



Insurer: **The New India Assurance Co. Ltd**
 Policy Holder: **Kerala Kera Karshaka Sahakaran Federation Ltd**
 Policy No: 76140034210400000007
 Policy period: 19-Jun-2021 To 18-Jun-2022

Claims Analysis Report

Report date: 24-May-2022

This Report Generated By Suresh Babu On Tue May 24 18:30:01 IST 2022

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	20	1,072,820.00	71.43 %	95.21 %
Cashless Processed	0	0.00	0.0 %	0.0 %
Reimbursement Settled	6	53,956.00	21.43 %	4.79 %
Reimbursement Processed	0	0.00	0.0 %	0.0 %
Denials	2	0.00	7.14 %	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	28	1,126,776.00		
Cashless in Process*	1	144,679.00		
Reimbursement in Process*	1	2,042.00		
Grand Total (Rs.)	30	1,273,497.00		
First Time Premium (Rs.)^				1,631,147.00
Endo Premium (Rs.)^				0.00
Deletion Premium (Rs.)^				0.00
Total Premium (Rs.)^				1,631,147.00
Claims Ratio (%)				78.07 %
Claims Ratio (%) - On Earned Premium#				83.81 %
Value of Denied claims (Rs.):				28,968.00
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	407
No. of Claims	28
No. of Claims made per 100 Lives Insured	6.88 %
No. of lives Inception	407
Addition	0
Deletion	0
CurrentLives	407

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
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Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
6-35	12	519,376.00	50.0 %	47.0 %
46-50	2	87,804.00	8.0 %	8.0 %
51-55	2	239,700.00	8.0 %	22.0 %
56-60	2	118,252.00	8.0 %	10.0 %
61-65	1	14,090.00	4.0 %	1.0 %
Above 70	5	107,582.00	20.0 %	9.0 %
Total	24	1,086,804.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	5.0	393,402.00	20.83 %	36.2 %
Spouse	4.0	121,151.00	16.67 %	11.15 %
Child	10.0	464,669.00	41.67 %	42.76 %
Parent	5.0	107,582.00	20.83 %	9.9 %
Total	24.0	1,086,804.00		

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	15,601.00	16.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	9	172,179.00	37.0 %	15.0 %
Rs. 25,001/- to Rs. 50,000/-	5	187,329.00	20.0 %	17.0 %
Rs. 50,001/- to Rs. 1,00,000/-	2	156,978.00	8.0 %	14.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	2	239,700.00	8.0 %	22.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	2	315,017.00	8.0 %	28.0 %
Total	24	1,086,804.00		

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
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1	3	153,702.00	75.0 %	39.07 %
2	1	239,700.00	25.0 %	60.93 %
Total	4	393,402.00		

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	7.0	236,699.00	63.64 %	34.14 %
2	3.0	261,910.00	27.27 %	37.77 %
6	1.0	194,793.00	9.09 %	28.09 %
Total	11.0	693,402.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Meitra Hospital (A Unit Of Premium Medical And Healthcare Providers Pvt Ltd)	2.0	239,700.00	8.33 %	22.06 %
Sut Hospital	6.0	194,793.00	25.0 %	17.92 %
Pushpagiri Institute Of Medical Sciences And Research Centre	2.0	175,555.00	8.33 %	16.15 %
Prs Hospital Private Limited	1.0	99,381.00	4.17 %	9.14 %
Ns Memorial Institute Of Medical Science	2.0	76,854.00	8.33 %	7.07 %
Iqraa International Hospital And Research	2.0	52,830.00	8.33 %	4.86 %
Sree Gokulam Medical College And Research Foundation	1.0	49,064.00	4.17 %	4.51 %
Giridhar Eye Institute	2.0	48,000.00	8.33 %	4.42 %
Ahalia Foundation Eye Hospital	2.0	38,355.00	8.33 %	3.53 %
Mar Baselios Medical Mission Hospital(Cashless Only For Psu (Not In Ppn))	1.0	36,724.00	4.17 %	3.38 %
Others	3.0	75,548.00	12.5 %	6.95 %
Total	24.0	1,086,804.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
Grand Total				0.00	0.00

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