

Total Claims Experience Report

| | Claims | Value (Rs.) | % Claims | % Value |
|---|------------|----------------------|----------|----------------------|
| Cashless Settled | 237 | 19,712,778.00 | 58.09 % | 71.71 % |
| Cashless Processed | 20 | 2,368,700.00 | 4.9 % | 8.62 % |
| Reimbursement Settled | 116 | 5,362,360.00 | 28.43 % | 19.51 % |
| Reimbursement Processed | 2 | 44,915.00 | 0.49 % | 0.16 % |
| Denials | 23 | 0.00 | 5.64 % | 0.0 % |
| Denials due to Shortfall | 10 | 0.00 | 2.45 % | 0 % |
| Closed | 0 | 0.00 | 0.0 % | 0.0 % |
| Domiciliary claims | 0 | 0.00 | 0.0 % | 0.0 % |
| Total | 408 | 27,488,753.00 | | |
| Cashless in Process* | 45 | 6,939,617.00 | | |
| Reimbursement in Process* | 38 | 4,295,315.00 | | |
| Grand Total (Rs.) | 491 | 38,723,685.00 | | |
| First Time Premium (Rs.)^ | | | | 29,495,236.00 |
| Endo Premium (Rs.)^ | | | | 21,290,943.00 |
| Deletion Premium (Rs.)^ | | | | 0.00 |
| Total Premium (Rs.)^ | | | | 50,786,179.00 |
| Claims Ratio (%) | | | | 76.25 % |
| Claims Ratio (%) - On Earned Premium# | | | | 82.08 % |
| Value of Denied claims (Rs.): | | | | 2,699,930.00 |
| Value of Denied(Document Shortfall) claims (Rs.): | | | | 872,829.00 |
| 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 | 43713 |
| No. of Claims | 458 |
| No. of Claims made per 100 Lives Insured | 1.05 % |
| No. of lives Inception | 41198 |
| Addition | 2515 |
| Deletion | 1 |
| CurrentLives | 43712 |

Ailments Profile

| ICD Group | No. of Claims | Value (Rs.) | % of Claims | % of Value |
|--|---------------|----------------------|-------------|------------|
| CANCER | 124.0 | 8,367,835.00 | 33.07 % | 30.44 % |
| DISORDERS OF THE RESPIRATORY SYSTEM | 42.0 | 4,111,007.00 | 11.2 % | 14.96 % |
| CARDIAC DISORDERS | 28.0 | 3,195,821.00 | 7.47 % | 11.63 % |
| DISORDERS OF THE GASTROINTESTINAL SYSTEM | 20.0 | 2,733,965.00 | 5.33 % | 9.95 % |
| DISORDERS OF THE MUSCULOSKELTAL SYSTEM | 16.0 | 1,801,859.00 | 4.27 % | 6.55 % |
| INJURIES / FRACTURES / DISLOCATIONS | 16.0 | 1,348,229.00 | 4.27 % | 4.9 % |
| DISORDERS OF THE KIDNEY | 44.0 | 1,138,925.00 | 11.73 % | 4.14 % |
| DISORDERS OF THE GENITOURINARY SYSTEM | 15.0 | 970,016.00 | 4.0 % | 3.53 % |
| NEUROLOGICAL & CEREBROVASCULAR DISORDERS | 14.0 | 840,660.00 | 3.73 % | 3.06 % |
| INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others) | 10.0 | 550,543.00 | 2.67 % | 2.0 % |
| All Other Ailment Groups | 46.0 | 2,429,893.00 | 12.27 % | 8.84 % |
| Total | 375.0 | 27,488,753.00 | | |

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

| Age Band | No. of Claims | Value (Rs.) | % Claims | % Value |
|--------------|---------------|----------------------|----------|---------|
| 0-5 | 28 | 784,221.00 | 7.0 % | 2.0 % |
| 6-35 | 48 | 2,336,683.00 | 12.0 % | 8.0 % |
| 36-40 | 13 | 1,497,401.00 | 3.0 % | 5.0 % |
| 41-45 | 11 | 1,356,183.00 | 2.0 % | 4.0 % |
| 46-50 | 21 | 2,124,568.00 | 5.0 % | 7.0 % |
| 51-55 | 30 | 3,270,259.00 | 8.0 % | 11.0 % |
| 56-60 | 37 | 2,896,794.00 | 9.0 % | 10.0 % |
| 61-65 | 58 | 3,434,491.00 | 15.0 % | 12.0 % |
| 66-70 | 61 | 3,233,178.00 | 16.0 % | 11.0 % |
| Above 70 | 68 | 6,554,975.00 | 18.0 % | 23.0 % |
| Total | 375 | 27,488,753.00 | | |

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

| Beneficiary | No. of Claims | Value (Rs.) | % Claims | % Value |
|--------------|---------------|----------------------|----------|---------|
| Self | 42.0 | 2,674,717.00 | 11.2 % | 9.73 % |
| Spouse | 31.0 | 2,599,251.00 | 8.27 % | 9.46 % |
| Child | 38.0 | 1,373,574.00 | 10.13 % | 5.0 % |
| Parent | 264.0 | 20,841,211.00 | 70.4 % | 75.82 % |
| Total | 375.0 | 27,488,753.00 | | |

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 | 2 | 1,540,640.00 | 0.0 % | 5.0 % |
| Rs. 10,000/- And less | 75 | 405,750.00 | 20.0 % | 1.0 % |
| Rs. 10,001/- to Rs. 25,000/- | 86 | 1,542,908.00 | 22.0 % | 5.0 % |
| Rs. 25,001/- to Rs. 50,000/- | 67 | 2,278,672.00 | 17.0 % | 8.0 % |
| Rs. 50,001/- to Rs. 1,00,000/- | 55 | 4,188,089.00 | 14.0 % | 15.0 % |
| Rs. 1,00,001/- to Rs. 1,50,000/- | 36 | 4,397,380.00 | 9.0 % | 15.0 % |
| Rs. 1,50,001/- to Rs. 2,00,000/- | 25 | 4,377,628.00 | 6.0 % | 15.0 % |
| Rs. 2,00,001/- to Rs. 2,50,000/- | 7 | 1,570,694.00 | 1.0 % | 5.0 % |
| Rs. 2,50,001/- to Rs. 3,00,000/- | 9 | 2,401,309.00 | 2.0 % | 8.0 % |
| Rs. 3,00,001/- to Rs. 5,00,000/- | 13 | 4,785,683.00 | 3.0 % | 17.0 % |
| Total | 375 | 27,488,753.00 | | |

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 | 18 | 1,350,032.00 | 75.0 % | 50.47 % |
| 2 | 5 | 1,269,193.00 | 20.83 % | 47.45 % |
| 14 | 1 | 55,492.00 | 4.17 % | 2.07 % |
| Total | 24 | 2,674,717.00 | | |

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 | 102.0 | 8,594,536.00 | 63.75 % | 34.64 % |
| 2 | 30.0 | 6,221,155.00 | 18.75 % | 25.07 % |
| 3 | 8.0 | 1,633,570.00 | 5.0 % | 6.58 % |
| 4 | 4.0 | 2,122,620.00 | 2.5 % | 8.55 % |
| 5 | 6.0 | 2,025,955.00 | 3.75 % | 8.16 % |
| 6 | 2.0 | 696,089.00 | 1.25 % | 2.81 % |
| 7 | 2.0 | 556,894.00 | 1.25 % | 2.24 % |
| 8 | 1.0 | 137,487.00 | 0.62 % | 0.55 % |
| 10 | 2.0 | 1,631,123.00 | 1.25 % | 6.57 % |
| 11 | 1.0 | 567,643.00 | 0.62 % | 2.29 % |
| 18 | 2.0 | 626,964.00 | 1.25 % | 2.53 % |
| Total | 160.0 | 24,814,036.00 | | |

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

| Hospital Name | No. of Claims | Value (Rs.) | % Claims | % Value |
|--|---------------|----------------------|----------|---------|
| Aig Hospitals (A Unit Of Asian Institute Of Gastroenterology Pvt. Ltd) | 5.0 | 1,553,031.00 | 1.33 % | 5.65 % |
| Indraprastha Apollo Hospital | 13.0 | 1,089,953.00 | 3.47 % | 3.97 % |
| Manipal Super Speciality Hospital | 10.0 | 1,069,756.00 | 2.67 % | 3.89 % |
| Apollo Hospitals Enterprise Limited | 7.0 | 829,430.00 | 1.87 % | 3.02 % |
| Manipal Hospital | 4.0 | 737,855.00 | 1.07 % | 2.68 % |
| Apollo Gleneagles Hospital | 2.0 | 640,879.00 | 0.53 % | 2.33 % |
| Apollo Hospitals | 3.0 | 562,010.00 | 0.8 % | 2.04 % |
| Sanjeevani Cbcc Usa Cancer Hospital | 7.0 | 556,027.00 | 1.87 % | 2.02 % |
| Apollo Hospitals Enterprise Ltd | 9.0 | 538,754.00 | 2.4 % | 1.96 % |
| Apollo Hospitals, Guwahati. | 2.0 | 538,679.00 | 0.53 % | 1.96 % |
| Others | 313.0 | 19,372,379.00 | 83.47 % | 70.47 % |
| Total | 375.0 | 27,488,753.00 | | |

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

| Endo No | Endo Date | Endo WEF | Remarks | Addition Premium^ | Deletion Premium^ |
|--------------------|-------------|-------------|--|----------------------|-------------------|
| H0235437/04 | 10-Mar-2020 | 09-Mar-2020 | Installment Premium Booking Ticket no 5837267679 | 19,663,491.00 | 0 |
| H0235437/06 | 16-Jul-2020 | 08-Nov-2019 | Addition, Data Correction, Ticket No #5947869334 | 64,416.00 | 0 |
| H0235437/05 | 25-Jun-2020 | 19-May-2020 | Additions | 344,831.00 | 0 |
| H0235437/7 | 29-Sep-2020 | 23-Sep-2020 | Addition, Ticket No #6012923165 | 359,079.00 | 0 |
| Grand Total | | | | 20,431,817.00 | 0.00 |

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