

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	472	54,302,349.00	61.22 %	76.02 %
Cashless Processed	40	5,634,560.00	5.19 %	7.89 %
Reimbursement Settled	201	11,219,849.00	26.07 %	15.71 %
Reimbursement Processed	14	278,959.00	1.82 %	0.39 %
Denials	44	0.00	5.71 %	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	771	71,435,717.00		
Cashless in Process*	29	1,928,985.00		
Reimbursement in Process*	27	1,411,992.00		
Grand Total (Rs.)	827	74,776,694.00		
First Time Premium (Rs.)^				79,722,075.00
Endo Premium (Rs.)^				300,531.00
Deletion Premium (Rs.)^				79,461.00
Total Premium (Rs.)^				79,943,145.00
Claims Ratio (%)				93.54 %
Claims Ratio (%) - On Earned Premium#				113.05 %
Value of Denied claims (Rs.):				7,454,999.00
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
No. of lives Insured	6645
No. of Claims	783
No. of Claims made per 100 Lives Insured	11.78 %
No. of lives Inception	6498
Addition	147
Deletion	35
CurrentLives	6610

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE GASTROINTESTINAL SYSTEM	57.0	8,985,123.00	7.84 %	12.58 %
CARDIAC DISORDERS	58.0	8,830,550.00	7.98 %	12.36 %
DISORDERS OF THE RESPIRATORY SYSTEM	88.0	8,606,164.00	12.1 %	12.05 %
CANCER	48.0	6,786,471.00	6.6 %	9.5 %
INJURIES / FRACTURES / DISLOCATIONS	37.0	6,290,192.00	5.09 %	8.81 %
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	33.0	6,055,552.00	4.54 %	8.48 %
CATARACT	121.0	4,068,503.00	16.64 %	5.7 %
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	26.0	3,850,624.00	3.58 %	5.39 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	59.0	2,290,503.00	8.12 %	3.21 %
DISORDERS OF THE GENITOURINARY SYSTEM	28.0	2,194,206.00	3.85 %	3.07 %
All Other Ailment Groups	172.0	13,477,829.00	23.66 %	18.87 %
Total	727.0	71,435,717.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	27	814,295.00	3.0 %	1.0 %
6-35	61	3,810,373.00	8.0 %	5.0 %
36-40	12	1,006,884.00	1.0 %	1.0 %
41-45	12	1,409,733.00	1.0 %	1.0 %
46-50	41	4,933,618.00	5.0 %	6.0 %
51-55	31	2,258,838.00	4.0 %	3.0 %
56-60	58	4,926,125.00	7.0 %	6.0 %
61-65	70	9,332,047.00	9.0 %	13.0 %
66-70	94	8,019,344.00	12.0 %	11.0 %
Above 70	321	34,924,460.00	44.0 %	48.0 %
Total	727	71,435,717.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	343.0	32,197,732.00	47.18 %	45.07 %
Spouse	226.0	26,967,684.00	31.09 %	37.75 %
Child	61.0	3,127,553.00	8.39 %	4.38 %
Parent	95.0	9,038,684.00	13.07 %	12.65 %
Others	2.0	104,064.00	0.28 %	0.15 %
Total	727.0	71,435,717.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Amount Bands Report

Amount Band	No. of Claims	Value (Rs.)	% Claims	% Value
Above 5 Lack	8	8,747,619.00	1.0 %	12.0 %
Rs. 10,000/- And less	58	344,558.00	7.0 %	0.0 %
Rs. 10,001/- to Rs. 25,000/-	86	1,505,249.00	11.0 %	2.0 %
Rs. 25,001/- to Rs. 50,000/-	246	8,746,278.00	33.0 %	12.0 %
Rs. 50,001/- to Rs. 1,00,000/-	125	9,155,060.00	17.0 %	12.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	64	7,750,028.00	8.0 %	10.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	46	8,015,735.00	6.0 %	11.0 %
Rs. 2,00,001/- to Rs. 2,50,000/-	35	7,835,850.00	4.0 %	10.0 %
Rs. 2,50,001/- to Rs. 3,00,000/-	30	8,482,327.00	4.0 %	11.0 %
Rs. 3,00,001/- to Rs. 5,00,000/-	29	10,853,013.00	3.0 %	15.0 %
Total	727	71,435,717.00		

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	138	14,594,047.00	63.59 %	45.33 %
2	59	13,106,967.00	27.19 %	40.71 %
3	9	1,952,763.00	4.15 %	6.06 %
4	4	805,898.00	1.84 %	2.5 %
5	5	1,200,635.00	2.3 %	3.73 %
9	1	237,422.00	0.46 %	0.74 %
10	1	300,000.00	0.46 %	0.93 %
Total	217	32,197,732.00		

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	171.0	15,765,283.00	68.13 %	40.18 %
2	57.0	16,177,550.00	22.71 %	41.23 %
3	12.0	3,559,838.00	4.78 %	9.07 %
4	4.0	728,465.00	1.59 %	1.86 %
5	1.0	227,979.00	0.4 %	0.58 %
6	3.0	1,584,587.00	1.2 %	4.04 %
7	2.0	494,283.00	0.8 %	1.26 %
10	1.0	700,000.00	0.4 %	1.78 %
Total	251.0	39,237,985.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Sri Kavery Medical Care	65.0	8,068,356.00	8.94 %	11.29 %
Apollo Speciality Hospitals	52.0	7,140,344.00	7.15 %	10.0 %
Prasanth Super Speciality Hospital	43.0	4,799,738.00	5.91 %	6.72 %
Apollo Hospitals	19.0	4,591,647.00	2.61 %	6.43 %
RELA HOSPITAL	1.0	2,609,925.00	0.14 %	3.65 %
Srm Instituites For Medical Science	12.0	2,517,640.00	1.65 %	3.52 %
Apollo Proton Cancer Centre	6.0	2,233,733.00	0.83 %	3.13 %
Global Hospital	10.0	2,030,623.00	1.38 %	2.84 %
Dr Kamakshi Memorial Hospital	17.0	1,986,159.00	2.34 %	2.78 %
Dr Agarwals Eye Hospital Ltd	41.0	1,441,726.00	5.64 %	2.02 %
Others	461.0	34,015,826.00	63.41 %	47.62 %
Total	727.0	71,435,717.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium [^]	Deletion Premium [^]
H1162827/21	05-Oct-2023	01-Jun-2023	Correction As Per Tkt No 3734552	0.00	0
H1162827/19	05-Sep-2023	01-Jul-2023	Addition & Deletion as per 3055907	102,751.00	0
H1162827/3	06-Apr-2023	01-Feb-2023	Addition as per endo no 3 tkt no 680759460919	0.00	0
H1162827/4	07-Apr-2023	31-Mar-2023	Addition & Deletion as per endo no 4 tkt no 680792351282	16,918.00	0
H1162827/7	07-Jun-2023	01-Feb-2023	Added As Per Tkt No 686124988249	0.00	0
H1162827/6	07-Jun-2023	01-Mar-2023	2 Deleted As Per Tkt No 686124988249	0	0.00
H1162827/14	08-Aug-2023	01-Feb-2023	Added As Per Tkt No 2359920	0.00	0
H1162827/8	08-Jun-2023	07-Jun-2023	Additions, Ticket No #686200988024	0.00	0
H1162827/16	09-Aug-2023	01-Aug-2023	Correction As Per Tkt No 2377737	0.00	0
H1162827/15	09-Aug-2023	07-Jun-2023	Addition as per FD Tkt No 2372551	0.00	0
H1162827/20	15-Sep-2023	29-Jul-2023	Addition as per FD Tkt No 3319382	0.00	0
H1162827/9	16-Jun-2023	01-Apr-2023	Added as per Ticket No #686891668974	64,996.00	0
H1162827/17	17-Aug-2023	14-Jul-2023	Added ticket no 2585186	0.00	0
H1162827/1	17-Mar-2023	01-Feb-2023	Conditions Updated Tkt No 679048307623	0.00	0
H1162827/2	17-Mar-2023	01-Feb-2023	Added As Per Tkt No 679048307623	0.00	0
H1162827/5	18-May-2023	01-Mar-2023	Addition as per endo no 5 tkt no 684406325076	35,790.00	0
H1162827/10	19-Jun-2023	06-Jun-2023	Added as per Ticket No #687154642332	0.00	0
H1162827/11	20-Jul-2023	01-Feb-2023	Conditions Updated Tkt No 1738367	0.00	0
H1162827/23	20-Oct-2023	20-Oct-2023	Corrections, Ticket no 4173478	0.00	0
H1162827/18	24-Aug-2023	26-Jul-2023	Addition as per FD Tkt No 2759759	0.00	0
H1162827/12	25-Jul-2023	22-Jun-2023	Added as per Ticket No 1934950	47,578.00	0
H1162827/13	25-Jul-2023	22-Jun-2023	Deletion as per Ticket No 1934950	0	11,841.00
H1162827/22	26-Oct-2023	01-Aug-2023	Deletion as per FD Tkt No 4357996	0	67,620.00
H1162827/24	26-Oct-2023	01-Sep-2023	Added As Per Tkt No 4386524	32,498.00	0
H1162827/25	31-Oct-2023	12-Oct-2023	Additions, Ticket no 4459104	0.00	0
Grand Total				300,531.00	79,461.00

Insurer: **IFFCO TOKIO General Insurance Co. Ltd.**
Policy Holder: **Indian Institute of Technology-MADRAS**
Policy No: H1162827
Policy period: 01-Feb-2023 To 31-Jan-2024

Report date: 29-Nov-2023

*This Report Generated By Subramanya
Santhosh On Wed Nov 29 16:50:04 IST
2023*

^ 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.

Medi Assist Insurance TPA PVT. LTD.