

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	3506	290,024,702.00	42.08 %	63.43 %
Cashless Processed	125	6,673,282.00	1.5 %	1.46 %
Reimbursement Settled	3593	153,546,533.00	43.13 %	33.58 %
Reimbursement Processed	117	4,630,693.00	1.4 %	1.01 %
Denials	525	0.00	6.3 %	0.0 %
Denials due to Shortfall	211	0.00	2.53 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	254	2,393,280.00	3.05 %	0.52 %
<b>Total</b>	<b>8331</b>	<b>457,268,490.00</b>		
<b>Cashless in Process*</b>	<b>287</b>	<b>19,027,022.00</b>		
<b>Reimbursement in Process*</b>	<b>165</b>	<b>6,363,974.00</b>		
<b>Grand Total (Rs.)</b>	<b>8783</b>	<b>482,659,486.00</b>		
<b>First Time Premium (Rs.)^</b>				<b>170,220,000.00</b>
<b>Endo Premium (Rs.)^</b>				<b>138,999,979.00</b>
<b>Deletion Premium (Rs.)^</b>				<b>8,498,572.00</b>
<b>Total Premium (Rs.)^</b>				<b>300,721,407.00</b>
<b>Claims Ratio (%)</b>				<b>160.5 %</b>
<b>Claims Ratio (%) - On Earned Premium#</b>				<b>172.81 %</b>
<b>Value of Denied claims (Rs.):</b>				<b>30,716,674.00</b>
<b>Value of Denied(Document Shortfall) claims (Rs.):</b>				<b>9,696,284.00</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	78721
No. of Claims	7793
No. of Claims made per 100 Lives Insured	9.9 %
No. of lives Inception	70413
Addition	8308
Deletion	5465
CurrentLives	73256

### Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE RESPIRATORY SYSTEM	1935.0	165,518,520.00	26.36 %	36.39 %
CARDIAC DISORDERS	273.0	29,685,651.00	3.72 %	6.53 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	564.0	29,666,986.00	7.68 %	6.52 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	484.0	29,447,641.00	6.59 %	6.47 %
CANCER	525.0	27,003,228.00	7.15 %	5.94 %
INJURIES / FRACTURES / DISLOCATIONS	282.0	22,824,188.00	3.84 %	5.02 %
CAESAREAN SECTION	493.0	20,042,076.00	6.72 %	4.41 %
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	179.0	19,463,955.00	2.44 %	4.28 %
CATARACT	674.0	17,246,055.00	9.18 %	3.79 %
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	207.0	15,910,826.00	2.82 %	3.5 %
All Other Ailment Groups	1725.0	78,066,084.00	23.5 %	17.16 %
<b>Total</b>	<b>7341.0</b>	<b>454,875,210.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	338	10,752,295.00	4.0 %	2.0 %
6-35	1898	89,066,913.00	25.0 %	19.0 %
36-40	590	39,403,197.00	8.0 %	8.0 %
41-45	427	30,623,887.00	5.0 %	6.0 %
46-50	343	25,885,037.00	4.0 %	5.0 %
51-55	453	30,821,877.00	6.0 %	6.0 %
56-60	750	48,116,458.00	10.0 %	10.0 %
61-65	849	56,831,012.00	11.0 %	12.0 %
66-70	847	56,808,553.00	11.0 %	12.0 %
Above 70	846	66,565,981.00	11.0 %	14.0 %
<b>Total</b>	<b>7341</b>	<b>454,875,210.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	1604.0	111,140,077.00	21.85 %	24.43 %
Spouse	1413.0	69,563,581.00	19.25 %	15.29 %
Child	545.0	19,975,792.00	7.42 %	4.39 %
Parent	3779.0	254,195,760.00	51.48 %	55.88 %
<b>Total</b>	<b>7341.0</b>	<b>454,875,210.00</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	28	17,894,256.00	0.0 %	3.0 %
Rs. 10,000/- And less	1223	6,087,384.00	16.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	1631	28,352,804.00	22.0 %	6.0 %
Rs. 25,001/- to Rs. 50,000/-	2046	75,147,622.00	27.0 %	16.0 %
Rs. 50,001/- to Rs. 1,00,000/-	1145	82,124,630.00	15.0 %	18.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	538	66,460,616.00	7.0 %	14.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	307	52,958,314.00	4.0 %	11.0 %
Rs. 2,00,001/- to Rs. 2,50,000/-	165	36,499,454.00	2.0 %	8.0 %
Rs. 2,50,001/- to Rs. 3,00,000/-	93	25,401,840.00	1.0 %	5.0 %
Rs. 3,00,001/- to Rs. 5,00,000/-	165	63,948,290.00	2.0 %	14.0 %
<b>Total</b>	<b>7341</b>	<b>454,875,210.00</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	904	66,851,925.00	77.13 %	60.15 %
2	190	25,125,324.00	16.21 %	22.61 %
3	54	11,580,983.00	4.61 %	10.42 %
4	14	3,268,159.00	1.19 %	2.94 %
5	1	500,000.00	0.09 %	0.45 %
6	3	1,425,631.00	0.26 %	1.28 %
7	2	387,366.00	0.17 %	0.35 %
13	2	1,198,000.00	0.17 %	1.08 %
19	1	170,689.00	0.09 %	0.15 %
20	1	632,000.00	0.09 %	0.57 %
<b>Total</b>	<b>1172</b>	<b>111,140,077.00</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	2798.0	184,389,771.00	73.52 %	53.64 %
2	692.0	89,062,033.00	18.18 %	25.91 %
3	155.0	28,234,432.00	4.07 %	8.21 %
4	61.0	11,509,125.00	1.6 %	3.35 %
5	29.0	8,437,484.00	0.76 %	2.45 %
6	21.0	5,376,765.00	0.55 %	1.56 %
7	8.0	2,410,564.00	0.21 %	0.7 %
8	7.0	2,200,097.00	0.18 %	0.64 %
9	7.0	1,939,259.00	0.18 %	0.56 %
10	7.0	2,682,787.00	0.18 %	0.78 %
11	5.0	1,811,549.00	0.13 %	0.53 %

12	2.0	932,661.00	0.05 %	0.27 %
13	3.0	1,063,444.00	0.08 %	0.31 %
14	5.0	1,850,897.00	0.13 %	0.54 %
15	3.0	1,075,265.00	0.08 %	0.31 %
16	1.0	308,531.00	0.03 %	0.09 %
23	1.0	320,574.00	0.03 %	0.09 %
58	1.0	129,895.00	0.03 %	0.04 %
<b>Total</b>	<b>3806.0</b>	<b>343,735,133.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Covid Hosp Care	337.0	4,136,794.00	4.59 %	0.91 %
Bansal Hospital	26.0	3,507,581.00	0.35 %	0.77 %
Apollo Hospitals	23.0	2,959,385.00	0.31 %	0.65 %
Apollo Hospitals Enterprises Limited	32.0	2,958,603.00	0.44 %	0.65 %
Kerala Institute Of Medical Sciences	30.0	2,805,202.00	0.41 %	0.62 %
Yashoda Hospital	17.0	2,627,646.00	0.23 %	0.58 %
Sahara Hospital	15.0	2,419,961.00	0.2 %	0.53 %
Kokilaben Dhirubhaiambani Hospital And Medical Research Institute	12.0	2,115,579.00	0.16 %	0.47 %
Apollo Hospitals	13.0	2,098,728.00	0.18 %	0.46 %
Apollo Gleneagles Hospital	15.0	2,010,937.00	0.2 %	0.44 %
Others	6821.0	427,234,794.00	92.92 %	93.92 %
<b>Total</b>	<b>7341.0</b>	<b>454,875,210.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
12020034210483000001	05-Apr-2021	01-Apr-2021	NEW DOC OF 83 MEMBERS	65,872.00	0
12020034210484000031	06-Aug-2021	30-Jun-2021	Soft Copy Recd Dt:06/08/2021	0	2,552,510.00
12020034210483000063	07-Aug-2021	03-Aug-2021	Soft Copy Recd Dt:07/08/2021	1,561,109.00	0
12020034210483000016	08-May-2021	27-Apr-2021	Addition	437,053.00	0
12020034210483000053	16-Jul-2021	30-Jun-2021	Addition	349,320.00	0
12020034200483000130	19-Feb-2021	08-Nov-2020	340 addition	1,452,660.00	0
12020034200483000131	19-Feb-2021	18-Jan-2021	6268 addition	21,653,965.00	0
12020034200482000059	22-Jan-2021	08-Nov-2020	INCEPTION DATA UPLOAD ENDORSEMENT: IT IS HEREBY AGREED AND DECLARED THAT FOLLOWING LIVES ARE COVERED FROM THE INCEPTION OF POLICY: EMPLOYEES COUNT: 16869 DEPENDENT COUNT: 49740 TOTAL LIVES : 66609	0.00	0
12020034200483000151	25-Mar-2021	18-Mar-2021	SECOND INSTALLMENT OF RS. 11,34,80,000/-+GST IS COLLECTED	113,480,000.00	0
12020034200484000098	30-Mar-2021	25-Mar-2021	Members Deleted : 1731 Members Added : 685	0	4,354,234.00
12020034200484000100	30-Mar-2021	25-Mar-2021	Members Deleted : 1312 Members Added : 808	0	1,591,828.00
<b>Grand Total</b>				<b>138,999,979.00</b>	<b>8,498,572.00</b>



Insurer: **The New India Assurance Co. Ltd**  
Policy Holder: **SBI Life Insurance Company Ltd**  
Policy No: 12020034200400000019  
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 07:34:42 IST 2021*

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

Medi Assist Insurance TPA Pvt. Ltd.