



**Insurer :** United India Insurance Co. Ltd.

**Corporate\*\* :** TNGB

# Claims Analysis Report

Report as on: Tuesday, October 08, 2024

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
1708002823P110553882	Tamil Nadu Grama Bank	November 11, 2023	November 10, 2024



Medi Assist



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## Total Claims Experience Report

Claim Type	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	% Incurred Amount
<b>1.0 Reimbursement</b>						
1.1 Paid	475	24.21%	26,442,168	36.93%	19,994,408	39.20%
1.2 Ready For Payment	19	0.97%	593,306	0.83%	439,642	0.86%
1.3 In Process	17	0.87%	1,752,618	2.45%	1,353,569	2.65%
1.4 Denied	53	2.70%	2,051,799	2.87%		0.00%
1.5 Denied-Documents Shortfall	8	0.41%	245,275	0.34%		0.00%
<b>Total</b>	<b>572</b>	<b>29.15%</b>	<b>31,085,166</b>	<b>43.41%</b>	<b>21,787,619</b>	<b>42.72%</b>
<b>2.0 Cashless</b>						
2.1 Paid	421	21.46%	29,658,403	41.42%	22,301,218	43.72%
2.2 Ready For Payment	27	1.38%	1,488,359	2.08%	1,111,994	2.18%
2.3 In Process	37	1.89%	4,211,894	5.88%	2,660,456	5.22%
2.4 Denied	26	1.33%	1,216,308	1.70%		0.00%
2.5 Denied-Documents Shortfall	6	0.31%	250,926	0.35%		0.00%
<b>Total</b>	<b>517</b>	<b>26.35%</b>	<b>36,825,890</b>	<b>51.43%</b>	<b>26,073,668</b>	<b>51.12%</b>
<b>3.0 Domiciliary</b>						
3.1 Paid	756	38.53%	3,189,728	4.45%	2,980,488	5.84%
3.2 Ready For Payment	29	1.48%	99,096	0.14%	98,796	0.19%
3.3 In Process	12	0.61%	83,326	0.12%	65,083	0.13%
3.4 Denied	66	3.36%	272,054	0.38%		0.00%
3.5 Denied-Documents Shortfall	10	0.51%	47,657	0.07%		0.00%
<b>Total</b>	<b>873</b>	<b>44.50%</b>	<b>3,691,861</b>	<b>5.16%</b>	<b>3,144,367</b>	<b>6.16%</b>
<b>Total</b>	<b>1,962</b>	<b>100.00%</b>	<b>71,602,917</b>	<b>100.00%</b>	<b>51,005,653</b>	<b>100.00%</b>

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	% Incurred Amount
4.1 Paid	1,652	84.20%	59,290,299	82.80%	45,276,114	88.77%
4.2 Ready For Payment	75	3.82%	2,180,761	3.05%	1,650,432	3.24%
4.3 In Process	66	3.36%	6,047,838	8.45%	4,079,107	8.00%
4.4 Denials	169	8.61%	4,084,019	5.70%		0.00%
<b>Total</b>	<b>1,962</b>	<b>100.00%</b>	<b>71,602,917</b>	<b>100.00%</b>	<b>51,005,653</b>	<b>100.00%</b>

5.0 Policy Lives	Count
<b>5.1 At Inception &amp; Addition</b>	<b>11,105</b>
5.1.1 At Inception	10,529
5.1.2 Addition	576
<b>5.2 Deletion</b>	<b>-83</b>
<b>5.3 Current Lives</b>	<b>11,022</b>

### 5.4 IPD Claim Count

996

### 5.5 Percentage of Claims per 100 Lives

8.97%

6.0 Policy Premium	Amount (₹)
<b>6.1 First Time</b>	<b>63,493,169.00</b>
<b>6.2 Addition</b>	<b>1,240,097.00</b>
<b>6.3 Deletion</b>	<b>93,102.00</b>
<b>6.4 Total Premium</b>	<b>64,640,164.00</b>
<b>6.5 Earned Premium (EP)</b>	<b>58,635,340.02</b>

Premium details made available and updated in our system as on report date is Rs. 64,640,164.00 (Refer Annexure for Policy & Endorsement wise details)  
Based on Total Incurred Amount as shown above, ICR works out to 78.91% on the Total Premium and 86.99% on the Earned Premium.  
Ratios based on premium in Insurer's System would prevail.

\*\*Please see the index page for more information on the policies that were used to generate this report.



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## Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
1708002823P110553882	64,640,164.00	58,635,340.02	11,022
<b>Total</b>	<b>64,640,164.00</b>	<b>58,635,340.02</b>	<b>11,022</b>





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## Savings Summary

Policy No.	Claim Count Copay	Savings due to Copay	Claim Count Defined Benefit	Savings due to Defined Benefit	Claim Count Hospital Discount	Savings due to Amount Hospital Discount	Claim Count Proportionate Deduction	Savings due to Proportionate Deduction
1708002823P110553882	0	0.00	89	1,495,434.00	312	1,544,918.00	86	1,446,524.00
<b>Total</b>	<b>0</b>	<b>0.00</b>	<b>89</b>	<b>1,495,434.00</b>	<b>312</b>	<b>1,544,918.00</b>	<b>86</b>	<b>1,446,524.00</b>





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## Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	34,053,660	77.66%	797	84.61%
Meenakshi Mission Hospital And Research Centre	1,618,500	3.69%	20	2.12%
Apollo Speciality Hospital	1,419,512	3.24%	31	3.29%
Dr Jeyasekharan Hospital And Nursing Home	1,267,618	2.89%	17	1.80%
Vadamalayan Hospital Pvt Ltd	978,943	2.23%	16	1.70%
Christian Medical College	911,234	2.08%	14	1.49%
Kovai Medical Center And Hospital	758,483	1.73%	15	1.59%
Shifa Hospitals	756,325	1.72%	4	0.42%
Ganga Medical Centre And Hospitals Pvt Ltd	733,679	1.67%	8	0.85%
Kovai Medical Center And Hospital Ltd	688,070	1.57%	15	1.59%
Kerala Institute Of Medical Sciences	661,238	1.51%	5	0.53%
<b>Total</b>	<b>43,847,262</b>	<b>100.00%</b>	<b>942</b>	<b>100.00%</b>

## Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	12,241,580	27.92%	275	29.19%
CAESAREAN SECTION	5,484,870	12.51%	93	9.87%
CARDIAC DISORDERS	4,169,581	9.51%	41	4.35%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	3,380,572	7.71%	58	6.16%
INJURIES / FRACTURES / DISLOCATIONS	3,221,552	7.35%	42	4.46%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	3,100,099	7.07%	93	9.87%
CANCER	2,781,285	6.34%	84	8.92%
NORMAL DELIVERY	2,589,846	5.91%	65	6.90%
DISORDERS OF THE KIDNEY	2,490,163	5.68%	72	7.64%
CATARACT	2,459,054	5.61%	82	8.70%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	1,928,660	4.40%	37	3.93%
<b>Total</b>	<b>43,847,262</b>	<b>100.00%</b>	<b>942</b>	<b>100.00%</b>

## Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	209	22.19%	9,639,352	21.98%
b) Spouse	165	17.52%	8,869,043	20.23%
c) Child	162	17.20%	4,774,821	10.89%
d) Parent	403	42.78%	20,429,600	46.59%
e) Others	3	0.32%	134,446	0.31%
<b>Total</b>	<b>942</b>	<b>100.00%</b>	<b>43,847,262</b>	<b>100.00%</b>

## Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 0-5	84	8.92%	1,841,557	4.20%
b) 6-10	14	1.49%	304,604	0.69%
c) 11-15	7	0.74%	261,638	0.60%
d) 16-20	4	0.42%	272,716	0.62%
e) 21-25	31	3.29%	1,338,081	3.05%
f) 26-30	158	16.77%	8,508,847	19.41%
g) 31-35	100	10.62%	4,516,396	10.30%
h) 36-40	39	4.14%	1,754,173	4.00%
i) 41-45	17	1.80%	1,398,915	3.19%
j) 46-50	20	2.12%	1,325,126	3.02%
k) 51-55	55	5.84%	2,884,502	6.58%
l) 56-60	123	13.06%	7,349,410	16.76%
m) 61-65	124	13.16%	5,022,430	11.45%
n) 66-70	69	7.32%	3,450,905	7.87%
o) 71-more	48	5.10%	2,073,479	4.73%
p) Not classified	49	5.20%	1,544,483	3.52%
<b>Total</b>	<b>942</b>	<b>100.00%</b>	<b>43,847,262</b>	<b>100.00%</b>

### Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	124	59.33%	6,537,993	67.83%
b) 2	38	18.18%	1,628,557	16.89%
f) 6	6	2.87%	300,000	3.11%
i) 9	18	8.61%	762,842	7.91%
k) Above 10	23	11.00%	409,960	4.25%
<b>Total</b>	<b>209</b>	<b>100.00%</b>	<b>9,639,352</b>	<b>100.00%</b>

### Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	387	52.80%	20,420,352	59.69%
b) 2	158	21.56%	7,337,974	21.45%
c) 3	48	6.55%	2,290,768	6.70%
d) 4	20	2.73%	623,477	1.82%
e) 5	20	2.73%	933,083	2.73%
f) 6	6	0.82%	138,716	0.41%
g) 7	21	2.86%	677,649	1.98%
h) 8	8	1.09%	175,872	0.51%
i) 9	9	1.23%	266,615	0.78%
k) Above 10	56	7.64%	1,343,404	3.93%
<b>Total</b>	<b>733</b>	<b>100.00%</b>	<b>34,207,910</b>	<b>100.00%</b>

## Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	37	8.26%	284,451	1.21%
b) 20,000	79	17.63%	1,192,521	5.09%
c) 30,000	81	18.08%	1,981,128	8.46%
d) 40,000	76	16.96%	2,599,635	11.10%
e) 50,000	35	7.81%	1,492,010	6.37%
f) 60,000	27	6.03%	1,439,846	6.15%
g) 70,000	16	3.57%	1,044,105	4.46%
h) 80,000	26	5.80%	1,941,437	8.29%
i) 90,000	11	2.46%	935,836	4.00%
j) 1,00,000	10	2.23%	960,261	4.10%
k) 2,00,000	32	7.14%	4,302,492	18.38%
l) 3,00,000	12	2.68%	3,036,034	12.97%
m) 4,00,000	6	1.34%	2,203,456	9.41%
<b>Total</b>	<b>448</b>	<b>100.00%</b>	<b>23,413,212</b>	<b>100.00%</b>

## Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	80	16.19%	459,166	2.25%
b) 20,000	90	18.22%	1,329,808	6.51%
c) 30,000	71	14.37%	1,724,954	8.44%
d) 40,000	48	9.72%	1,663,589	8.14%
e) 50,000	52	10.53%	2,343,498	11.47%
f) 60,000	51	10.32%	2,740,778	13.41%
g) 70,000	30	6.07%	1,948,624	9.54%
h) 80,000	28	5.67%	2,098,707	10.27%
i) 90,000	10	2.02%	839,531	4.11%
j) 1,00,000	5	1.01%	468,182	2.29%
k) 2,00,000	21	4.25%	2,650,718	12.97%
l) 3,00,000	8	1.62%	2,166,495	10.60%
<b>Total</b>	<b>494</b>	<b>100.00%</b>	<b>20,434,050</b>	<b>100.00%</b>





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# Claims Analysis Report

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## Glossary

- 1.0 Reimbursement : Type of Claims where cost of treatment calculated as per policy terms paid to insured
- 2.0 Cashless : Claims where cost of treatment calculated as per policy terms paid directly to the providers
- 3.0 Domiciliary : Non hospitalisation claims paid either as cashless or reimbursement including OPD
- 4.0 Claim status : Statuses of the claims as on report date
- 4.1 Paid : Claims where payment has been effected and payment details available
- 4.2 Ready For Payment : Claims where processing is complete and ready for payment upload
- 4.3 In Process : Claims that are in various stages of processing including investigation, document shortfall etc..
- Denied : Claim that are rejected / repudiated as per policy coverages/exclusions
- Denied-Documents Shortfall : Claim that denied due to non submission of necessary documents
- 5.0 Policy Lives :
- 5.1 At Inception & Addition :
- 5.1.1 At Inception : Number of lives covered from inception of the policy
- 5.1.2 Addition : Number of lives added during the policy period through an endorsement
- 5.2 Deletion : Number of lives deleted/removed during the policy period through an endorsement
- 5.3 Current Lives : Number of lives at the inception + Number of lives added during the period- number of lives deleted/removed during the period.
- 6.0 Policy premium :
- 6.1 First Time : Initial Premium as updated in our System
- 6.2 Addition : Additional premium through an endorsement for a change in coverage and/or inclusion of members
- 6.3 Deletion : Reduction in premium amount effected through an endorsement for a change in coverage and/or deletion of members
- 6.4 Total Premium : Initial Premium + Addition Endorsement Premium - Deletion endorsement premium (Refund)
- 6.5 Earned Premium (EP) : Portion of a policy's premium that applies to the expired portion of the policy.
- Claims Ratio (%) : Ratio of Incurred Claims to total Premium as on report date
- Claims Ratio (%) - On Earned Premium : Ratio of Incurred Claims to Earned Premium on report date