000/-	3	990,238.00	0.0 %	0.0 %
Total	3916	179,541,459.00		

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	394	22,125,175.00	80.9 %	67.66 %
2	64	6,236,294.00	13.14 %	19.07 %
3	23	2,988,277.00	4.72 %	9.14 %
4	2	317,266.00	0.41 %	0.97 %
5	2	433,816.00	0.41 %	1.33 %
7	1	300,000.00	0.21 %	0.92 %
80	1	300,000.00	0.21 %	0.92 %
Total	487	32,700,828.00		

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	1888.0	96,737,382.00	80.0 %	65.88 %
2	338.0	31,629,357.00	14.32 %	21.54 %
3	69.0	7,478,174.00	2.92 %	5.09 %
4	23.0	3,722,175.00	0.97 %	2.53 %
5	8.0	1,139,378.00	0.34 %	0.78 %
6	11.0	2,113,864.00	0.47 %	1.44 %
7	4.0	328,382.00	0.17 %	0.22 %
8	6.0	1,221,565.00	0.25 %	0.83 %
9	7.0	1,380,966.00	0.3 %	0.94 %
10	1.0	166,244.00	0.04 %	0.11 %
11	3.0	677,925.00	0.13 %	0.46 %
16	1.0	91,750.00	0.04 %	0.06 %
53	1.0	153,469.00	0.04 %	0.1 %
Total	2360.0	146,840,631.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Kerala Institute Of Medical Sciences	21.0	1,661,780.00	0.54 %	0.93 %
Apollo Hospitals Enterprise Ltd	14.0	1,588,536.00	0.36 %	0.88 %
Yashoda Super Speciality Hospital	10.0	1,321,812.00	0.26 %	0.74 %
Kokilaben Dhirubhaiambani Hospital And Medical Research Institute	9.0	1,163,458.00	0.23 %	0.65 %
Apollo Hospitals Enterprise Limited	10.0	1,116,119.00	0.26 %	0.62 %
Care Hospital	12.0	1,006,411.00	0.31 %	0.56 %
Paras Hmri Hospital	15.0	896,443.00	0.38 %	0.5 %
P D Hinduja National Hospital And Medical Research Centre	12.0	861,857.00	0.31 %	0.48 %
Fortis Hospitals Ltd	10.0	775,604.00	0.26 %	0.43 %
Amri Hospitals	7.0	766,848.00	0.18 %	0.43 %
Others	3796.0	168,382,591.00	96.94 %	93.78 %
Total	3916.0	179,541,459.00		

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Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium [^]	Deletion Premium [^]
H0230972/08	03-Jun-2020	03-Feb-2020	Add and deletion as tick no 5910958146	541,329.00	0
H0230972/05	03-Mar-2020	06-Jan-2020	Add as per ticket no 5831412788	0.00	0
H0230972/05	03-Mar-2020	29-Jan-2020	Deletion tikt no 5831412788	0	204,665.00
H0230972/06	10-Mar-2020	09-Mar-2020	Installment Premium Booking Ticket no 5837261627	92,200,000.00	0
H0230972/11	11-Aug-2020	08-Aug-2020	Addition and Deletion as per Ticket No #5971149870	269,473.00	0
H0230972/09	15-Jul-2020	14-Jul-2020	Addition, Ticket No #5947947578	0.00	0
H0230972/09	15-Jul-2020	14-Jul-2020	Deletion, Ticket No #5947947578	0	270,998.00
H0230972/04	18-Feb-2020	17-Feb-2020	Added Ticket no 5819407547	4,079,282.00	0
H0230972/03	19-Feb-2020	14-Feb-2020	Added Ticket no 5820193479	3,200,156.00	0
H0230972/07	19-May-2020	19-May-2020	Policy condition tick no 5898739883	0.00	0
H0230972/01	24-Dec-2019	23-Dec-2019	Added Ticket no 5771002228	15,360,674.00	0
H0230972/12	28-Sep-2020	23-Sep-2020	Addition and Deletion as per Ticket No #6012925423	832,199.00	0
Grand Total				116,483,113.00	475,663.00

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