

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	12	743,566.00	38.71 %	64.23 %
Cashless Processed	0	0.00	0.0 %	0.0 %
Reimbursement Settled	16	414,157.00	51.61 %	35.77 %
Reimbursement Processed	0	0.00	0.0 %	0.0 %
Denials	3	0.00	9.68 %	0.0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
<b>Total</b>	<b>31</b>	<b>1,157,723.00</b>		
<b>Cashless in Process*</b>	2	202,000.00		
<b>Reimbursement in Process*</b>	3	155,885.00		
<b>Grand Total (Rs.)</b>	<b>36</b>	<b>1,515,608.00</b>		
<b>First Time Premium (Rs.)^</b>				<b>1,080,001.00</b>
<b>Endo Premium (Rs.)^</b>				<b>63,760.00</b>
<b>Deletion Premium (Rs.)^</b>				<b>39,249.00</b>
<b>Total Premium (Rs.)^</b>				<b>1,104,512.00</b>
<b>Claims Ratio (%)</b>				<b>137.22 %</b>
<b>Claims Ratio (%) - On Earned Premium#</b>				<b>157.93 %</b>
<b>Value of Denied claims (Rs.):</b>				<b>207,999.00</b>
<b>Value of Closed claims (Rs.):</b>				<b>0.00</b>
* 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	641
No. of Claims	33
No. of Claims made per 100 Lives Insured	5.15 %
No. of lives Inception	537
Addition	104
Deletion	47
CurrentLives	594

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE GASTROINTESTINAL SYSTEM	10.0	333,762.00	35.71 %	28.83 %
CAESAREAN SECTION	6.0	255,544.00	21.43 %	22.07 %
DISORDERS OF BLOOD VESSELS	1.0	236,649.00	3.57 %	20.44 %
CARDIAC DISORDERS	1.0	144,967.00	3.57 %	12.52 %
DISORDERS OF THE RESPIRATORY SYSTEM	2.0	74,691.00	7.14 %	6.45 %
DISORDERS OF THE GENITOURINARY SYSTEM	3.0	58,654.00	10.71 %	5.07 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	4.0	48,456.00	14.29 %	4.19 %
GYNECOLOGICAL DISORDERS	1.0	5,000.00	3.57 %	0.43 %
All Other Ailment Groups	0.0	0.00	0.0 %	0.0 %
<b>Total</b>	<b>28.0</b>	<b>1,157,723.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	3	103,905.00	10.0 %	8.0 %
6-35	19	541,587.00	67.0 %	46.0 %
36-40	3	83,815.00	10.0 %	7.0 %
51-55	1	46,800.00	3.0 %	4.0 %
56-60	2	381,616.00	7.0 %	32.0 %
<b>Total</b>	<b>28</b>	<b>1,157,723.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	16.0	707,618.00	57.14 %	61.12 %
Spouse	9.0	346,200.00	32.14 %	29.9 %
Child	3.0	103,905.00	10.71 %	8.97 %
<b>Total</b>	<b>28.0</b>	<b>1,157,723.00</b>		

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	21,691.00	14.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	6	85,997.00	21.0 %	7.0 %
Rs. 25,001/- to Rs. 50,000/-	15	584,081.00	53.0 %	50.0 %
Rs. 50,001/- to Rs. 1,00,000/-	1	84,338.00	3.0 %	7.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	1	144,967.00	3.0 %	12.0 %



Insurer: **Religare Health Insurance Co. Ltd**  
 Policy Holder: **Balmer Lawrie And Company Limited**  
 Policy No: 14021434  
 Policy period: 01-Apr-2019 To 31-Mar-2020

## Claims Analysis Report

Report date: 12-Feb-2020

This Report Generated By Sshim Dutta On  
 Wed Feb 12 11:08:47 IST 2020

Rs. 2,00,001/- to Rs. 2,50,000/-	1	236,649.00	3.0 %	20.0 %
<b>Total</b>	<b>28</b>	<b>1,157,723.00</b>		

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	8	560,579.00	66.67 %	79.22 %
2	4	147,039.00	33.33 %	20.78 %
<b>Total</b>	<b>12</b>	<b>707,618.00</b>		

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	5.0	205,544.00	62.5 %	45.67 %
2	2.0	140,656.00	25.0 %	31.25 %
3	1.0	103,905.00	12.5 %	23.08 %
<b>Total</b>	<b>8.0</b>	<b>450,105.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Sri Ramachandra College And Medical Institute	1.0	236,649.00	3.57 %	20.44 %
B M Birla Heart Research Centre	1.0	144,967.00	3.57 %	12.52 %
Sushrut Hospital And Research Centre	1.0	84,338.00	3.57 %	7.28 %
United Nursing Home (P) Ltd	2.0	77,384.00	7.14 %	6.68 %
Bakul Parekh Childrens Hospital & Multispeciality Pediatrics Centre	2.0	74,691.00	7.14 %	6.45 %
Rg Stone Urology And Laproscopy Hospital	2.0	63,272.00	7.14 %	5.47 %
Taj Nursing Home	1.0	50,000.00	3.57 %	4.32 %
Marble City Hospital And Research Centre	1.0	49,410.00	3.57 %	4.27 %
Sanskar Hospital And R C	2.0	49,016.00	7.14 %	4.23 %
Rabindranath Tagore International Institute Of Cardiac Sciences	1.0	46,800.00	3.57 %	4.04 %
Others	14.0	281,196.00	50.0 %	24.29 %
<b>Total</b>	<b>28.0</b>	<b>1,157,723.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
14021434/00010	02-Aug-2019	01-Jun-2019	Additions & Deletions as per mail dt 02/08/2019	0.00	0



Insurer: **Religare Health Insurance Co. Ltd**  
Policy Holder: **Balmer Lawrie And Company Limited**  
Policy No: 14021434  
Policy period: 01-Apr-2019 To 31-Mar-2020

## Claims Analysis Report

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14021434/00019	06-Dec-2019	08-Nov-2019	Additions & Name rectify as per mail dt 06/12/2019	4,113.00	0
14021434/006A	07-Jun-2019	07-Jun-2019	Endo 006A rc dt 07-06-2019 add terms and conditions FD tckt no 7290626	0.00	0
14021434/00020	09-Jan-2020	15-Dec-2019	Additions & Deletions as per mail dt 09/01/2020	3,249.00	0
14021434/00012	10-Aug-2019	03-Jun-2019	add as per FD tcktn o 8165357	1,154.00	0
14021434/00021	10-Jan-2020	21-Dec-2019	Add as per mail dt 10/01/2020	389.00	0
14021434/00013	10-Oct-2019	09-Sep-2019	Additions & Rectify as per mail dt 09/10/2019 from Chandranath	11,386.00	0
14021434/00014	10-Oct-2019	09-Aug-2019	Additions & Rectify as per mail dt 09/10/2019 from Chandranath	3,504.00	0
14021434/00009	11-Jul-2019	01-Jul-2019	Endo rc dt 11-07-2019 deleted as per FD tckt no 7811237	0	36,301.00
14021434/00017	11-Nov-2019	03-Oct-2019	Additions & Deletions as per mail dt 11/11/2019	4,459.00	0
14021434/00015	11-Oct-2019	10-Oct-2019	Name rectify as per mail dt 11/10/2019 Ticket no 5710494775	0.00	0
14021434/00022	13-Jan-2020	09-Dec-2019	Add as per mail dt 13/01/2020	434.00	0
14021434/00004	17-May-2019	15-May-2019	Add as per mail dt 17/05/2019 from Chandranath	0.00	0
14021434/00007	18-Jun-2019	18-Jun-2019	endo 00007 rc dt 18-06-2019 add as per FD tckt no 7389766	16,576.00	0
14021434/00016	18-Oct-2019	14-Oct-2019	Add as per mail dt 18/10/2019	647.00	0
14021434/00011	19-Nov-2019	18-Jul-2019	Deletions as per mail dt 19/11/2019	0	2,948.00
14021434/00023	21-Jan-2020	27-Dec-2019	Add as per mail dt 20/01/2020	366.00	0
14021434/005A	22-May-2019	22-May-2019	Endo rc dt 22-5-2019 Conditions added FD tckt no 7083695	0.00	0
14021434/00006	25-May-2019	25-May-2019	Endo rc dt 25-05-2019 added FD tckt no 7134225	10,513.00	0
14021434/00008	28-Jun-2019	28-Jun-2019	Endo no 00008 rc td 28-06-2018 added as per FD tckt no 7497191	6,970.00	0
<b>Grand Total</b>				<b>63,760.00</b>	<b>39,249.00</b>

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