

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:

H0037401

Period:

08-Nov-2018

07-Nov-2019

Report Date:

09-Oct-2019

Total Claims Experience Report

Claim Status	Claims	Value (Rs.)	% Claims	% Value
Paid				
Cashless Settled	2277	10,83,61,944.00	40.63%	52.06%
Reimbursement Settled **	2327	6,25,60,723.00	41.52%	30.06%
Total Paid (A)	4604	17,09,22,667.00	82.16%	82.11%
Repudiated				
Denials - Non Payable	298	74,11,157.00	5.32%	3.56%
Denials - File Closed	0	0.00	0.00%	0.00%
Total Repudiated	298	74,11,157.00	5.32%	3.56%
Outstanding*				
Claims Passed	267	1,08,26,885.00	4.76%	5.20%
Documents Pending	180	66,53,211.00	3.21%	3.20%
Claims in Process	80	39,16,808.00	1.43%	1.88%
Preauthorization's Issued	175	84,19,645.00	3.12%	4.04%
Total O/s (B)	702	2,98,16,549.00	12.53%	14.32%
Total Reported	5604	20,81,50,373.00	100.00%	100.00%

Total Premium (C)

198812721

Earned Premium (D)

182471949

Claim Ratio = (A+B)/C

100.97%

ICR% = (A+B)/D

110.01%

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	61037
No. of Claims Reported	5604
No. of Claims made per 100 lives Insured	9.18%