



Insurer : United India Insurance Co. Ltd.
Corporate :** Team Computers

Claims Analysis Report

Report as on: Thursday, August 01, 2024

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
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	4	7.55%	28,066	0.66%	24,865	0.99%
1.2 Ready For Payment	8	15.09%	393,571	9.26%	204,703	8.16%
1.3 In Process	3	5.66%	430,215	10.12%	389,820	15.54%
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	15	28.30%	851,852	20.04%	619,388	24.69%
2.0 Cashless						
2.1 Paid	25	47.17%	1,796,009	42.24%	1,173,884	46.80%
2.2 Ready For Payment	4	7.55%	433,057	10.19%	225,057	8.97%
2.3 In Process	8	15.09%	894,172	21.03%	489,884	19.53%
2.4 Denied	1	1.89%	276,386	6.50%		0.00%
2.5 Denied-Documents Shortfall	0	0.00%	0	0.00%		0.00%
Total	38	71.70%	3,399,624	79.96%	1,888,825	75.31%
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	53	100.00%	4,251,476	100.00%	2,508,213	100.00%

4.0 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
4.1 Paid	29	54.72%	1,824,075	42.90%	1,198,749	47.79%
4.2 Ready For Payment	12	22.64%	826,628	19.44%	429,760	17.13%
4.3 In Process	11	20.75%	1,324,387	31.15%	879,704	35.07%
4.4 Denials	1	1.89%	276,386	6.50%		0.00%
Total	53	100.00%	4,251,476	100.00%	2,508,213	100.00%

5.0 Policy Lives	Count
5.1 At Inception & Addition	3,648
5.1.1 At Inception	3,263
5.1.2 Addition	385
5.2 Deletion	-107
5.3 Current Lives	3,541

5.4 IPD Claim Count
52

5.5 Percentage of Claims per 100 Lives
1.43%

6.0 Policy Premium	Amount (₹)
6.1 First Time	7,282,254.00
6.2 Addition	656,122.00
6.3 Deletion	200,604.00
6.4 Total Premium	7,737,772.00
6.5 Earned Premium (EP)	2,459,127.54

Premium details made available and updated in our system as on report date is Rs. 7,737,772.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 32.42% on the Total Premium and 102.00% 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: Thursday, August 01, 2024

Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
2218002824P101862491_SelfParent	7,737,772.00	2,459,127.54	3,541
Total	7,737,772.00	2,459,127.54	3,541

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Claims Analysis Report

Report as on: Thursday, August 01, 2024

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	40	98,047.00	4	225,578.00	27	175,197.00	0	0.00
Total	40	98,047.00	4	225,578.00	27	175,197.00	0	0.00

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Claims Analysis Report

Report as on: Thursday, August 01, 2024

Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	448,627	27.55%	18	43.90%
Fortis Hospital	222,364	13.65%	2	4.88%
Dr Balabhai Nanavati Hospital	150,000	9.21%	1	2.44%
Unnati Hospital	150,000	9.21%	3	7.32%
Deenanath Mangeshkar Hospital	129,393	7.95%	5	12.20%
Midwest Hospital & Medical Institute Pvt. Ltd.	118,934	7.30%	1	2.44%
Jvps Gajanan Hospital And Critical Care Centre	99,348	6.10%	1	2.44%
Kanish hospital	87,224	5.36%	1	2.44%
Pushpanjali Hospital And Research Centre	81,490	5.00%	1	2.44%
Criticare Multi Speciality Hospital Research Centre	72,717	4.47%	7	17.07%
Yashoda Hospital And Research Centre Ltd	68,412	4.20%	1	2.44%
Total	1,628,509	100.00%	41	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
INJURIES / FRACTURES / DISLOCATIONS	379,173	23.28%	11	26.83%
CANCER	351,757	21.60%	7	17.07%
CARDIAC DISORDERS	210,047	12.90%	2	4.88%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	199,518	12.25%	4	9.76%
DISORDERS OF THE GENITOURINARY SYSTEM	161,548	9.92%	4	9.76%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	153,340	9.42%	7	17.07%
Others	68,412	4.20%	1	2.44%
CATARACT	48,450	2.98%	2	4.88%
GYNECOLOGICAL DISORDERS	30,000	1.84%	1	2.44%
OTHER EYE DISORDERS	21,375	1.31%	1	2.44%
Other	4,889	0.30%	1	2.44%
Total	1,628,509	100.00%	41	100.00%

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Claims Analysis Report

Report as on: Thursday, August 01, 2024

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

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	20	48.78%	521,853	32.04%
d) Parent	21	51.22%	1,106,656	67.96%
Total	41	100.00%	1,628,509	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
e) 21-25	2	4.88%	61,156	3.76%
f) 26-30	8	19.51%	319,763	19.64%
g) 31-35	10	24.39%	140,934	8.65%
i) 41-45	1	2.44%	99,348	6.10%
j) 46-50	7	17.07%	185,043	11.36%
k) 51-55	5	12.20%	241,862	14.85%
l) 56-60	3	7.32%	372,364	22.87%
m) 61-65	2	4.88%	42,730	2.62%
n) 66-70	1	2.44%	118,934	7.30%
o) 71-more	2	4.88%	46,375	2.85%
Total	41	100.00%	1,628,509	100.00%

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Claims Analysis Report

Report as on: Thursday, August 01, 2024

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	12	60.00%	448,186	85.88%
h) 8	8	40.00%	73,667	14.12%
Total	20	100.00%	521,853	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	9	42.86%	558,524	50.47%
b) 2	4	19.05%	268,739	24.28%
c) 3	3	14.29%	150,000	13.55%
e) 5	5	23.81%	129,393	11.69%
Total	21	100.00%	1,106,656	100.00%

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Claims Analysis Report

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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	8	27.59%	116,332	8.32%
c) 30,000	6	20.69%	142,912	10.22%
d) 40,000	2	6.90%	60,000	4.29%
e) 50,000	1	3.45%	44,590	3.19%
f) 60,000	1	3.45%	58,045	4.15%
g) 70,000	4	13.79%	257,855	18.43%
h) 80,000	2	6.90%	147,071	10.51%
i) 90,000	1	3.45%	81,490	5.83%
j) 1,00,000	1	3.45%	99,348	7.10%
k) 2,00,000	3	10.34%	391,298	27.97%
Total	29	100.00%	1,398,941	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	8	66.67%	11,538	5.03%
b) 20,000	2	16.67%	30,806	13.42%
i) 90,000	1	8.33%	87,224	37.99%
k) 2,00,000	1	8.33%	100,000	43.56%
Total	12	100.00%	229,568	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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