

BALMER LAWRIE & CO. LTD.
SBU: Travels & Vacations
4th Floor, 5, J. N. Heredia Marg
Ballard Estate, Mumbai - 400001

Tender No. BL/T&V/MUM/006
Date: 9th February, 2017

Tender Submission Date: 20th February, 2017 at 10.00 hours

To,
The Insurance Companies

Dear Sir / Madam,

BALMER LAWRIE & CO. LTD. has decided to cover the employees with their dependants of SBU: Travels & Vacations for 273 members under Group Medclaim Insurance.

The Sum Insured is graded and Family Floater. Kindly refer the following details for submission of quotations:

1. GMC (Group Medclaim) Quote Slip
2. Members data
3. Claim Summary for 2016-17
4. Policy Document for 2016-17

The insurance company should enclose the following documents along with their offer:-

1. Documentary evidence of IRDA Accreditation Certificate
2. Proof for gross written premium (Health Insurance) for the year 2015-16
3. This tender document with authorised signature & company stamp as acceptance of the same.

Prakriti Ojha
Manager (HR)
Balmer Lawrie & Co. Ltd.

Terms & Conditions:

1. Eligibility to quote - Insurance Company should have completed two years in Health Insurance Business after being registered with IRDA. **(Proof to be attached by the insurance company)**
2. Gross Written Premium for Health Insurance for the year 2015-2016 should be at least Rs 100 Crores **(Proof to be attached by the insurance company)**
3. The last day for submission of Technical & Financial Bid is 20th February, 2017 at 10:00 hrs.
4. The Technical Bid & Financial Bid should be submitted in separate sealed envelopes and these two envelopes should be kept together in third sealed cover mentioning **Tender No. BL/T&V/MUM/006** With subject **Group Health Insurance- SBU. Travels & Vacations.**
5. The Technical Bid & Financial Bid should have details of the insurer with authorised signature and stamp of the company. The documentary proofs should be kept with Technical Bid.
6. The tender should be deposited in the Tender Box kept at **Ground Floor at 5, J. N. Heredia Marg, Ballard Estate, Mumbai-400 001**
7. Offers received after due date and time will not be entertained.
8. Those who qualify the Technical Bid will only be able to enter into the Financial Bid opening.
9. Technical Bid & Financial Bid will be opened on the same day i.e. 20th February, 2017 at 14:00 hrs.
10. Clarification, if any, shall be sought not later than 4 days (before 16th Feb'17 at 12:30 pm) before the last date of submission of offer.
11. If required, the past performance and the experience with Balmer Lawrie & Co. Ltd. may be taken into consideration for evaluation of offers to award business accordingly.
12. The premium quoted shall be firm and final, held valid during the entire course of the policy period. No provisional rate of premium should be offered. Conditional offers, if any, can be rejected by us. Offers with deviations in terms and conditions as mentioned in our tender documents can be rejected. **Your quotation should be submitted by your office based in Mumbai only.**
13. Total of the premium shall be quoted in both words and figures. Any correction / overwriting / scoring / cancellation shall be counter signed. If there is any difference in words and figures, the words will supersede figures. In case of illegibility, the interpretation of Balmer Lawrie shall be final. All entries shall be in English language only.
14. Incomplete offers are liable to be rejected.
15. Notwithstanding anything stated above, Balmer Lawrie reserves the right to assess the Insurer's capacity and capability to perform the Insurance business, should the circumstances warrant. Such an assessment will be in the overall interest of Balmer Lawrie.
16. Submitting the offer does not guarantee Balmer Lawrie accepting your offer. Balmer Lawrie reserve the right to accept or reject any offer or offers or part thereof at its sole discretion, without assigning any reason.
17. Balmer Lawrie takes no responsibility for delays, loss or non-receipt of the offers sent by the Insurers.

18. The submission of offer shall have no cause of action or claim against Balmer Lawrie for rejection of offer. The insurer whose offer is not accepted shall not be entitled to claim any costs, charges, and expenses incidental to or incurred by them in connection with the submission of their offer.
19. L1 status will be evaluated based on total premium amount with consideration of coverage offered by them.
20. Any offer received after the expiry of the time specified for receiving the offer is liable to be rejected.
11. Please also note that this tender is published in the website www.balmerlawrie.com where from you can also download and apply.
12. We have retained M/s. Aditya Birla Insurance Brokers Ltd. as our brokers for the year 2017- 2018. For any clarification or queries please contact the aforementioned Brokers.
- Contact Person: Mr. Neelesh Gupta (Manager- Corporate Solutions)
Contact No: +91 97697 01759
13. As per the present policy of the Company, we do not propose to have any negotiations on the offers except with the L1 party. It would therefore be in your interest to submit the most competitive rates.
14. Any dispute or difference whatsoever arising between the parties out of or relating to the construction, interpretation, application, meaning, scope operation or effect of this contract or the validity of the breach thereof, shall be settled by arbitration in accordance with the Rules of Arbitration of the "SCOPE Forum of Conciliation and Arbitration" and the award made in pursuance thereof shall be binding on the parties. The award of the arbitrator so appointed shall be final and conclusive and binding on all parties to the agreement subject to the Provisions of the Indian Arbitration Act 1940 and the rules there under and any statutory modifications or re-enactments thereof deemed to apply to the Arbitration proceeding under this clause."

The bidders are required to read all terms and condition, sign and submit this tender document as acceptance of the same while quoting the price.

Offers received after due date and time will not be entertained.

[Authorized Signatory]
With seal

Insurer Name:

Date:

Place:

**TECHNICAL BID
QUALIFICATION**

Name of the Insurance Company

IRDA License No.

No. of years in the Health Insurance Business

Gross Written Premium (Health Insurance) for the year 2015-2016

Branch / Divisional Office Address in Mumbai

INSURED

TYPE OF POLICY

POLICY PERIOD

BALMER LAWRIE & CO. LTD.

GROUP MEDICLAIM INSURANCE

From: 26/02/2017 To 25/02/2018

Coverage's

Yes/No

Remarks (If Any)

No. of Employees Covered= 115

No. of Dependents Covered= 158

Family Size (1+3) Coverage for Twin Daughters of Deepak Duseja along with his Son and wife will be covered.

Family Definition (Self + Spouse + 2 dependent children upto max 80 yrs of age)

Family Floater Sum Insured under the Policy (Rs. 3 Lakhs, Rs. 5 Lakhs, Rs. 7 Lakhs & Rs. 10 Lakhs)

Increase in family floater sum insured during course of policy- Yes once in a year at the time of appraisal

Terrorism & Epidemic Cover from day one of policy inception

Pre & Post Hospitalization coverage for 30 & 60 days respectively

No Domiciliary Hospitalization Cover

Pre existing disease coverage

Waiver of 30 days waiting period

Waiver of 1st, 2nd, 3rd & 4th year waiting period

Room Rent Cappings (Normal= 1% of the Sum Insured & ICU= 2% of the Sum Insured)

No Capping on any Ailments

Coverage for Internal Congenital disease/defects or anomalies

No Coverage for External Congenital disease/defects or anomalies

Coverage for Dental treatment following due to illness/injury/accident in case of hospitalization only

No Dental Treatment/procedure other than accidental on OPD basis

Maternity Cover for female employee / spouse of employee (Rs. 50,000 for both Normal & Caesarean)

Waiver of 9 month waiting period for maternity

No Coverage for Treatment relating to infertility, sterility and complications

Baby day one cover within Family floater Sum Insured

Pre & Post Natal Expense - Rs. 5,000 within the maternity limit

Ambulances charges - Rs. 1,500 per incidence

Day care treatment / Procedures Covered

No Coverage for Treatment/procedure related to AIDS

No Corporate Buffer

No Co-pay

No PPN Charges/Rates

No Coverage for payment of Service Charges, Surcharges, Registration Charges or any other charges levied by hospital

Cashless facility from Third Party Administrator

Addition & Deletion of Employee & their dependents will be done from Date of Joining & Date of Leaving respectively on pro-rata basis

Claim Intimation Clause- 7 days from the date of hospitalization

Claim Document Submission Clause- 30 days from the date of discharge from hospital

Third Party Administrator- Health India TPA Services Pvt. Ltd.

For Insurer

Signature:

Contact Person Name:

Contact No/Mobile No:

Email Address:

Quote Slip - Q_GMC_5074

Type Of Policy GROUP MEDICLAIM POLICY
 Insured Name BALMER LAWRIE & CO. LTD.
 Insured Address 5, J.N. HEREDIA MARG, BELLARD ESTATE, , MUMBAI-400001
 Fresh / Renewal / Rollover

Rollover
 Renewal Policy From 00 26 Feb 2017 till midnight of 25 Feb 2018
 Expiring Policy From 00 26 Feb 2016 till midnight of 25 Feb 2017

Details of Existing Insurer	Name of Insurer	City of Issuing Office	DO No.
	IFFCO TOKIO GENERAL INSURANCE CO. LTD	NARIMAN POINT, MUMBAI	0

Current TPA HEALTH INDIA TPA SERVICES PRIVATE LIMITED

Expiring Policy 52600737

Member Count

	Inception	Proposed
Count of	183	115
Count of	209	158
Total Count	392	273

Covera

Coverages	Expiring Terms(OPT-1)	Proposed Terms	Proposed Terms	Proposed Terms
As per Standard Group	YES	N.A.	N.A.	N.A.
Family Size	1+3 Coverage for Twin Daughters of Deepak Duseja along with his Son and wife will be covered.	N.A.	N.A.	N.A.
Family Definition	Self + Spouse + 2 dependent children upto max 80 yrs of age	N.A.	N.A.	N.A.
Sum Insured	Rs. 3 Lakhs, Rs. 5 Lakhs, Rs. 7 Lakhs & Rs. 10 Lakhs	N.A.	N.A.	N.A.
Increase in family floater sum	Yes once in a year	N.A.	N.A.	N.A.
Terrorism Cover from day one	YES	N.A.	N.A.	N.A.
Pre & Post Hospitalization	YES	N.A.	N.A.	N.A.
Domiciliary Hospitalization	NO	N.A.	N.A.	N.A.
Pre existing disease coverage	YES	N.A.	N.A.	N.A.
Waiver of 30 days waiting	YES	N.A.	N.A.	N.A.
Waiver of 1st, 2nd, 3rd & 4th	YES	N.A.	N.A.	N.A.
Room Rent Cappings	Normal= 1% of the Sum Insured ICU= 2% of the Sum Insured	N.A.	N.A.	N.A.

Ailments Cappings or any	No capping on any ailments	N.A.	N.A.	N.A.
Internal Congenital	YES	N.A.	N.A.	N.A.
External Congenital	NO	N.A.	N.A.	N.A.
Dental treatment following	YES	N.A.	N.A.	N.A.
Dental Treatment/procedure	NO	N.A.	N.A.	N.A.
Maternity Cover for female employee / spouse of employee	Rs. 50,000 for both Normal & Caesarean	N.A.	N.A.	N.A.
Waiver of 9 month waiting	YES	N.A.	N.A.	N.A.
Treatment relating to	NO	N.A.	N.A.	N.A.
Baby day one cover within	YES	N.A.	N.A.	N.A.
Pre & Post Natal Expense -	Rs. 5,000 within the maternity limit	N.A.	N.A.	N.A.
Ambulances charges -	Rs. 1,500 per incidence	N.A.	N.A.	N.A.
Day care treatment /	YES	N.A.	N.A.	N.A.
Treatment/procedure related	NO	N.A.	N.A.	N.A.
Corporate Buffer	Not Covered	N.A.	N.A.	N.A.
Co-pay -	No Co Pay	N.A.	N.A.	N.A.
PPN Charges/Rates	Not Applicable	N.A.	N.A.	N.A.
Service Charges, Surcharges,	Not Payable	N.A.	N.A.	N.A.
Cashless facility from Third	YES	N.A.	N.A.	N.A.
Addition & Deletion of	On pro-rata basis	N.A.	N.A.	N.A.
Claim Intimation Clause	within 7 days from the date of	N.A.	N.A.	N.A.
Claim Document Submission	within 30 days from the date of	N.A.	N.A.	N.A.
Cancellation of Policy clause	NO	N.A.	N.A.	N.A.
Service Level Agreement to be	NO	N.A.	N.A.	N.A.
Other Terms & Conditions	TPA: Health India TPA Services	N.A.	N.A.	N.A.

Claims Details

Claims As on Date	24 Jan 2017
Claims Paid (INR)	1,302,379
Claims Outstanding (INR)	34,450
Total Claims Outgo (INR)	1,336,829
Premium Paid under policy (excl. ST)	1,088,083
Claims Ratio (%)	123

Quote Submission Date 15 Feb 2017

Brokerages (%) As per IRDA (17.50)

DISCLAIMER: -

Insurer understands that the information captured in broker slip/proposal form ("the Inputs") is provided by or on behalf of proposed client of Aditya Birla Insurance Brokers Ltd (ABIBL) for the purpose of seeking competitive quotes from the Insurer. ABIBL does not warranty either expressly or impliedly, the accuracy, completeness or reliability of such Inputs. For its satisfaction, the Insurer may seek clarification/ additional information from the proposed client. Insurer confirms and agree that neither ABIBL nor any other person/entity related to ABIBL shall be liable for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including lost profits arising in any way from the said Inputs

Prepared By:- NEELESH GUPTA

Reviewed by:- JANVI NILESH LALWANI

Date:- 31 Jan 2017

FINANCIAL BID

Insured	BALMER LAWRIE & CO. LTD.
Type of Policy	GROUP MEDICLAIM INSURANCE
Policy Period	From: 26/02/2017 To 25/02/2018
Name of Insurer	
Net Premium	
Service Tax @ 15.00%	
Total Premium Payable (in figures)	
Total Premium Payable (in words)	

For Insurer

Signature:
Contact Person Name:
Contact No/Mobile No:
Email Address:

SERIAL NO.	EMPLOYEE CODE	NAME	GENDER	RELATIONSHIP	DATE OF BIRTH	SUM INSURED
1	1	RESHMA SHEERE	Female	Employee		
2	1	SUNIL KANCHAN	Male	Husband	13/08/1983	300,000
3	5	SHAFIQUE M SHAIKH	Male	Employee	14/05/1980	300,000
4	5	AAREFA SHAFIQUE SHAIKH	Female	Wife	21/07/1973	300,000
5	5	ARHAM SHAFIQUE SHAIKH	Male	Son	02/06/1975	300,000
6	6	SANAT KUMAR HEGDE	Male	Employee	24/03/2004	300,000
7	6	MEGHA HEGDE	Female	Wife	30/09/1982	500,000
8	7	RAMANATHAN NATRAJAN	Male	Employee	17/10/1987	500,000
9	7	S UMA	Female	Wife	03/09/1966	500,000
10	7	R VISHNUPRIYA	Female	Daughter	03/06/1971	500,000
11	10	IVOR PEREIRA	Male	Employee	17/10/1997	500,000
12	10	DORIN PEREIRA	Female	Wife	25/05/1964	500,000
13	10	DEANDER PEREIRA	Male	Son	23/11/1965	500,000
14	10	DENVER PEREIRA	Male	Son(2)	10/01/2006	500,000
15	11	EVELYN RODRIGUES	Female	Employee	05/03/1996	500,000
16	11	NEIL RODRIGUES	Male	Husband	25/08/1974	300,000
17	11	NESTEL RODRIGUES	Male	Son	30/09/1967	300,000
18	12	PRASAD NITIN MANJAREKAR	Male	Employee	19/04/2005	300,000
19	17	MITALI Y BOGHANI	Female	Employee	19/02/1990	300,000
20	18	LEERA SEQUEIRA	Female	Employee	03/03/1988	300,000
21	18	LLOYD SEQUEIRA	Male	Husband	06/08/1966	700,000
22	18	SADHIKA SEQUEIRA	Female	Daughter	17/08/1962	700,000
23	18	SHAKAN SEQUEIRA	Male	Son	07/07/1997	700,000
24	19	VENKATA RAMANAND BORADA	Male	Employee	10/01/1996	700,000
25	19	MADHURI BORADA	Female	Wife	24/12/1974	700,000
26	19	NAYONIKA BORADA	Female	Daughter	25/08/1976	700,000
27	19	VENKAT MONISHRAM BORADA	Male	Son	15/01/2012	700,000
28	20	JAYARAJ SALIAN	Male	Employee	11/07/2005	700,000
29	22	MURUGESAN H	Male	Employee	14/10/1956	700,000
30	22	M VASANTHI	Female	Wife	04/06/1983	300,000
31	22	M. ROSHINY	Female	Daughter	11/05/1984	300,000
32	23	KAUSTUBH WAGLE	Male	Employee	23/05/2013	300,000
33	23	SANGEETA WAGLE	Female	Wife	23/03/1958	700,000
34	24	VENKATRAMAN SADASIVAM	Male	Employee	29/11/1962	700,000
35	24	ANUSUYA VENKATRAMAN	Female	Wife	02/07/1969	700,000
36	24	AKSHAYA VENKATRAMAN	Female	Daughter	02/11/1970	700,000
37	24	ADITHYA VENKATRAMAN	Male	Son	22/09/1999	700,000
38	26	RAVISHANKAR .	Male	Employee	24/02/2005	700,000
39	26	ANITA RAVISHANKAR	Female	Wife	04/01/1959	1,000,000
40	29	THIYAGARAJAN SELVARAJ	Male	Employee	25/10/1961	1,000,000
41	29	CHINAN KRISHNAVENI	Female	Wife	04/01/1968	700,000
42	29	PRANAV SELVARAJ	Male	Son	19/09/1972	700,000
43	30	VENKATRAMAN DORAIRAJAN	Male	Employee	14/04/1999	700,000
44	30	JAYASHREE DORAIRAJAN	Female	Wife	14/10/1967	700,000
45	30	JATHIN PRITHVI	Male	Son	18/09/1972	700,000
46	31	U SANTHOSH KUMAR	Male	Employee	24/02/1998	700,000
47	31	P N SURTHI	Female	Wife	22/02/1983	300,000
48	31	MST S ADITYA	Male	Son	24/04/1989	300,000
49	32	PONVELRAJ KARUPPUSAMY	Male	Employee	24/12/2012	300,000
50	32	S BACKLAKSHMI	Female	Wife	31/12/1979	500,000
51	32	P B THIARA	Female	Daughter	26/11/1984	500,000
52	33	M NEELAKANDAN .	Male	Employee	11/07/2011	500,000
53	33	N KRISHNAVENI .	Female	Wife	20/05/1982	300,000
54	33	N. HARINI .	Female	Daughter	01/01/1988	300,000
55	34	B KARTHEESH KUMAR	Male	Employee	05/09/2010	300,000
56	34	HEMALATHA K	Female	Wife	21/06/1977	300,000
57	34	NITHIYASRI K	Female	Daughter	12/04/1980	300,000
58	34	MOKSHITHASREE	Female	Daughter(2)	08/09/2008	300,000
59	35	ROHIT KUMAR PANDEY	Male	Employee	09/11/2012	300,000
60	35	SONI PANDEY	Female	Wife	18/09/1975	300,000
61	35	KHUSHI PANDEY	Female	Daughter	15/01/1981	300,000
62	35	PIYUSH KUMAR PANDEY	Male	Son	19/08/2001	300,000
63	36	POOJA SHETTY	Female	Employee	24/02/2007	300,000
64	40	MEEENU CHOUDHARY	Female	Employee	24/06/1984	300,000
65	40	NANDAN KUMAR JHA	Male	Husband	04/07/1985	500,000
66	41	DEEPAK B DUSEJA	Male	Employee	28/06/1986	500,000
67	41	HEENA DEEPAK DUSEJA	Female	Wife	17/10/1967	700,000
68	41	URVI DUSEJA	Female	Daughter	19/09/1970	700,000
69	41	UNNATI DUSEJA	Female	Daughter(2)	05/12/2006	700,000
70	41	MONISH DEEPAK DUSEJA	Male	Son	05/12/2006	700,000
71	42	SANTOSH BANE	Male	Employee	23/01/2000	700,000
72	42	SAMEEDHA SANTOSH BANE	Female	Wife	27/06/1978	300,000
73	42	MAYANK SANTOSH BANE	Male	Son	29/06/1979	300,000
74	44	NITIN KUMAR	Male	Employee	02/10/2009	300,000
75	45	PINKY RAJPUT	Female	Employee	04/12/1987	500,000
76	45	DEVENDRA RAJPUT	Male	Husband	30/01/1975	700,000
77	46	RAMESH A CHAUHAN	Male	Employee	18/10/1967	700,000
78	46	JYOTI R CHAUHAN	Female	Wife	02/09/1958	300,000
79	46	DHANESH R CHAUHAN	Male	Son	23/04/1965	300,000
80	49	VIKAS PEDNEKAR	Male	Employee	01/08/1997	300,000
81	49	VRUSHALI VIKAS PEDNEKAR	Female	Wife	02/03/1971	500,000
82	49	DURVESH V PEDNEKAR	Male	Son	02/04/1978	500,000
83	50	MUNIRA HATIM	Female	Employee	29/03/2006	500,000
84	50	UMME HANNI RAAZ	Female	Daughter	24/12/1968	500,000
85	51	MATRI PARIKH	Female	Employee	03/05/2004	500,000
86	51	KUMAR PARIKH	Male	Husband	02/11/1980	500,000
87	51	DEVANSH PARIKH	Male	Son	30/09/1980	500,000
88	53	ABHISHEK GANGAN	Male	Employee	04/08/2007	500,000
89	54	ROHAN P SHINDE	Male	Employee	28/02/1987	500,000
90	57	BAZIL CHRISTOPHER NAYAGAM	Male	Employee	27/04/1987	300,000
91	57	JACINTA BAZIL NAYAGAM	Female	Wife	27/01/1957	500,000
92	57	SCHNELLE ANTIONETTE NAYAGAM	Female	Daughter	05/03/1964	500,000
					07/11/1995	500,000

93	57	AARON CHRISTOPHER NAYAGAM	Male	Son	20/08/2001	500,000
94	60	POOJA SHAH	Female	Employee	17/12/1984	500,000
95	64	SUDEEP NIRANJAN MANDAL	Male	Employee	10/10/1985	300,000
96	72	D KOTESWARA RAO	Male	Husband	25/06/1988	300,000
97	72	D LIKHITHA	Female	Daughter	30/03/2009	300,000
98	72	D YASHWANTH	Male	Son	01/04/2013	300,000
99	73	V. PRAVEEN KUMAR	Male	Employee	11/03/1975	300,000
100	74	S TULASI	Female	Employee	22/11/1986	300,000
101	75	MATHEWS T.T.	Male	Employee	06/11/1974	300,000
102	75	JYOTHI ANN GEORGE	Female	Wife	07/03/1981	300,000
103	75	SUSAN MARIAM MATHEWS	Female	Daughter	31/03/2005	300,000
104	75	THOMAS MATHEWS	Male	Son	14/05/2008	300,000
105	76	N.UMA MAHESH	Male	Employee	21/08/1980	300,000
106	76	N.MAHESWARI	Female	Wife	24/09/1982	300,000
107	76	N.DHRUVIKA	Female	Daughter	29/05/2008	300,000
108	79	SUNDER LAL	Male	Employee	23/02/1979	300,000
109	79	JYOTI LAL	Female	Wife	17/09/1980	300,000
110	79	PRACHI	Female	Daughter	05/11/2007	300,000
111	79	SHUBHAM	Male	Son	13/07/2009	300,000
112	83	MANISH KUAMR	Male	Employee	24/11/1978	300,000
113	83	PARUL	Female	Wife	02/11/1981	300,000
114	83	YASHRAJ SINGH	Male	Son	19/12/2008	300,000
115	83	LAKSH SINGH	Male	Son(2)	23/06/2014	300,000
116	84	YOGESH MATHUR	Male	Employee	27/03/1962	500,000
117	84	POONAM MATHUR	Female	Wife	14/02/1972	500,000
118	84	VISHESH MATHUR	Male	Son	13/05/1998	500,000
119	84	SAKSHAM MATHUR	Male	Son(2)	15/10/2000	500,000
120	85	ISHAR SINGH	Male	Employee	20/11/1977	300,000
121	85	DALJEET KAUR	Female	Wife	01/03/1983	300,000
122	85	SUKHDEEP SINGH	Male	Son	17/12/2004	300,000
123	89	AMRISH KUMAR	Male	Employee	16/07/1973	300,000
124	89	CHANCHAL SHARMA	Female	Wife	25/06/1977	300,000
125	89	ADITYA KUMAR	Male	Son	21/03/2003	300,000
126	89	DEEYA SHARMA	Female	Daughter	03/11/2006	300,000
127	90	NEHA CHAUHAN	Male	Employee	04/03/1990	300,000
128	93	PURAN CHHETRI	Male	Employee	01/05/1976	500,000
129	93	AMITA CHHETRI	Female	Wife	30/06/1973	500,000
130	93	KUNZUM CHHETRI	Female	Daughter	01/11/2000	500,000
131	93	SANJYOLI CHHETRI	Female	Daughter(2)	09/12/2003	500,000
132	94	M RAJESH	Male	Employee	24/11/1985	300,000
133	95	RAHUL	Male	Employee	07/04/1977	300,000
134	95	RESHA EKKA	Female	Wife	29/05/1980	300,000
135	99	HARIHAR YADAV	Male	Employee	31/12/1972	300,000
136	99	VANDANA YADAV	Female	Wife	02/02/1979	300,000
137	99	KSHITU YADAV	Male	Son	18/01/2009	300,000
138	100	GAURAV AGGARWAL	Male	Employee	24/05/1977	300,000
139	100	SWATI AGGARWAL	Female	Wife	18/08/1981	300,000
140	100	Twin Baby Boy 1 of Gaurav Aggarwal	Male	Son	09/07/2015	300,000
141	100	Twin Baby Boy 2 of Gaurav Aggarwal	Male	Son(2)	09/07/2015	300,000
142	101	POONAM SLATHIA	Female	Employee	04/05/1976	300,000
143	101	SOHAN SINGH SLATHIA	Male	Husband	15/05/1972	300,000
144	101	ADITI SLATHIA	Female	Daughter	13/08/2008	300,000
145	102	PUNEET SINGHAL	Male	Employee	28/10/1975	500,000
146	102	SHEEFA SINGHAL	Female	Wife	25/08/1983	500,000
147	102	SAANVI SINGHAL	Female	Daughter	28/02/2006	500,000
148	103	VAIBHAV BHARDWAJ	Male	Son	14/02/2007	300,000
149	104	MOHIT BHARDWAJ	Male	Employee	05/11/1982	500,000
150	105	SANJAY KUMAR SHARMA	Male	Employee	19/07/1970	300,000
151	105	SUNITA SHARMA	Female	Wife	26/09/1979	300,000
152	105	NISHANT SHARMA	Male	Son	15/09/1998	300,000
153	105	CHARU SHARMA	Female	Daughter	10/10/2004	300,000
154	107	AQUEEL AHMAD KHAN	Male	Employee	12/12/1973	500,000
155	107	SHABANA KHAN	Female	Wife	15/06/1977	500,000
156	107	ANIA KHAN	Female	Daughter	11/12/2005	500,000
157	107	IQRA KHAN	Female	Daughter(2)	03/12/2008	500,000
158	108	DRASHRATH MISHRA	Male	Employee	10/10/1972	500,000
159	108	ARTI MISHRA	Female	Wife	12/09/1974	500,000
160	108	ANSHU ADITYA	Male	Son	20/01/2012	500,000
161	109	MOHD. SHARIK KHAN	Male	Employee	01/07/1968	500,000
162	109	TOOBA JAMAL	Female	Wife	20/05/1972	500,000
163	109	AHZAM KHAN	Male	Son	15/08/2003	500,000
164	109	ANSHARA KHAN	Female	Daughter	31/05/2013	500,000
165	110	BAJINDER KAUR	Female	Employee	22/08/1977	500,000
166	110	INDERBIR SINGH	Male	Husband	07/12/1975	500,000
167	110	GANEEV KAUR	Female	Daughter	17/10/2008	500,000
168	110	UDAYVIR SINGH	Male	Son	10/08/2014	500,000
169	111	CHETNA KAPOOR	Female	Employee	23/07/1975	500,000
170	111	HITESHITA KAPOOR	Female	Daughter	29/07/2003	500,000
171	113	PRANJALI DERE	Female	Employee	13/11/1980	300,000
172	113	SUYOG PATIL	Male	Husband	23/11/1975	300,000
173	113	SIDDHI PATIL	Female	Daughter	24/06/2012	300,000
174	115	SUNIL AMBULKAR	Male	Employee	01/06/1983	300,000
175	115	SUNITA AMBULKAR	Female	Wife	21/11/1986	300,000
176	115	KASHISH	Female	Daughter	08/09/2010	300,000
177	116	VIJAY POOJARY	Male	Employee	28/03/1974	300,000
178	116	RAKHI V. POOJARY	Female	Wife	03/09/1978	300,000
179	116	KARTIK V. POOJARY	Male	Son	28/01/2010	300,000
180	116	Harshvardhana Vijay Poojary	Male	Son(2)	02/03/2015	300,000
181	120	YOGESH MITTAL	Male	Employee	12/01/1983	300,000
182	120	ANJALI MITTAL	Female	Wife	26/03/1986	300,000
183	120	YASHIKA MITTAL	Female	Daughter	15/09/2010	300,000
184	120	TANMAY MITTAL	Male	Son	21/02/2014	300,000

185	124	GULSHAN CHARNA	Female	Employee	27/10/1982	300,000
186	131	Deepesh Biswas	Male	Employee	14/02/1984	300,000
187	131	Saraswati Biswas	Female	Wife	29/08/1993	300,000
188	132	P. Nickson Raj	Male	Employee	27/02/1984	300,000
189	132	Sarita Devi	Female	Wife	20/10/1985	300,000
190	133	S. SATHISH KUMAR	Male	Employee	04/04/1991	300,000
191	134	AJAY GAUR	Male	Employee	19/10/1984	300,000
192	134	RAKHI GAUR	Female	Wife	28/08/1989	300,000
193	137	MAMTA MUKHERJEE	Female	Employee	02/12/1983	500,000
194	137	ANJU MUKHERJEE	Male	Husband	15/04/1979	500,000
195	137	HARSHIKA MUKHERJEE	Female	Daughter	28/11/2013	500,000
196	143	MS SONAL SUDHIR SALASKAR	Female	Employee	08/09/1992	300,000
197	144	KAINAZ SETHNA	Female	Employee	14/01/1987	300,000
198	147	ARZAN MALEGAMWALLA	Male	Husband	19/10/1986	300,000
199	147	TRACY D SOUZA	Female	Employee	15/09/1985	500,000
200	147	NIGEL D SOUZA	Male	Husband	20/02/1984	500,000
201	148	OMKAR PANSARE	Male	Employee	15/07/1987	500,000
202	152	KATA PRABAKAR	Male	Employee	15/05/1985	300,000
203	152	KATA SUNITHA	Female	Wife	12/02/1982	300,000
204	152	KATA JOSE AARON	Male	Son	10/05/2012	300,000
205	152	KATA CHRISTINA SPOORTHI	Female	Daughter	05/12/2014	300,000
206	60340	MR DEEPAK ROJINDAR	Male	Employee	21/03/1981	300,000
207	60340	POOJA ROJINDAR	Female	Wife	28/06/1982	300,000
208	60340	HAANSAJ ROJINDAR	Male	Son	02/08/2008	300,000
209	60349	Sheetal Parmar	Female	Employee	14/01/1986	300,000
210	60349	Satyam Patel	Male	Husband	23/03/1982	300,000
211	60349	Vyana Patel	Female	Daughter	08/10/2012	300,000
212	60351	AYESHA CARMEN FERNANDES	Female	Employee	28/08/1985	300,000
213	60359	MS REKHA BHAGESH TRAYAMBAKE	Female	Employee	30/11/1983	300,000
214	60359	BHAGESH TRAYAMBAKE	Male	Husband	11/07/1983	300,000
215	60359	SHEREN B TRAYAMBAKE	Female	Daughter	18/01/2014	300,000
216	60375	SOHINI NANDI	Female	Employee	29/04/1986	300,000
217	60375	RAHUL DAS	Male	Husband	02/01/1981	300,000
218	60376	GAUTHAM TAMILCHELVAN	Male	Employee	24/09/1978	300,000
219	60378	Chandan Kumar Jha	Male	Employee	06/05/1983	500,000
220	60378	Anni Jha	Female	Wife	29/06/1992	500,000
221	60379	S MOHAN KUMAR	Male	Husband	29/09/1974	300,000
222	60379	Ms MATHURA	Female	Daughter	06/05/2006	300,000
223	60385	RAJBEER KAUR	Female	Employee	27/11/1988	300,000
224	60363	MAYANK GAUTAM	Male	Employee	07/10/1988	300,000
225	60363	PREMANGI GAUTAM	Female	Wife	18/07/1989	300,000
226	60364	Jay Prakash Kumar	Male	Employee	05/01/1986	300,000
227	60364	Ms. Manvi Kumari	Female	Wife	05/07/1991	300,000
228	60387	Sandhya Malik	Female	Employee	24/09/1959	700,000
229	60387	Deepak Malik	Male	Husband	22/11/1960	700,000
230	60387	Aneeha Malik	Female	Daughter	01/01/1993	700,000
231	60389	MEEANAKSHI KANI	Female	Employee	06/08/1985	300,000
232	60391	ASHUTOSH DOGRA	Male	Employee	18/03/1976	700,000
233	60391	MRINAL SHARMA	Female	Wife	07/02/1980	700,000
234	60391	ANAYA DOGRA	Female	Daughter	05/04/2009	700,000
235	60392	MS SUDIPTA SETH	Female	Employee	28/09/1987	300,000
236	60393	MS DEEPTI DINESH	Female	Employee	26/05/1986	300,000
237	60393	SHRI M SREEJESH	Male	Husband	01/01/1980	300,000
238	60401	MAHENDRA KUMAR PATRO BISWAMBAR	Male	Employee	01/06/1989	300,000
239	60397	CHETAN BAYAS	Male	Employee	18/06/1990	300,000
240	60398	YAMINI GIRISH KAKKAD	Female	Employee	25/06/1991	300,000
241	60403	SUPRIYA PRAKASH JADHAV	Female	Employee	08/05/1991	300,000
242	60405	SHAGUFTA SUMBUL	Female	Employee	31/07/1991	300,000
243	60406	PRAMOD B NAIK-DESAI	Male	Employee	05/09/1986	300,000
244	60407	SNEHA BAIKER	Female	Employee	05/09/1986	300,000
245	60413	T P POOJA	Female	Employee	03/04/1990	300,000
246	60414	GEORGE SIMON	Male	Employee	20/01/1988	300,000
247	60416	RIMI BANIK	Female	Employee	11/04/1982	300,000
248	60416	SURAJIT	Male	Husband	05/01/1976	300,000
249	60416	AAHANA	Female	Daughter	28/08/2013	300,000
250	60417	YASH PAL SHARMA	Male	Employee	18/04/1985	300,000
251	60417	TANUJA SHARMA	Female	Wife	18/02/1988	300,000
252	60421	RIDHI SHARMA	Female	Employee	23/06/1992	300,000
253	22	HEMASRI MURUGESAN	Female	Daughter(2)	28/12/2015	300,000
254	60429	Ms Sayali Gore	Female	Employee	12/03/1989	300,000
255	60443	DEEPAK KUMAR SINGH	Male	Employee	29/07/1989	500,000
256	60450	RAKSHA KAMATH H	Female	Employee	16/04/1984	500,000
257	60450	SRIKANTH S V	Male	Husband	17/05/1984	500,000
258	60450	ACHINTYA S V	Male	Son	20/12/2010	500,000
259	60454	SRIKANTH MURALI	Male	Employee	02/02/1986	300,000
260	60413/1	SANGITA BARUAH	Female	Employee	30/01/1987	500,000
261	60428	Pankaj Sharma	Male	Employee	26/08/1987	300,000
262	60428	Annu Sharma	Female	Wife	27/09/1990	300,000
263	60448	DEEPIKA TRIPATHI	Female	Employee	07/02/1989	300,000
264	115	GARGI SUNIL AMBULKAR	Female	Daughter(2)	14/10/2013	300,000
265	42	KAVYA SANTOSH BANE	Female	Daughter	26/12/2015	300,000
266	134	BABY OF RAKHI GAUR	Female	Daughter	24/08/2016	300,000
267	60451	SOPHIA LANCY DMELLO	Female	Employee	24/02/1967	300,000
268	60452	DEBASIS BISWAL	Male	Employee	03/03/1988	300,000
269		V DHARSHNI	FEMALE	Employee	24/09/1993	300,000
270		JAI SHARMA B	MALE	Employee	31/07/1978	700,000
271		SMT JAYA SHARMA	FEMALE	Wife	02/08/1975	700,000
272		DHRUV SHARMA	MALE	SON	19/10/2004	700,000
273		SACHIN P JACOB	MALE	Employee	15/04/1991	300,000

HEALTH INDIA TPA SERVICES PVT. LTD.

Report Dt: 1/24/2017

CLAIM RATIO SUMMARY REPORT

POLICY NO	GROUP NAME	PAID NO	PAID AMT	O/S NO	O/S AMT	INCURRED AMT	PREMIUM AMT	CLAIM RATIO (%)
'52600737	M/S. BALMER LAWRIE AND CO LTD	19	1302379	1	34450	1336829	1088083	122.86%

CLAIM MIS SUMMARY REPORT

POLICY_NO	GROUP_NAME	FINAL_CLAIM_STATUS	Data	Outstanding		Repudiated		Closed		Total NO	Total AMOUNT
				NO	AMOUNT	NO	AMOUNT	NO	AMOUNT		
'52600737	M/S. BALMER LAWRIE AND CO LTD	19	1302379	1	34450	0	0	3	33800	23	1370629
Grand Total				1	34450	0	0	3	33800	23	1370629