



Insurer : National Insurance Co. Ltd.

Corporate :** Lawrence School

Claims Analysis Report

Report as on: Tuesday, May 28, 2024

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
650600502310000060	The Lawrence School	June 18, 2023	June 17, 2024





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Total Claims Experience Report

Claim Type	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	% Incurred Amount
1.0 Reimbursement						
1.1 Paid	38	32.48%	2,799,919	28.92%	1,522,201	24.44%
1.2 Ready For Payment	4	3.42%	182,515	1.89%	143,022	2.30%
1.3 In Process	9	7.69%	596,579	6.16%	308,314	4.95%
1.4 Denied	3	2.56%	58,220	0.60%		0.00%
1.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	54	46.15%	3,637,233	37.57%	1,973,537	31.68%
2.0 Cashless						
2.1 Paid	53	45.30%	5,546,767	57.29%	4,189,687	67.26%
2.2 Ready For Payment	1	0.85%	34,834	0.36%	30,323	0.49%
2.3 In Process	1	0.85%	40,609	0.42%	35,376	0.57%
2.4 Denied	8	6.84%	422,729	4.37%		0.00%
2.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	63	53.85%	6,044,939	62.43%	4,255,386	68.32%
3.0 Domiciliary						
3.1 Paid	0	0.00%	0	0.00%		0.00%
3.2 Ready For Payment	0	0.00%	0	0.00%		0.00%
3.3 In Process	0	0.00%	0	0.00%		0.00%
3.4 Denied	0	0.00%	0	0.00%		0.00%
3.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%	0	0.00%
Total	117	100.00%	9,682,172	100.00%	6,228,923	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	% Incurred Amount
4.1 Paid	91	77.78%	8,346,686	86.21%	5,711,888	91.70%
4.2 Ready For Payment	5	4.27%	217,349	2.24%	173,345	2.78%
4.3 In Process	10	8.55%	637,188	6.58%	343,690	5.52%
4.4 Denials	11	9.40%	480,949	4.97%		0.00%
Total	117	100.00%	9,682,172	100.00%	6,228,923	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	1,123
5.1.1 At Inception	1,115
5.1.2 Addition	8
5.2 Deletion	0
5.3 Current Lives	1,123

5.4 IPD Claim Count

106

5.5 Percentage of Claims per 100 Lives

9.44%

6.0 Policy Premium	Amount (₹)
6.1 First Time	7,224,576.00
6.2 Addition	13,527.00
6.3 Deletion	0.00
6.4 Total Premium	7,238,103.00
6.5 Earned Premium (EP)	6,822,802.01

Premium details made available and updated in our system as on report date is Rs. 7,238,103.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 86.06% on the Total Premium and 91.30% on the Earned Premium.
Ratios based on premium in Insurer's System would prevail.

**Please see the index page for more information on the policies that were used to generate this report.



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Claims Analysis Report

Report as on: Tuesday, May 28, 2024

Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
650600502310000060	7,238,103.00	6,822,802.01	1,123
Total	7,238,103.00	6,822,802.01	1,123





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Savings Summary

Policy No.	Claim Count Copay	Savings due to Copay	Claim Count Defined Benefit	Savings due to Defined Benefit	Claim Count Hospital Discount	Savings due to Amount Hospital Discount	Claim Count Proportionate Deduction	Savings due to Proportionate Deduction
650600502310000060	0	0.00	8	127,336.00	32	189,047.00	13	501,264.00
Total	0	0.00	8	127,336.00	32	189,047.00	13	501,264.00





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Claims Analysis Report

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Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	2,238,069	38.03%	53	55.21%
Sri Ramakrishna Hospital.	852,335	14.48%	8	8.33%
Manipal Hospital	551,439	9.37%	1	1.04%
Bs Hospital	514,498	8.74%	11	11.46%
Psg Hospitals	364,079	6.19%	9	9.38%
Ganga Medical Centre And Hospitals Pvt Ltd	346,001	5.88%	2	2.08%
Sanhita Hospital	242,149	4.11%	6	6.25%
Kovai Medical Center And Hospital Ltd	200,000	3.40%	1	1.04%
Royal Care Super Speciality Hospital	200,000	3.40%	2	2.08%
Venkateshwar Hospital	199,961	3.40%	2	2.08%
Sri Kavery Medical Care	176,702	3.00%	1	1.04%
Total	5,885,233	100.00%	96	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
DISORDERS OF THE RESPIRATORY SYSTEM	1,210,487	20.57%	17	17.71%
CARDIAC DISORDERS	935,932	15.90%	4	4.17%
Other	766,760	13.03%	22	22.92%
INJURIES / FRACTURES / DISLOCATIONS	753,660	12.81%	7	7.29%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	535,066	9.09%	15	15.63%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	358,823	6.10%	6	6.25%
DISORDERS OF THE KIDNEY	340,450	5.78%	9	9.38%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	315,164	5.36%	8	8.33%
CANCER	273,218	4.64%	2	2.08%
GYNECOLOGICAL DISORDERS	227,814	3.87%	3	3.13%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	167,859	2.85%	3	3.13%
Total	5,885,233	100.00%	96	100.00%



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Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	26	27.08%	1,949,897	33.13%
b) Spouse	13	13.54%	434,375	7.38%
c) Child	25	26.04%	1,375,840	23.38%
d) Parent	32	33.33%	2,125,121	36.11%
Total	96	100.00%	5,885,233	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 0-5	4	4.17%	208,792	3.55%
b) 6-10	2	2.08%	69,769	1.19%
c) 11-15	2	2.08%	79,139	1.34%
d) 16-20	5	5.21%	371,405	6.31%
e) 21-25	11	11.46%	735,446	12.50%
f) 26-30	4	4.17%	134,458	2.28%
g) 31-35	2	2.08%	82,415	1.40%
h) 36-40	4	4.17%	140,769	2.39%
i) 41-45	6	6.25%	302,629	5.14%
j) 46-50	11	11.46%	398,860	6.78%
k) 51-55	11	11.46%	1,248,742	21.22%
l) 56-60	11	11.46%	857,554	14.57%
m) 61-65	6	6.25%	336,121	5.71%
n) 66-70	12	12.50%	489,514	8.32%
o) 71-more	5	5.21%	429,620	7.30%
Total	96	100.00%	5,885,233	100.00%



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Claims Analysis Report

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Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	21	80.77%	1,570,791	80.56%
b) 2	2	7.69%	200,000	10.26%
c) 3	3	11.54%	179,106	9.19%
Total	26	100.00%	1,949,897	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	51	72.86%	3,136,430	79.70%
b) 2	8	11.43%	431,100	10.95%
c) 3	3	4.29%	51,880	1.32%
h) 8	8	11.43%	315,926	8.03%
Total	70	100.00%	3,935,336	100.00%



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Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
b) 20,000	5	9.26%	74,000	1.75%
c) 30,000	15	27.78%	364,117	8.63%
d) 40,000	4	7.41%	133,248	3.16%
e) 50,000	4	7.41%	181,338	4.30%
f) 60,000	4	7.41%	216,707	5.14%
g) 70,000	2	3.70%	138,606	3.28%
h) 80,000	3	5.56%	227,353	5.39%
j) 1,00,000	2	3.70%	192,250	4.56%
k) 2,00,000	14	25.93%	2,140,952	50.73%
o) 6,00,000	1	1.85%	551,439	13.07%
Total	54	100.00%	4,220,010	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	3	7.14%	17,759	1.07%
b) 20,000	10	23.81%	146,652	8.81%
c) 30,000	6	14.29%	148,078	8.89%
d) 40,000	7	16.67%	244,650	14.69%
e) 50,000	4	9.52%	176,736	10.61%
f) 60,000	7	16.67%	368,012	22.10%
g) 70,000	1	2.38%	64,005	3.84%
j) 1,00,000	2	4.76%	192,386	11.55%
k) 2,00,000	2	4.76%	306,945	18.43%
Total	42	100.00%	1,665,223	100.00%



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Glossary

- 1.0 Reimbursement : Type of Claims where cost of treatment calculated as per policy terms paid to insured
- 2.0 Cashless : Claims where cost of treatment calculated as per policy terms paid directly to the providers
- 3.0 Domiciliary : Non hospitalisation claims paid either as cashless or reimbursement including OPD
- 4.0 Claim status : Statuses of the claims as on report date
- 4.1 Paid : Claims where payment has been effected and payment details available
- 4.2 Ready For Payment : Claims where processing is complete and ready for payment upload
- 4.3 In Process : Claims that are in various stages of processing including investigation, document shortfall etc..
- Denied : Claim that are rejected / repudiated as per policy coverages/exclusions
- Denied-Documents Shortfall : Claim that denied due to non submission of necessary documents
- 5.0 Policy Lives :
- 5.1 At Inception & Addition :
- 5.1.1 At Inception : Number of lives covered from inception of the policy
- 5.1.2 Addition : Number of lives added during the policy period through an endorsement
- 5.2 Deletion : Number of lives deleted/removed during the policy period through an endorsement
- 5.3 Current Lives : Number of lives at the inception + Number of lives added during the period- number of lives deleted/removed during the period.
- 6.0 Policy premium :
- 6.1 First Time : Initial Premium as updated in our System
- 6.2 Addition : Additional premium through an endorsement for a change in coverage and/or inclusion of members
- 6.3 Deletion : Reduction in premium amount effected through an endorsement for a change in coverage and/or deletion of members
- 6.4 Total Premium : Initial Premium + Addition Endorsement Premium - Deletion endorsement premium (Refund)
- 6.5 Earned Premium (EP) : Portion of a policy's premium that applies to the expired portion of the policy.
- Claims Ratio (%) : Ratio of Incurred Claims to total Premium as on report date
- Claims Ratio (%) - On Earned Premium : Ratio of Incurred Claims to Earned Premium on report date

