

Total Claims Experience Report

| | Claims | Value (Rs.) | % Claims | % Value |
|---|-----------|---------------------|----------|---------------------|
| Cashless Settled | 13 | 1,712,900.00 | 30.95 % | 63.89 % |
| Cashless Processed | 5 | 609,584.00 | 11.9 % | 22.74 % |
| Reimbursement Settled | 16 | 201,325.00 | 38.1 % | 7.51 % |
| Reimbursement Processed | 6 | 157,349.00 | 14.29 % | 5.87 % |
| Denials | 2 | 0.00 | 4.76 % | 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 | 42 | 2,681,158.00 | | |
| Cashless in Process* | 3 | 453,486.00 | | |
| Reimbursement in Process* | 8 | 667,621.00 | | |
| Grand Total (Rs.) | 53 | 3,802,265.00 | | |
| First Time Premium (Rs.)^ | | | | 1,704,509.00 |
| Endo Premium (Rs.)^ | | | | 29,672.00 |
| Deletion Premium (Rs.)^ | | | | 163,369.00 |
| Total Premium (Rs.)^ | | | | 1,570,812.00 |
| Claims Ratio (%) | | | | 242.06 % |
| Claims Ratio (%) - On Earned Premium# | | | | 287.44 % |
| Value of Denied claims (Rs.): | | | | 193,000.00 |
| 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 | 1373 |
| No. of Claims | 51 |
| No. of Claims made per 100 Lives Insured | 3.71 % |
| No. of lives Inception | 1344 |
| Addition | 29 |
| Deletion | 161 |
| CurrentLives | 1212 |

Ailments Profile

| ICD Group | No. of Claims | Value (Rs.) | % of Claims | % of Value |
|-------------------------------------|---------------|---------------------|-------------|------------|
| DISORDERS OF THE RESPIRATORY SYSTEM | 40.0 | 2,681,158.00 | 100.0 % | 100.0 % |
| All Other Ailment Groups | 0.0 | 0.00 | 0.0 % | 0.0 % |
| Total | 40.0 | 2,681,158.00 | | |

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

| Age Band | No. of Claims | Value (Rs.) | % Claims | % Value |
|--------------|---------------|---------------------|----------|---------|
| 6-35 | 13 | 601,795.00 | 32.0 % | 22.0 % |
| 36-40 | 6 | 203,097.00 | 15.0 % | 7.0 % |
| 41-45 | 5 | 326,998.00 | 12.0 % | 12.0 % |
| 46-50 | 5 | 496,048.00 | 12.0 % | 18.0 % |
| 51-55 | 8 | 992,289.00 | 20.0 % | 37.0 % |
| 56-60 | 3 | 60,931.00 | 7.0 % | 2.0 % |
| Total | 40 | 2,681,158.00 | | |

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

| Beneficiary | No. of Claims | Value (Rs.) | % Claims | % Value |
|--------------|---------------|---------------------|----------|---------|
| Self | 40.0 | 2,681,158.00 | 100.0 % | 100.0 % |
| Total | 40.0 | 2,681,158.00 | | |

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 | 8 | 46,996.00 | 20.0 % | 1.0 % |
| Rs. 10,001/- to Rs. 25,000/- | 13 | 199,571.00 | 32.0 % | 7.0 % |
| Rs. 25,001/- to Rs. 50,000/- | 1 | 40,427.00 | 2.0 % | 1.0 % |
| Rs. 50,001/- to Rs. 1,00,000/- | 4 | 319,215.00 | 10.0 % | 11.0 % |
| Rs. 1,00,001/- to Rs. 1,50,000/- | 9 | 1,063,740.00 | 22.0 % | 39.0 % |
| Rs. 1,50,001/- to Rs. 2,00,000/- | 2 | 356,638.00 | 5.0 % | 13.0 % |
| Rs. 2,00,001/- to Rs. 2,50,000/- | 3 | 654,571.00 | 7.0 % | 24.0 % |
| Total | 40 | 2,681,158.00 | | |

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 | 32 | 2,131,036.00 | 88.89 % | 79.48 % |
| 2 | 4 | 550,122.00 | 11.11 % | 20.52 % |
| Total | 36 | 2,681,158.00 | | |

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 |
|---------------------------------|------------------|-------------|----------|---------|
| Total | 0.0 | 0.00 | | |

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

| Hospital Name | No. of Claims | Value (Rs.) | % Claims | % Value |
|--|---------------|---------------------|----------|---------|
| Fortis Malar Hospitals Limited | 2.0 | 416,902.00 | 5.0 % | 15.55 % |
| Ojas Nursing Home | 2.0 | 259,746.00 | 5.0 % | 9.69 % |
| Apollo Hospitals Enterprises Limited | 2.0 | 248,959.00 | 5.0 % | 9.29 % |
| Fortis Hospital Limited | 2.0 | 245,804.00 | 5.0 % | 9.17 % |
| Covid Hosp Care | 20.0 | 235,277.00 | 50.0 % | 8.78 % |
| Woodlands Multispeciality Hospital Limited | 1.0 | 189,826.00 | 2.5 % | 7.08 % |
| Apollo Kh Hospital | 1.0 | 166,812.00 | 2.5 % | 6.22 % |
| Wockhardt Hospitals | 1.0 | 125,937.00 | 2.5 % | 4.7 % |
| Suyash Hospital | 1.0 | 112,107.00 | 2.5 % | 4.18 % |
| Saraswathy Speciality Hospitals | 1.0 | 110,669.00 | 2.5 % | 4.13 % |
| Others | 7.0 | 569,119.00 | 17.5 % | 21.23 % |
| Total | 40.0 | 2,681,158.00 | | |

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

| Endo No | Endo Date | Endo WEF | Remarks | Addition Premium^ | Deletion Premium^ |
|--------------|-------------|-------------|-------------------------------------|-------------------|-------------------|
| 304000246-11 | 02-Mar-2021 | 31-Jan-2021 | Modification: 04 | 0.00 | 0 |
| 304000246-12 | 11-Mar-2021 | 09-Mar-2021 | Total Number of Members Deleted: 10 | 0 | 6,390.00 |
| 304000246-14 | 14-Apr-2021 | 09-Apr-2021 | Deletion 9 | 0 | 5,400.00 |
| 304000246-15 | 14-Apr-2021 | 09-Apr-2021 | Addition 8 | 3,535.00 | 0 |
| 304000246-10 | 19-Feb-2021 | 15-Feb-2021 | 3 lives added | 2,012.00 | 0 |
| 304000246-16 | 19-May-2021 | 17-May-2021 | Addition 8 | 2,550.00 | 0 |
| 304000246-03 | 20-Nov-2020 | 17-Nov-2020 | Addition 3 | 3,554.00 | 0 |
| 304000246-04 | 20-Nov-2020 | 17-Nov-2020 | Deletion 11 | 0 | 12,668.00 |
| 304000246-05 | 21-Dec-2020 | 19-Dec-2020 | Total Number of Members Added: 05 | 5,664.00 | 0 |
| 304000246-08 | 21-Jan-2021 | 15-Jan-2021 | Additions | 1,811.00 | 0 |
| 304000246-07 | 21-Jan-2021 | 15-Jan-2021 | Inactivated 11 | 0 | 11,270.00 |
| 304000246-01 | 21-Oct-2020 | 12-Oct-2020 | Members Deleted: 97 | 0 | 103,819.00 |
| 304000246-09 | 22-Feb-2021 | 15-Feb-2021 | Total Number of Members Deleted: 12 | 0 | 9,014.00 |



Insurer: **Edelweiss General Insurance Company Limited**
Policy Holder: **Balmer Lawrie And Company Limited**
Policy No: 304000246
Policy period: 12-Oct-2020 To 23-Jul-2021

Claims Analysis Report

Report date: 08-Jun-2021

*This Report Generated By Sshim Dutta On
Tue Jun 08 11:08:22 IST 2021*

| | | | | | |
|--------------------|-------------|-------------|-----------------------------------|------------------|-------------------|
| 304000246-02 | 22-Oct-2020 | 12-Oct-2020 | Total Number of Members Added: 08 | 10,018.00 | 0 |
| 304000246-06 | 23-Dec-2020 | 20-Dec-2020 | 11 lives deleted | 0 | 12,088.00 |
| 304000246-17 | 27-May-2021 | 25-May-2021 | 7 Members deleted | 0 | 2,720.00 |
| 304000246-18 | 27-May-2021 | 25-May-2021 | 2 Members added | 528.00 | 0 |
| Grand Total | | | | 29,672.00 | 163,369.00 |

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