

Total Claims Experience Report (2022-23)

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	786	48,965,977.00	50.94 %	70.19 %
Cashless Processed	3	346,215.00	0.19 %	0.5 %
Reimbursement Settled	610	20,274,876.00	39.53 %	29.06 %
Reimbursement Processed	5	178,028.00	0.32 %	0.26 %
Denials	124	0.00	8.04 %	0.0 %
Denials due to Shortfall	15	0.00	0.97 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
Total	1543	69,765,096.00		
Cashless in Process*	29	1,909,453.00		
Reimbursement in Process*	68	2,300,429.00		
Grand Total (Rs.)	1640	73,974,978.00		
First Time Premium (Rs.)^				0.00
Endo Premium (Rs.)^				0.00
Deletion Premium (Rs.)^				0.00
Total Premium (Rs.)^				0.00
Claims Ratio (%)				0.0 %
Claims Ratio (%) - On Earned Premium#				0.0 %
Value of Denied claims (Rs.):				4,580,426.00
Value of Denied(Document Shortfall) claims (Rs.):				535,998.00
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	36061
No. of Claims	1501
No. of Claims made per 100 Lives Insured	4.16 %
No. of lives Inception	34707
Addition	1354
Deletion	489
CurrentLives	35572

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
CATARACT	299.0	8,249,103.00	21.3 %	11.82 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	177.0	8,020,683.00	12.61 %	11.5 %
CARDIAC DISORDERS	63.0	7,843,024.00	4.49 %	11.24 %
INJURIES / FRACTURES / DISLOCATIONS	76.0	6,078,205.00	5.41 %	8.71 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	104.0	5,490,247.00	7.41 %	7.87 %
CAESAREAN SECTION	154.0	5,401,880.00	10.97 %	7.74 %
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	45.0	4,839,835.00	3.21 %	6.94 %
CANCER	51.0	4,087,711.00	3.63 %	5.86 %
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	40.0	2,755,005.00	2.85 %	3.95 %
DISORDERS OF THE RESPIRATORY SYSTEM	40.0	2,675,862.00	2.85 %	3.84 %
All Other Ailment Groups	355.0	14,323,541.00	25.28 %	20.53 %
Total	1404.0	69,765,096.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	43	2,153,460.00	3.0 %	3.0 %
6-35	392	16,108,244.00	27.0 %	23.0 %
36-40	91	4,234,616.00	6.0 %	6.0 %
41-45	65	3,397,908.00	4.0 %	4.0 %
46-50	66	3,634,026.00	4.0 %	5.0 %
51-55	91	5,150,183.00	6.0 %	7.0 %
56-60	133	5,994,299.00	9.0 %	8.0 %
61-65	184	9,060,601.00	13.0 %	12.0 %
66-70	171	9,661,247.00	12.0 %	13.0 %
Above 70	168	10,370,512.00	11.0 %	14.0 %
Total	1404	69,765,096.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	272.0	12,901,736.00	19.37 %	18.49 %
Spouse	257.0	9,868,682.00	18.3 %	14.15 %
Child	83.0	4,238,106.00	5.91 %	6.07 %
Parent	792.0	42,756,572.00	56.41 %	61.29 %
Total	1404.0	69,765,096.00		

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	141	736,596.00	10.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	264	4,834,138.00	18.0 %	6.0 %
Rs. 25,001/- to Rs. 50,000/-	690	25,533,778.00	49.0 %	36.0 %
Rs. 50,001/- to Rs. 1,00,000/-	158	11,386,420.00	11.0 %	16.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	65	7,866,971.00	4.0 %	11.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	29	4,964,340.00	2.0 %	7.0 %
Rs. 2,00,001/- to Rs. 2,50,000/-	31	7,002,991.00	2.0 %	10.0 %
Rs. 2,50,001/- to Rs. 3,00,000/-	24	6,762,998.00	1.0 %	9.0 %
Rs. 3,00,001/- to Rs. 5,00,000/-	2	676,864.00	0.0 %	0.0 %
Total	1404	69,765,096.00		

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	187	9,642,559.00	83.86 %	74.74 %
2	26	2,072,532.00	11.66 %	16.06 %
3	8	842,646.00	3.59 %	6.53 %
4	1	52,377.00	0.45 %	0.41 %
5	1	291,622.00	0.45 %	2.26 %
Total	223	12,901,736.00		

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	643.0	35,244,319.00	77.01 %	61.98 %
2	148.0	13,945,485.00	17.72 %	24.52 %
3	24.0	3,883,551.00	2.87 %	6.83 %
4	9.0	1,547,019.00	1.08 %	2.72 %
5	2.0	559,391.00	0.24 %	0.98 %
6	2.0	381,830.00	0.24 %	0.67 %
7	3.0	548,272.00	0.36 %	0.96 %
9	2.0	220,363.00	0.24 %	0.39 %
11	1.0	271,912.00	0.12 %	0.48 %
13	1.0	261,218.00	0.12 %	0.46 %
Total	835.0	56,863,360.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Ruban Memorial Hospital	93.0	4,852,216.00	6.62 %	6.96 %
Jayprabha Medanta Superspeciality Hospital(Unit Of Global Health Patliputra Pvt Ltd)	31.0	3,380,180.00	2.21 %	4.85 %
Asg Hospital Pvt Ltd	119.0	3,218,186.00	8.48 %	4.61 %
Paras Hmri Hospital	35.0	2,800,643.00	2.49 %	4.01 %
Jagdish Memorial Hospital	48.0	2,753,117.00	3.42 %	3.95 %
Big Apollo Spectra Hospitals(A Unit Of Bighealthcare Pvt. Ltd)	21.0	1,445,018.00	1.5 %	2.07 %
Ford Hospital And Research Center Pvt Ltd	14.0	1,185,399.00	1.0 %	1.7 %
Prashant Memorial Charitable Hospital	17.0	1,180,700.00	1.21 %	1.69 %
Sahyog Hospital	14.0	1,078,428.00	1.0 %	1.55 %
Shri Sai Hospital	15.0	1,060,474.00	1.07 %	1.52 %
Others	997.0	46,810,735.00	71.01 %	67.1 %
Total	1404.0	69,765,096.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
4501230128000041	01-Feb-2023	28-Jan-2023	Addition	0.00	0
4501230128000031	01-Feb-2023	28-Jan-2023	Addition	0.00	0
4501230525000179	01-Jun-2023	25-May-2023	Addition	0.00	0
4501230428000045	01-May-2023	28-Apr-2023	Addition	0.00	0
4501221201000018	02-Dec-2022	01-Dec-2022	Correction - DOB	0.00	0
4501221130000037	02-Dec-2022	30-Nov-2022	Correction - DOB	0.00	0
4501221230000028	02-Jan-2023	30-Dec-2022	Addition	0.00	0
4501221229000133	02-Jan-2023	29-Dec-2022	Correction - Gender	0.00	0
4501221229000128	02-Jan-2023	29-Dec-2022	Correction - Relationship	0.00	0
4501221230000019	02-Jan-2023	30-Dec-2022	Correction - NILL	0.00	0
4501221230000025	02-Jan-2023	30-Dec-2022	Correction - DOB	0.00	0
4501221229000125	02-Jan-2023	29-Dec-2022	Deleted as per endo number 4501221229000125 and Deletion Count 488	0	0.00
4501230802000040	03-Aug-2023	02-Aug-2023	Addition	0.00	0
4501230629000052	03-Jul-2023	29-Jun-2023	Addition	0.00	0
4501230102000011	04-Jan-2023	02-Jan-2023	Correction - DOB	0.00	0
4501221231000002	04-Jan-2023	31-Dec-2022	Addition	0.00	0
4501230102000010	04-Jan-2023	02-Jan-2023	Correction - NILL	0.00	0
4501230729000125	05-Aug-2023	29-Jul-2023	NIL ENDORSEMENT	0.00	0
4501230104000011	05-Jan-2023	04-Jan-2023	Correction - Gender	0.00	0
4501230104000020	05-Jan-2023	04-Jan-2023	Addition	0.00	0
4501230630000053	05-Jul-2023	30-Jun-2023	Addition	0.00	0
4501230531000035	05-Jun-2023	31-May-2023	Addition	0.00	0
4501230804000087	07-Aug-2023	04-Aug-2023	Addition	0.00	0
4501230804000092	07-Aug-2023	04-Aug-2023	Addition	0.00	0
4501230706000036	08-Jul-2023	06-Jul-2023	1468122_ADDITION OF MEMBERS1	0.00	0
4501230706000037	08-Jul-2023	06-Jul-2023	1468122_ADDITION OF MEMBERS 1	0.00	0
4501230705000189	08-Jul-2023	05-Jul-2023	Addition	0.00	0
4501230705000178	08-Jul-2023	05-Jul-2023	Deleted as per endo number 4501230705000178 and Deletion Count 1	0	0.00

4501230606000053	08-Jun-2023	06-Jun-2023	686052889135_ADDITION OF MEMBERS 1	0.00	0
4501221209000017	10-Dec-2022	09-Dec-2022	6705673353_Added 1 live	0.00	0
4501221208000080	11-Dec-2022	08-Dec-2022	Addition	0.00	0
4501230710000021	11-Jul-2023	10-Jul-2023	ADDITION OF MEMBERS 1	0.00	0
4501230509000053	11-May-2023	09-May-2023	Addition	0.00	0
4501230509000078	11-May-2023	09-May-2023	Addition	0.00	0
4501230111000073	12-Jan-2023	11-Jan-2023	Addition	0.00	0
4501230711000167	13-Jul-2023	11-Jul-2023	Addition	0.00	0
4501230609000051	13-Jun-2023	09-Jun-2023	686317649615_ADDITION OF MEMBERS 8	0.00	0
4501230208000001	14-Feb-2023	08-Feb-2023	Added 1035 lives	0.00	0
4501230210000112	14-Feb-2023	10-Feb-2023	Addition	0.00	0
4501221111000065	14-Nov-2022	11-Nov-2022	6681652029_Added 1 live	0.00	0
4501221111000071	14-Nov-2022	11-Nov-2022	6681651135_Added 1 live	0.00	0
4501221111000078	14-Nov-2022	11-Nov-2022	6681650321_GENDER CHANGE	0.00	0
4501221213000043	15-Dec-2022	13-Dec-2022	Addition	0.00	0
4501230213000107	15-Feb-2023	13-Feb-2023	Addition	0.00	0
4501230214000022	16-Feb-2023	14-Feb-2023	Correction - NILL	0.00	0
4501230214000024	16-Feb-2023	14-Feb-2023	Correction - NILL	0.00	0
4501230614000132	16-Jun-2023	14-Jun-2023	Correction - NILL	0.00	0
4501230512000100	16-May-2023	12-May-2023	Addition	0.00	0
4501221115000021	16-Nov-2022	15-Nov-2022	6684993103_GENDER CHANGE	0.00	0
4501230814000097	17-Aug-2023	14-Aug-2023	Addition	0.00	0
4501230515000018	17-May-2023	15-May-2023	Addition	0.00	0
4501221115000126	17-Nov-2022	15-Nov-2022	Addition	0.00	0
4501221115000128	17-Nov-2022	15-Nov-2022	Addition	0.00	0
4501230615000050	18-Jun-2023	15-Jun-2023	Addition	0.00	0
4501221216000023	19-Dec-2022	16-Dec-2022	Addition	0.00	0
4501230714000198	19-Jul-2023	14-Jul-2023	1730127_ADDITION OF MEMBERS 1	0.00	0
4501221219000074	20-Dec-2022	19-Dec-2022	Addition	0.00	0
4501230717000045	20-Jul-2023	17-Jul-2023	1732412_ADDITION OF MEMBERS 1	0.00	0
4501230714000018	20-Jul-2023	14-Jul-2023	Addition	0.00	0
4501230616000004	20-Jun-2023	16-Jun-2023	Correction - NILL	0.00	0
4501230616000050	20-Jun-2023	16-Jun-2023	686906170246_ADDITION OF MEMBERS 1	0.00	0
4501230616000009	20-Jun-2023	16-Jun-2023	Correction - DOB	0.00	0
4501230616000061	20-Jun-2023	16-Jun-2023	686906170246_ADDITION OF MEMBERS1	0.00	0
4501230621000011	23-Jun-2023	21-Jun-2023	Addition	0.00	0
4501230621000019	23-Jun-2023	21-Jun-2023	Addition	0.00	0
4501230621000047	23-Jun-2023	21-Jun-2023	Addition	0.00	0
4501230516000144	23-May-2023	16-May-2023	684741607337_NIL ENDORSEMENT	0.00	0
4501221121000053	23-Nov-2022	21-Nov-2022	Addition	0.00	0
4501221122000049	23-Nov-2022	22-Nov-2022	6691078230_Added 2 lives	0.00	0
4501230421000007	24-Apr-2023	21-Apr-2023	Addition	0.00	0
4501230821000031	24-Aug-2023	21-Aug-2023	Addition	0.00	0
4501230324000002	24-Mar-2023	24-Mar-2023	Ticket No:679639103024 - NIL ENDORSEMENT	0.00	0
4501230324000003	24-Mar-2023	24-Mar-2023	Ticket No:679639103024 - CHANGE IN DOB	0.00	0
4501230721000238	25-Jul-2023	21-Jul-2023	Addition	0.00	0
4501230522000108	25-May-2023	22-May-2023	Correction - DOB	0.00	0
4501221021000053	25-Oct-2022	21-Oct-2022	Correction - NILL	0.00	0
4501230623000022	26-Jun-2023	23-Jun-2023	687501711784_ADDITION OF MEMBERS 2	0.00	0
4501230725000089	27-Jul-2023	25-Jul-2023	Addition	0.00	0
4501230724000174	27-Jul-2023	24-Jul-2023	Addition	0.00	0

4501230724000164	27-Jul-2023	24-Jul-2023	Addition	0.00	0
4501230523000040	27-May-2023	23-May-2023	Correction - DOB	0.00	0
4501221223000124	28-Dec-2022	23-Dec-2022	Addition	0.00	0
4501221223000133	28-Dec-2022	23-Dec-2022	Addition	0.00	0
4501230627000108	29-Jun-2023	27-Jun-2023	687876581949_ADDITION OF MEMBERS1	0.00	0
Grand Total				0.00	0.00

^ 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.

Total Claims Experience Report 2021-22

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	607	37,807,026.00	46.30 %	63.46 %
Cashless Processed	19	1,615,242.00	1.4 %	2.71 %
Reimbursement Settled	591	19,508,620.00	45.08 %	32.74 %
Reimbursement Processed	21	647,075.00	1.6 %	1.08 %
Denials	63	0.00	4.8 %	0.0 %
Denials due to Shortfall	10	0.00	0.76 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
Total	1311	59,577,963.00		
Cashless in Process*	47	3,121,677.00		
Reimbursement in Process*	134	6,037,880.00		
Grand Total (Rs.)	1492	68,737,520.00		
First Time Premium (Rs.)^				0.00
Endo Premium (Rs.)^				0.00
Deletion Premium (Rs.)^				0.00
Total Premium (Rs.)^				0.00
Claims Ratio (%)				0.0 %
Claims Ratio (%) - On Earned Premium#				0.0 %
Value of Denied claims (Rs.):				1,210,953.00
Value of Denied(Document Shortfall) claims (Rs.):				363,786.00
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	34183
No. of Claims	1311
No. of Claims made per 100 Lives Insured	3.8 %
No. of Lives Inception	33507
Addition	676
Delet on	790
CurrentLives	33393