



Insurer : United India Insurance Co. Ltd.

Corporate :** Team Computers

Claims Analysis Report

Report as on: Sunday, June 30, 2024

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
2218002824P101861267	Team Computers Pvt Ltd	April 8, 2024	April 7, 2025
2218002824P101862491_SelfParent	Team Computers Pvt Ltd	April 7, 2024	April 6, 2025





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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	18	13.33%	868,256	7.82%	532,390	7.31%
1.2 Ready For Payment	4	2.96%	130,678	1.18%	80,353	1.10%
1.3 In Process	16	11.85%	898,529	8.09%	380,389	5.22%
1.4 Denied	0	0.00%	0	0.00%		0.00%
1.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	38	28.15%	1,897,463	17.09%	993,132	13.64%
2.0 Cashless						
2.1 Paid	48	35.56%	4,553,526	41.01%	3,653,326	50.18%
2.2 Ready For Payment	16	11.85%	1,963,084	17.68%	1,416,831	19.46%
2.3 In Process	27	20.00%	2,026,294	18.25%	1,217,168	16.72%
2.4 Denied	6	4.44%	664,263	5.98%		0.00%
2.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	97	71.85%	9,207,167	82.91%	6,287,325	86.36%
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%		0.00%
Total	135	100.00%	11,104,630	100.00%	7,280,457	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
4.1 Paid	66	48.89%	5,421,782	48.82%	4,185,716	57.49%
4.2 Ready For Payment	20	14.81%	2,093,762	18.85%	1,497,184	20.56%
4.3 In Process	43	31.85%	2,924,823	26.34%	1,597,557	21.94%
4.4 Denials	6	4.44%	664,263	5.98%		0.00%
Total	135	100.00%	11,104,630	100.00%	7,280,457	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	9,313
5.1.1 At Inception	8,613
5.1.2 Addition	700
5.2 Deletion	-64
5.3 Current Lives	9,249

5.4 IPD Claim Count

129

5.5 Percentage of Claims per 100 Lives

1.39%

6.0 Policy Premium	Amount (₹)
6.1 First Time	43,951,650.00
6.2 Addition	13,522,483.00
6.3 Deletion	0.00
6.4 Total Premium	57,474,133.00
6.5 Earned Premium (EP)	13,091,197.42

Premium details made available and updated in our system as on report date is Rs. 57,474,133.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 12.67% on the Total Premium and 55.61% 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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Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
2218002824P101861267	49,540,112.00	11,265,285.74	5,607
2218002824P101862491_SelfParent	7,934,021.00	1,825,911.68	3,642
Total	57,474,133.00	13,091,197.42	9,249

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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
2218002824P101862491_SelfParent	15	35,780.00	0	0.00	13	69,818.00	0	0.00
2218002824P101861267	65	259,285.00	6	153,051.00	46	433,634.00	2	17,313.00
Total	80	295,065.00	6	153,051.00	59	503,452.00	2	17,313.00

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Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	2,993,563	52.68%	75	87.21%
Narayana Superspecialty Hospital	430,794	7.58%	2	2.33%
Fortis Memorial Research Institute	426,685	7.51%	1	1.16%
Narayana Superspeciality Hospital	312,213	5.49%	1	1.16%
Aster Rv Hospital(A Unit Of Aster Dm Health Care Ltd)	250,000	4.40%	1	1.16%
Indraprastha Apollo Hospital	229,052	4.03%	1	1.16%
Teresa Memorial Hospital Llp	222,356	3.91%	1	1.16%
Lifeline Iccu & Maternity Nursing Home (Lifeline Hospital Heart Institute And Diagnostic Centre)	221,124	3.89%	1	1.16%
Sri Balaji Action Medical Institute	210,795	3.71%	1	1.16%
Fortis Hospitals Ltd	193,247	3.40%	1	1.16%
Batra Hospital And Medical Research Centre	193,071	3.40%	1	1.16%
Total	5,682,900	100.00%	86	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
CARDIAC DISORDERS	1,053,150	18.53%	6	6.98%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	884,231	15.56%	5	5.81%
Other	771,875	13.58%	18	20.93%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	748,291	13.17%	11	12.79%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	535,576	9.42%	16	18.60%
CAESAREAN SECTION	439,070	7.73%	9	10.47%
DISORDERS OF THE GENITOURINARY SYSTEM	292,934	5.15%	9	10.47%
INJURIES / FRACTURES / DISLOCATIONS	263,617	4.64%	4	4.65%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	250,000	4.40%	1	1.16%
DISORDERS OF BLOOD VESSELS	229,052	4.03%	1	1.16%
DISORDERS OF THE RESPIRATORY SYSTEM	215,104	3.79%	6	6.98%
Total	5,682,900	100.00%	86	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	30.23%	1,840,931	32.39%
b) Spouse	18	20.93%	646,991	11.38%
c) Child	18	20.93%	745,025	13.11%
d) Parent	24	27.91%	2,449,953	43.11%
Total	86	100.00%	5,682,900	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 0-5	8	9.30%	166,083	2.92%
b) 6-10	3	3.49%	160,167	2.82%
c) 11-15	1	1.16%	47,684	0.84%
d) 16-20	3	3.49%	270,778	4.76%
e) 21-25	4	4.65%	96,152	1.69%
f) 26-30	12	13.95%	412,557	7.26%
g) 31-35	14	16.28%	729,037	12.83%
h) 36-40	3	3.49%	72,866	1.28%
i) 41-45	6	6.98%	697,703	12.28%
j) 46-50	7	8.14%	226,557	3.99%
k) 51-55	5	5.81%	546,247	9.61%
l) 56-60	4	4.65%	283,649	4.99%
m) 61-65	4	4.65%	545,020	9.59%
n) 66-70	7	8.14%	872,236	15.35%
o) 71-more	2	2.33%	455,851	8.02%
p) Not classified	3	3.49%	100,313	1.77%
Total	86	100.00%	5,682,900	100.00%

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Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	13	50.00%	557,163	30.27%
b) 2	10	38.46%	1,210,902	65.78%
c) 3	3	11.54%	72,866	3.96%
Total	26	100.00%	1,840,931	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	48	80.00%	3,252,160	84.65%
b) 2	12	20.00%	589,809	15.35%
Total	60	100.00%	3,841,969	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	9	14.06%	131,501	2.59%
c) 30,000	11	17.19%	288,428	5.69%
d) 40,000	7	10.94%	249,684	4.92%
e) 50,000	7	10.94%	313,445	6.18%
f) 60,000	4	6.25%	211,744	4.18%
g) 70,000	7	10.94%	442,125	8.72%
h) 80,000	4	6.25%	296,421	5.85%
i) 90,000	1	1.56%	81,490	1.61%
j) 1,00,000	1	1.56%	97,048	1.91%
k) 2,00,000	5	7.81%	827,355	16.32%
l) 3,00,000	6	9.38%	1,392,018	27.46%
m) 4,00,000	1	1.56%	312,213	6.16%
n) 5,00,000	1	1.56%	426,685	8.42%
Total	64	100.00%	5,070,157	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	7	31.82%	45,174	7.37%
b) 20,000	4	18.18%	61,354	10.01%
c) 30,000	4	18.18%	92,702	15.13%
d) 40,000	2	9.09%	75,716	12.36%
g) 70,000	4	18.18%	240,000	39.17%
j) 1,00,000	1	4.55%	97,797	15.96%
Total	22	100.00%	612,743	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

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