

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	11	778,610.00	34.38 %	54.82 %
Cashless Processed	1	49,671.00	3.12 %	3.5 %
Reimbursement Settled	16	544,847.00	50.0 %	38.36 %
Reimbursement Processed	2	47,095.00	6.25 %	3.32 %
Denials	2	0.00	6.25 %	0.0 %
Denials due to Shortfall	0	0.00	0.0 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
Total	32	1,420,223.00		
Cashless in Process*	2	285,534.00		
Reimbursement in Process*	0	0.00		
Grand Total (Rs.)	34	1,705,757.00		
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.):				59,086.00
Value of Denied(Document Shortfall) claims (Rs.):				0.00
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	644
No. of Claims	32
No. of Claims made per 100 Lives Insured	4.97 %
No. of lives Inception	612
Addition	32
Deletion	21
CurrentLives	623

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	5.0	381,873.00	16.67 %	26.89 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	6.0	314,756.00	20.0 %	22.16 %
INJURIES / FRACTURES / DISLOCATIONS	7.0	227,495.00	23.33 %	16.02 %
DISORDERS OF THE RESPIRATORY SYSTEM	1.0	161,110.00	3.33 %	11.34 %
CAESAREAN SECTION	4.0	118,865.00	13.33 %	8.37 %
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	1.0	90,831.00	3.33 %	6.4 %
NORMAL DELIVERY	3.0	83,777.00	10.0 %	5.9 %
CATARACT	1.0	30,000.00	3.33 %	2.11 %
MATERNITY RELATED DISORDERS	2.0	11,516.00	6.67 %	0.81 %
All Other Ailment Groups	0.0	0.00	0.0 %	0.0 %
Total	30.0	1,420,223.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	2	125,646.00	6.0 %	8.0 %
6-35	22	832,868.00	73.0 %	58.0 %
36-40	2	120,831.00	6.0 %	8.0 %
46-50	2	82,254.00	6.0 %	5.0 %
51-55	1	97,514.00	3.0 %	6.0 %
56-60	1	161,110.00	3.0 %	11.0 %
Total	30	1,420,223.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	9.0	592,152.00	30.0 %	41.69 %
Spouse	16.0	581,379.00	53.33 %	40.94 %
Child	5.0	246,692.00	16.67 %	17.37 %
Total	30.0	1,420,223.00		

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	4	18,186.00	13.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	5	87,516.00	16.0 %	6.0 %

Rs. 25,001/- to Rs. 50,000/-	14	549,460.00	46.0 %	38.0 %
Rs. 50,001/- to Rs. 1,00,000/-	4	344,791.00	13.0 %	24.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	1	106,896.00	3.0 %	7.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	2	313,374.00	6.0 %	22.0 %
Total	30	1,420,223.00		

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	7	531,772.00	87.5 %	89.8 %
2	1	60,380.00	12.5 %	10.2 %
Total	8	592,152.00		

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	12.0	645,068.00	75.0 %	77.9 %
2	3.0	117,892.00	18.75 %	14.24 %
3	1.0	65,111.00	6.25 %	7.86 %
Total	16.0	828,071.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Prasanth Super Speciality Hospital	1.0	161,110.00	3.33 %	11.34 %
The Calcutta Medical Research Institute	1.0	152,264.00	3.33 %	10.72 %
Park Clinic	1.0	106,896.00	3.33 %	7.53 %
Bristlecone Hospitals (A Unit Of Virinchi Limited)	1.0	97,514.00	3.33 %	6.87 %
Jupiter Lifeline Hospitals Ltd	1.0	90,831.00	3.33 %	6.4 %
Mana Hospitals	1.0	81,490.00	3.33 %	5.74 %
Sai Shree Hospital	1.0	74,956.00	3.33 %	5.28 %
Ils Hospitals Salt Lake	2.0	56,376.00	6.67 %	3.97 %
Rajshree Hospital	2.0	50,000.00	6.67 %	3.52 %
Sai Child Care hospital	1.0	49,886.00	3.33 %	3.51 %
Others	18.0	498,900.00	60.0 %	35.13 %
Total	30.0	1,420,223.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details



Insurer: **SBI General Insurance Company Limited**
Policy Holder: **Balmer Lawrie And Company Limited**
Policy No: 4101200400000004-00
Policy period: 01-Apr-2020 To 31-Mar-2021

Claims Analysis Report

Report date: 23-Feb-2021

This Report Generated By Sshim Dutta On
Tue Feb 23 10:50:17 IST 2021

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
4501200929000046	01-Oct-2020	29-Sep-2020	ADDITION OF MEMBERS - 1	0.00	0
4501200929000055	01-Oct-2020	29-Sep-2020	NIL ENDORSEMENT	0.00	0
4501200929000059	01-Oct-2020	29-Sep-2020	CHANGE IN DOB	0.00	0
4501210201000002	02-Feb-2021	01-Feb-2021	Addition	0.00	0
4501200505000021	06-May-2020	05-May-2020	1 addition	0.00	0
4501201006000012	08-Oct-2020	06-Oct-2020	1 lives added	0.00	0
4501210107000020	09-Jan-2021	07-Jan-2021	Addition 1	0.00	0
4501210107000019	09-Jan-2021	07-Jan-2021	Deletion 4	0	0.00
4501210209000017	13-Feb-2021	09-Feb-2021	Deleted as per endo number 4501210209000017	0	0.00
4501210209000019	13-Feb-2021	09-Feb-2021	Addition	0.00	0
4101200400000004-00/0001	16-Apr-2020	01-Apr-2020	Inclusion and Removal of condition	0.00	0
4501200515000007	16-May-2020	15-May-2020	NIL ENDORSEMENT	0.00	0
4501200515000009	16-May-2020	15-May-2020	CHANGE IN EMPLOYEE CODE	0.00	0
4501200812000017	17-Aug-2020	12-Aug-2020	Addition 1	0.00	0
4501200515000011	18-May-2020	15-May-2020	Total no.of members Deleted : 4	0	0.00
4501200813000044	19-Aug-2020	13-Aug-2020	Deletion 6	0	0.00
4501200813000048	19-Aug-2020	13-Aug-2020	Addition 10	0.00	0
4501200616000009	19-Jun-2020	16-Jun-2020	NIL ENDORSEMENT	0.00	0
4501201015000005	19-Oct-2020	15-Oct-2020	3 deleted added	0	0.00
4501201015000027	19-Oct-2020	15-Oct-2020	4 members added	0.00	0
4501200813000016	20-Aug-2020	13-Aug-2020	NIL ENDORSEMENT	0.00	0
4501200813000025	20-Aug-2020	13-Aug-2020	CHANGE IN DOB	0.00	0
4501200814000007	21-Aug-2020	14-Aug-2020	Deletion 1	0	0.00
4501201218000008	22-Dec-2020	18-Dec-2020	Inactivated 1	0	0.00
4501200421000016	23-Apr-2020	21-Apr-2020	14 Lives Added	0.00	0
4501200717000040	23-Jul-2020	17-Jul-2020	CHANGE IN DOB	0.00	0
4501200717000039	23-Jul-2020	17-Jul-2020	NIL ENDORSEMENT	0.00	0
4501200717000037	23-Jul-2020	17-Jul-2020	ADDITION OF MEMBERS - 1	0.00	0
4501200618000115	23-Jun-2020	18-Jun-2020	Addition	0.00	0
4501201119000011	23-Nov-2020	19-Nov-2020	Corrections	0.00	0
4501200722000047	25-Jul-2020	22-Jul-2020	Total no.of members Added : 1	0.00	0
4501201222000021	26-Dec-2020	22-Dec-2020	NIL ENDORSEMENT	0.00	0
4501210128000054	29-Jan-2021	28-Jan-2021	Addition	0.00	0
4501201027000019	29-Oct-2020	27-Oct-2020	1 lives added	0.00	0
4501200421000029	30-May-2020	21-Apr-2020	Corrections	0.00	0
Grand Total				0.00	0.00

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