



Insurer: **National Insurance Co. Ltd.**
Policy Holder: **Lawrence School**
Policy No: 650600502210000076
Policy period: 18-Jun-2022 To 17-Jun-2023

Claims Analysis Report

Report date: 16-May-2023

This Report Generated By S Vijay kumar
Henry On Tue May 16 09:21:03 IST 2023

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	62	3,380,096.00	49.21 %	63.77 %
Cashless Processed	3	62,562.00	2.38 %	1.18 %
Reimbursement Settled	47	1,840,932.00	37.3 %	34.73 %
Reimbursement Processed	1	16,456.00	0.79 %	0.31 %
Denials	13	0.00	10.32 %	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	126	5,300,046.00		
Cashless in Process*	6	450,545.00		
Reimbursement in Process*	4	279,382.00		
Grand Total (Rs.)	136	6,029,973.00		
First Time Premium (Rs.)^				4,138,135.00
Endo Premium (Rs.)^				21,851.00
Deletion Premium (Rs.)^				0.00
Total Premium (Rs.)^				4,159,986.00
Claims Ratio (%)				144.95 %
Claims Ratio (%) - On Earned Premium#				158.88 %
Value of Denied claims (Rs.):				833,074.00
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 as made available and updated in our system is shown above. This may vary from figures as per Insurer and have corresponding impact on the ICR and ICR on Earned Premium shown in the report.				

Morbidity Ratio

Descriptions	Values
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Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE GASTROINTESTINAL SYSTEM	14.0	615,965.00	12.39 %	11.62 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	9.0	197,045.00	7.96 %	3.72 %
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	5.0	291,460.00	4.42 %	5.5 %
DISORDERS OF THE RESPIRATORY SYSTEM	10.0	438,377.00	8.85 %	8.27 %
DISORDERS OF THE GENITOURINARY SYSTEM	7.0	324,171.00	6.19 %	6.12 %
OTHER EYE DISORDERS	6.0	197,650.00	5.31 %	3.73 %
CANCER	11.0	663,760.00	9.73 %	12.52 %
CARDIAC DISORDERS	10.0	776,804.00	8.85 %	14.66 %
CATARACT	9.0	194,705.00	7.96 %	3.67 %
INJURIES / FRACTURES / DISLOCATIONS	6.0	662,381.00	5.31 %	12.5 %
All Other Ailment Groups	26.0	937,728.00	23.01 %	17.69 %
Total	113.0	5,300,046.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	2	65,788.00	1.0 %	1.0 %
6-35	27	1,588,472.00	23.0 %	29.0 %
36-40	6	302,696.00	5.0 %	5.0 %
41-45	6	92,348.00	5.0 %	1.0 %
46-50	11	530,745.00	9.0 %	10.0 %
51-55	7	358,955.00	6.0 %	6.0 %
56-60	24	962,848.00	21.0 %	18.0 %
61-65	6	158,403.00	5.0 %	2.0 %
66-70	7	186,132.00	6.0 %	3.0 %
Above 70	17	1,053,659.00	15.0 %	19.0 %
Total	113	5,300,046.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	33.0	1,257,690.00	29.2 %	23.73 %
Spouse	18.0	1,013,568.00	15.93 %	19.12 %
Child	23.0	1,292,837.00	20.35 %	24.39 %
Parent	39.0	1,735,951.00	34.51 %	32.75 %
Total	113.0	5,300,046.00		

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	61,529.00	7.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	43	757,522.00	38.0 %	14.0 %
Rs. 25,001/- to Rs. 50,000/-	32	1,263,235.00	28.0 %	23.0 %
Rs. 50,001/- to Rs. 1,00,000/-	18	1,260,693.00	15.0 %	23.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	5	600,448.00	4.0 %	11.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	6	1,114,883.00	5.0 %	21.0 %
Rs. 2,00,001/- to Rs. 2,50,000/-	1	241,736.00	0.0 %	4.0 %
Total	113	5,300,046.00		

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	12	454,058.00	63.16 %	36.1 %
2	3	343,996.00	15.79 %	27.35 %
3	3	310,870.00	15.79 %	24.72 %
6	1	148,766.00	5.26 %	11.83 %
Total	19	1,257,690.00		

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	54.0	2,918,766.00	83.08 %	72.2 %
2	7.0	678,247.00	10.77 %	16.78 %
3	4.0	445,343.00	6.15 %	11.02 %
Total	65.0	4,042,356.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Ganga Medical Centre And Hospitals Pvt Ltd	4.0	570,580.00	3.54 %	10.77 %
G Kuppaswamy Naidu Memorial Hospital	10.0	528,856.00	8.85 %	9.98 %
Sri Ramakrishna Hospital.	11.0	397,386.00	9.73 %	7.5 %
Kumaran Medical Center	4.0	314,780.00	3.54 %	5.94 %
Bs Hospital	6.0	245,923.00	5.31 %	4.64 %
Hcg Msr Cancer Centre	1.0	241,736.00	0.88 %	4.56 %
Psg Hospitals	5.0	228,258.00	4.42 %	4.31 %
Narayana Health	1.0	200,000.00	0.88 %	3.77 %
Vijaya Hospital	10.0	176,700.00	8.85 %	3.33 %



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M C V Memorial Ent Trust Hospital	1.0	176,277.00	0.88 %	3.33 %
Others	60.0	2,219,550.00	53.1 %	41.88 %
Total	113.0	5,300,046.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium [^]	Deletion Premium [^]
650600502282100030	21-Feb-2023	06-Dec-2022	Additions.676737146741	21,851.00	0
650600502282100032	21-Feb-2023	06-Dec-2022	Correction endo. TKT # 676737146741	0.00	0
650600502282100038	21-Feb-2023	06-Dec-2022	Correction. TKT # 676871839329	0.00	0
Grand Total				21,851.00	0.00

[^] Premium as made available and updated in our system is shown above. This may vary from figures as per Insurer and have corresponding impact on the ICR and ICR on Earned Premium shown in the report.