

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	319	21,690,252.00	20.62 %	49.05 %
Cashless Processed	20	827,117.00	1.29 %	1.87 %
Reimbursement Settled	435	17,698,605.00	28.12 %	40.02 %
Reimbursement Processed	37	1,630,459.00	2.39 %	3.69 %
Denials	63	0.00	4.07 %	0.0 %
Denials due to Shortfall	0	0.00	0.0 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	673	2,375,315.00	43.5 %	5.37 %
Total	1547	44,221,748.00		
Cashless In Process*	34	1,591,820.00		
Reimbursement in Process*	40	2,715,268.00		
Grand Total (Rs.)	1621	48,528,836.00		
First Time Premium (Rs.)^				59,001,344.00
Endo Premium (Rs.)^				1,634,674.00
Deletion Premium (Rs.)^				54,817.00
Total Premium (Rs.)^				60,581,201.00
Claims Ratio (%)				80.11 %
Claims Ratio (%) - On Earned Premium#				89.14 %
Value of Denied claims (Rs.):				2,144,394.00
Value of Denied(Document Shortfall) claims (Rs.):				0.00
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 as made available and updated in our system is shown above. This may vary from figures as per Insurer and have corresponding impact on the ICR and ICR on Earned Premium shown in the report.				

Morbidity Ratio

Descriptions	Values
No. of lives Insured	10236
No. of Claims	885
No. of Claims made per 100 Lives Insured	8.65 %
No. of lives Inception	9628
Addition	608
Deletion	93
CurrentLives	10143

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
CAESAREAN SECTION	99.0	5,512,247.00	12.21 %	13.17 %
CARDIAC DISORDERS	33.0	3,690,091.00	4.07 %	8.82 %
CANCER	54.0	3,154,662.00	6.66 %	7.54 %
DISORDERS OF THE RESPIRATORY SYSTEM	69.0	3,100,927.00	8.51 %	7.41 %
INJURIES / FRACTURES / DISLOCATIONS	45.0	3,059,624.00	5.55 %	7.31 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	52.0	2,771,130.00	6.41 %	6.62 %
NORMAL DELIVERY	73.0	2,695,523.00	9.0 %	6.44 %
CATARACT	86.0	2,421,765.00	10.6 %	5.79 %
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	21.0	2,139,329.00	2.59 %	5.11 %
DISORDERS OF THE GENITOURINARY SYSTEM	43.0	2,065,965.00	5.3 %	4.94 %
All Other Ailment Groups	236.0	11,235,170.00	29.1 %	26.85 %
Total	811.0	41,846,433.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	109	2,743,421.00	13.0 %	6.0 %
6-35	324	16,522,257.00	39.0 %	39.0 %
36-40	38	2,354,944.00	4.0 %	5.0 %
41-45	7	476,743.00	0.0 %	1.0 %
46-50	35	2,021,477.00	4.0 %	4.0 %
51-55	29	1,478,579.00	3.0 %	3.0 %
56-60	91	5,695,271.00	11.0 %	13.0 %
61-65	97	5,604,855.00	11.0 %	13.0 %
66-70	46	3,018,109.00	5.0 %	7.0 %
Above 70	35	1,930,777.00	4.0 %	4.0 %
Total	811	41,846,433.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	232.0	12,305,223.00	28.61 %	29.41 %
Spouse	154.0	7,600,920.00	18.99 %	18.16 %
Child	128.0	4,372,262.00	15.78 %	10.45 %
Parent	293.0	17,346,873.00	36.13 %	41.45 %
Others	4.0	221,155.00	0.49 %	0.53 %
Total	811.0	41,846,433.00		

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	84	502,132.00	10.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	207	3,626,569.00	25.0 %	8.0 %
Rs. 25,001/- to Rs. 50,000/-	269	9,815,663.00	33.0 %	23.0 %
Rs. 50,001/- to Rs. 1,00,000/-	166	11,444,928.00	20.0 %	27.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	32	4,028,572.00	3.0 %	9.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	26	4,507,958.00	3.0 %	10.0 %
Rs. 2,00,001/- to Rs. 2,50,000/-	11	2,453,820.00	1.0 %	5.0 %
Rs. 2,50,001/- to Rs. 3,00,000/-	7	1,992,330.00	0.0 %	4.0 %
Rs. 3,00,001/- to Rs. 5,00,000/-	9	3,474,461.00	1.0 %	8.0 %
Total	811	41,846,433.00		

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	131	8,186,102.00	80.86 %	66.53 %
2	21	1,725,109.00	12.96 %	14.02 %
3	4	921,919.00	2.47 %	7.49 %
4	1	228,218.00	0.62 %	1.85 %
7	1	218,988.00	0.62 %	1.78 %
8	1	200,424.00	0.62 %	1.63 %
9	2	482,731.00	1.23 %	3.92 %
10	1	341,732.00	0.62 %	2.78 %
Total	162	12,305,223.00		

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	356.0	18,701,986.00	80.18 %	63.31 %
2	65.0	6,914,718.00	14.64 %	23.41 %
3	16.0	2,416,893.00	3.6 %	8.18 %
4	2.0	500,000.00	0.45 %	1.69 %
5	1.0	248,863.00	0.23 %	0.84 %
6	1.0	217,910.00	0.23 %	0.74 %
7	1.0	133,899.00	0.23 %	0.45 %
9	1.0	180,000.00	0.23 %	0.61 %
10	1.0	226,941.00	0.23 %	0.77 %
Total	444.0	29,541,210.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Christian Medical College	13.0	1,650,900.00	1.6 %	3.95 %
Apollo Speciality Hospital	7.0	1,339,215.00	0.86 %	3.2 %
Meenakshi Mission Hospital And Research Centre	19.0	1,323,309.00	2.34 %	3.16 %
Vmc Speciality Hospital(Velammal Medical College)	10.0	1,067,889.00	1.23 %	2.55 %
G Kuppuswamy Naidu Memorial Hospital	10.0	988,092.00	1.23 %	2.36 %
Kauvery Hospital (A Unit Of Sri Kauvery Medical Care India Limited)	5.0	727,539.00	0.62 %	1.74 %
Shifa Hospitals	5.0	724,446.00	0.62 %	1.73 %
Dr Jeyasekharan Hospital And Nursing Home	15.0	676,436.00	1.85 %	1.62 %
Kovai Medical Center And Hospital	14.0	583,481.00	1.73 %	1.39 %
Sri Ramachandra College And Medical Institute	15.0	558,703.00	1.85 %	1.34 %
Others	698.0	32,206,423.00	86.07 %	76.96 %
Total	811.0	41,846,433.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium [^]	Deletion Premium [^]
1708002822P108218561/1	04-Apr-2023	11-Nov-2022	Addition, Ref No 202211294398542	0.00	0
1708002822P108218561/18	04-Sep-2023	17-Jul-2023	Addition, Ref No 202307194919251	0.00	0
1708002822P108218561/8	06-Jun-2023	23-May-2023	Addition, Ref No 202305278508993	0.00	0
1708002822P108218561/2	08-Feb-2023	12-Nov-2022	Addition, Ref No 202301314970032, Mid term Declaration of Member	0.00	0
1708002822P108218561/7	11-Jul-2023	13-May-2023	Addition, Ref No 202305184604989	0.00	0
1708002822P108218561/5	11-Jul-2023	25-Apr-2023	Addition, Ref No 202305038403577	0.00	0
1708002822P108218561/11	11-Jul-2023	06-Jun-2023	Addition, Ref No 202306157086132	0.00	0
1708002822P108218561/12	11-Jul-2023	15-Jun-2023	Addition, Ref No 202306167683520	0.00	0
1708002822P108218561/13	11-Jul-2023	22-Jun-2023	Addition, Ref No 202306231634424	0.00	0
1708002822P108218561/10	14-Jun-2023	25-May-2023	Addition, Ref No 202306010495529	1,373,149.00	0
1708002822P108218561/19	18-Aug-2023	28-Jul-2023	Addition, Ref No 202308022240551	0.00	0
1708002822P108218561/16	26-Jul-2023	04-Jul-2023	Addition, Ref No 202307109933735	0.00	0
1708002822P108218561/14	28-Jun-2023	26-Jun-2023	Deletion, Ref No 202306284129311	0	54,817.00
1708002822P108218561/20	29-Aug-2023	19-Aug-2023	Addition, Ref No 202308286817262	104,134.00	0
1708002822P108218561/9	30-Aug-2023	24-May-2023	Addition, Ref No 202305319852008	0.00	0
1708002822P108218561/15	30-Jun-2023	26-Jun-2023	Addition, Ref No 202306284175772	157,391.00	0
1708002822P108218561/4	30-Mar-2023	08-Mar-2023	Addition, Ref No 202303273609862	0.00	0
1708002822P108218561/3	30-Mar-2023	31-Dec-2022	Addition, Ref No 202301314974551	0.00	0
Grand Total				1,634,674.00	54,817.00

[^] Premium as made available and updated in our system is shown above. This may vary from figures as per Insurer and have corresponding impact on the ICR and ICR on Earned Premium shown in the report.