

CLAIMS ANALYSIS REPORT				
RAKSHA HEALTH INSURANCE TPA PVT. LTD. FARIDABAD				
Insurer:	IFFCO-TOKIO General Ins. Co. Ltd			
Insured:	Sbi Life Insurance Co.Ltd			
Policy No:	H0043792			
Period:	08-Nov-2018			
Report Date:	09-Oct-2019			
07-Nov-2019				
Total Claims Experience Report				
Claim Status	Claims	Value (Rs.)	% Claims	% Value
Paid				
Cashless Settled	177	1,57,27,876.00	50.57%	66.10%
Reimbursement Settled **	115	39,47,196.00	32.86%	16.59%
Total Paid (A)	292	1,96,75,072.00	83.43%	82.69%
Repudiated				
Denials - Non Payable	3	56,214.00	0.86%	0.24%
Denials - File Closed	0	0.00	0.00%	0.00%
Total Repudiated	3	56,214.00	0.86%	0.24%
Outstanding*				
Claims Passed	19	10,57,282.00	5.43%	4.44%
Documents Pending	7	4,11,686.00	2.00%	1.73%
Claims in Process	5	8,56,483.00	1.43%	3.60%
Preauthorization's Issued	24	17,38,331.00	6.86%	7.31%
Total O/s (B)	55	40,63,782.00	15.71%	17.08%
Total Reported	350	2,37,95,068.00	100.00%	100.00%
Total Premium (C)				
Total Premium (C)			41541554	
Earned Premium (D)			38127180	
Claim Ratio = (A+B)/C			57.14%	
ICR% = (A+B)/D			62.26%	
Note:				
*The Value for Outstanding may varies. The settlement amount will be less than or equal to the above figures & could result in respective decrease in claim ratio				
** Reimbursement Claims also Includes Pre-Post Expenditure.				
Morbidity Ratio				
No. of Lives Covered	38327			
No. of Claims Reported	350			
No. of Claims made per 100 lives Insured	0.91%			