



Insurer: **The New India Assurance Co. Ltd**  
Policy Holder: **Lawrence School**  
Policy No: 72100034210400000003  
Policy period: 18-Jun-2021 To 17-Jun-2022

## Claims Analysis Report

Report date: 20-May-2022

This Report Generated By Subramanya  
Santhosh On Fri May 20 11:15:32 IST 2022

### Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	41	2,261,906.00	49.4 %	62.38 %
Cashless Processed	2	92,925.00	2.41 %	2.56 %
Reimbursement Settled	31	1,135,181.00	37.35 %	31.31 %
Reimbursement Processed	2	135,767.00	2.41 %	3.74 %
Denials	7	0.00	8.43 %	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 %
<b>Total</b>	<b>83</b>	<b>3,625,779.00</b>		
<b>Cashless in Process*</b>	1	33,249.00		
<b>Reimbursement in Process*</b>	5	43,997.00		
<b>Grand Total (Rs.)</b>	<b>89</b>	<b>3,703,025.00</b>		
<b>First Time Premium (Rs.)^</b>				<b>3,320,000.00</b>
<b>Endo Premium (Rs.)^</b>				<b>20,279.00</b>
<b>Deletion Premium (Rs.)^</b>				<b>0.00</b>
<b>Total Premium (Rs.)^</b>				<b>3,340,279.00</b>
<b>Claims Ratio (%)</b>				<b>110.86 %</b>
<b>Claims Ratio (%) - On Earned Premium#</b>				<b>120.07 %</b>
<b>Value of Denied claims (Rs.):</b>				<b>593,949.00</b>
<b>Value of Denied(Document Shortfall) claims (Rs.):</b>				<b>0.00</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	1158
No. of Claims	82
No. of Claims made per 100 Lives Insured	7.08 %
No. of lives Inception	1081
Addition	77
Deletion	0
CurrentLives	1158

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
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Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	2	63,156.00	2.0 %	1.0 %
6-35	22	830,246.00	30.0 %	24.0 %
36-40	2	192,276.00	2.0 %	5.0 %
41-45	5	294,794.00	6.0 %	8.0 %
46-50	3	287,553.00	4.0 %	8.0 %
51-55	6	430,426.00	8.0 %	12.0 %
56-60	11	446,173.00	15.0 %	13.0 %
61-65	5	210,864.00	6.0 %	6.0 %
66-70	8	256,464.00	11.0 %	7.0 %
Above 70	8	389,282.00	11.0 %	11.0 %
<b>Total</b>	<b>72</b>	<b>3,401,234.00</b>		

*Based on Settled/Processed Cashless/Reimbursement Claims Only*

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	22.0	1,445,704.00	30.56 %	42.51 %
Spouse	12.0	402,480.00	16.67 %	11.83 %
Child	12.0	479,670.00	16.67 %	14.1 %
Parent	26.0	1,073,380.00	36.11 %	31.56 %
<b>Total</b>	<b>72.0</b>	<b>3,401,234.00</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	8	57,688.00	11.0 %	1.0 %
Rs. 10,001/- to Rs. 25,000/-	18	332,791.00	25.0 %	9.0 %
Rs. 25,001/- to Rs. 50,000/-	22	841,722.00	30.0 %	24.0 %
Rs. 50,001/- to Rs. 1,00,000/-	17	1,259,036.00	23.0 %	37.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	5	542,199.00	6.0 %	15.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	2	367,798.00	2.0 %	10.0 %
<b>Total</b>	<b>72</b>	<b>3,401,234.00</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	20	1,364,208.00	95.24 %	94.36 %
2	1	81,496.00	4.76 %	5.64 %
<b>Total</b>	<b>21</b>	<b>1,445,704.00</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	35.0	1,259,507.00	83.33 %	64.41 %
2	6.0	443,781.00	14.29 %	22.69 %
3	1.0	252,242.00	2.38 %	12.9 %
<b>Total</b>	<b>42.0</b>	<b>1,955,530.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Nankem Hospital	5.0	359,057.00	6.94 %	10.56 %
G Kuppuswamy Naidu Memorial Hospital	4.0	268,438.00	5.56 %	7.89 %
Hcg Msr Cancer Centre	3.0	252,242.00	4.17 %	7.42 %
Sri Ramakrishna Hospital.	3.0	231,295.00	4.17 %	6.8 %
Sm Hospital Nbs Health Care	7.0	223,287.00	9.72 %	6.56 %
K.P.S Hospitals (P) Ltd	3.0	154,183.00	4.17 %	4.53 %
Sum Ultimate Medicare	2.0	128,013.00	2.78 %	3.76 %
Vijaya Hospital	3.0	121,032.00	4.17 %	3.56 %
Shiva Shakthi Multi Speciality Centre	3.0	110,716.00	4.17 %	3.26 %
St Stephens Hospital	1.0	110,328.00	1.39 %	3.24 %
Others	38.0	1,442,643.00	52.78 %	42.42 %
<b>Total</b>	<b>72.0</b>	<b>3,401,234.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
72100034210482000001	09-Jul-2021	04-Jul-2021	Correction	0.00	0
72100034210483000001	15-Feb-2022	09-Feb-2022	Addition	11,727.00	0
72100034210482000003	16-Aug-2021	06-Aug-2021	Correction	0.00	0
72100034210482000006	20-Aug-2021	18-Aug-2021	Correction	0.00	0
72100034210482000007	20-Aug-2021	18-Aug-2021	Correction	0.00	0
72100034210482000005	21-Aug-2021	17-Aug-2021	Correction	0.00	0
72100034210482000004	22-Aug-2021	16-Aug-2021	Correction	0.00	0
72100034210483000002	24-Mar-2022	21-Mar-2022	Addition	8,552.00	0



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## Claims Analysis Report

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<b>Grand Total</b>	<b>20,279.00</b>	<b>0.00</b>
<small>^ Premium details as received from insurer &amp; updated in our data as on date</small>		

Medi Assist Insurance TPA PVT. LTD.