



**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 |
|----------------------|------------------------|-------------------|-----------------|
| 2218002824P101861267 | Team Computers Pvt Ltd | April 8, 2024     | April 7, 2025   |





Insurer : United India Insurance Co. Ltd.

Corporate\*\* : Team Computers

Claims Analysis Report

Report as on: Thursday, August 01, 2024

Total Claims Experience Report

| Claim Type                     | Claim Count | % Claim Count | Claim Amount (₹) | % Claim Amount | Incurred Amount (₹) | %Incurred Amount |
|--------------------------------|-------------|---------------|------------------|----------------|---------------------|------------------|
| 1.0 Reimbursement              |             |               |                  |                |                     |                  |
| 1.1 Paid                       | 37          | 22.42%        | 1,542,018        | 13.37%         | 992,089             | 11.89%           |
| 1.2 Ready For Payment          | 13          | 7.88%         | 451,202          | 3.91%          | 341,296             | 4.09%            |
| 1.3 In Process                 | 8           | 4.85%         | 450,508          | 3.90%          | 87,245              | 1.05%            |
| 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                          | 58          | 35.15%        | 2,443,728        | 21.18%         | 1,420,630           | 17.03%           |
| 2.0 Cashless                   |             |               |                  |                |                     |                  |
| 2.1 Paid                       | 71          | 43.03%        | 6,453,131        | 55.93%         | 5,104,760           | 61.18%           |
| 2.2 Ready For Payment          | 22          | 13.33%        | 1,792,183        | 15.53%         | 1,480,235           | 17.74%           |
| 2.3 In Process                 | 9           | 5.45%         | 460,570          | 3.99%          | 338,214             | 4.05%            |
| 2.4 Denied                     | 5           | 3.03%         | 387,877          | 3.36%          |                     | 0.00%            |
| 2.5 Denied-Documents Shortfall | 0           | 0.00%         | 0                | 0.00%          |                     | 0.00%            |
| Total                          | 107         | 64.85%        | 9,093,761        | 78.82%         | 6,923,209           | 82.97%           |
| 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                          | 165         | 100.00%       | 11,537,489       | 100.00%        | 8,343,839           | 100.00%          |

| 4.0 By Claim Status   | Claim Count | % Claim Count | Claim Amount (₹) | % Claim Amount | Incurred Amount (₹) | %Incurred Amount |
|-----------------------|-------------|---------------|------------------|----------------|---------------------|------------------|
| 4.1 Paid              | 108         | 65.45%        | 7,995,149        | 69.30%         | 6,096,849           | 73.07%           |
| 4.2 Ready For Payment | 35          | 21.21%        | 2,243,385        | 19.44%         | 1,821,531           | 21.83%           |
| 4.3 In Process        | 17          | 10.30%        | 911,078          | 7.90%          | 425,459             | 5.10%            |
| 4.4 Denials           | 5           | 3.03%         | 387,877          | 3.36%          |                     | 0.00%            |
| Total                 | 165         | 100.00%       | 11,537,489       | 100.00%        | 8,343,839           | 100.00%          |

| 5.0 Policy Lives            | Count |
|-----------------------------|-------|
| 5.1 At Inception & Addition | 5,686 |
| 5.1.1 At Inception          | 5,350 |
| 5.1.2 Addition              | 336   |
| 5.2 Deletion                | -203  |
| 5.3 Current Lives           | 5,483 |

5.4 IPD Claim Count

160

5.5 Percentage of Claims per 100 Lives

2.81%

| 6.0 Policy Premium      | Amount (₹)    |
|-------------------------|---------------|
| 6.1 First Time          | 36,669,396.00 |
| 6.2 Addition            | 1,958,934.00  |
| 6.3 Deletion            | 923,244.00    |
| 6.4 Total Premium       | 37,705,086.00 |
| 6.5 Earned Premium (EP) | 11,879,684.63 |

Premium details made available and updated in our system as on report date is Rs. 37,705,086.00 (Refer Annexure for Policy & Endorsement wise details)  
Based on Total Incurred Amount as shown above, ICR works out to 22.13% on the Total Premium and 70.24% 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.



**Insurer :** United India Insurance Co. Ltd.

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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 |
|----------------------|---------------|----------------|-------|
| 2218002824P101861267 | 37,705,086.00 | 11,879,684.63  | 5,483 |
| Total                | 37,705,086.00 | 11,879,684.63  | 5,483 |

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**Insurer :** United India Insurance Co. Ltd.  
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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 |
|----------------------|-------------------|----------------------|-----------------------------|--------------------------------|-------------------------------|-----------------------------------------|-------------------------------------|----------------------------------------|
| 2218002824P101861267 | 138               | 429,687.00           | 12                          | 325,589.00                     | 90                            | 694,975.00                              | 2                                   | 17,313.00                              |
| Total                | 138               | 429,687.00           | 12                          | 325,589.00                     | 90                            | 694,975.00                              | 2                                   | 17,313.00                              |

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# Claims Analysis Report

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## Distribution Across Providers (In-Patient Claims)

| Hospital Name                                                                                    | Approved Amount (₹) | % Approved Amount | Claim Count | %Claim Count |
|--------------------------------------------------------------------------------------------------|---------------------|-------------------|-------------|--------------|
| Other                                                                                            | 5,215,584           | 65.87%            | 131         | 91.61%       |
| Narayana Superspecialty Hospital                                                                 | 444,253             | 5.61%             | 3           | 2.10%        |
| Fortis Memorial Research Institute                                                               | 426,685             | 5.39%             | 1           | 0.70%        |
| Narayana Superspeciality Hospital                                                                | 312,213             | 3.94%             | 1           | 0.70%        |
| Aster Rv Hospital( A Unit Of Aster Dm Health Care Ltd)                                           | 250,000             | 3.16%             | 1           | 0.70%        |
| Indraprastha Apollo Hospital                                                                     | 229,052             | 2.89%             | 1           | 0.70%        |
| Teresa Memorial Hospital Llp                                                                     | 222,356             | 2.81%             | 1           | 0.70%        |
| Lifeline Iccu & Maternity Nursing Home (Lifeline Hospital Heart Institute And Diagnostic Centre) | 221,124             | 2.79%             | 1           | 0.70%        |
| Sri Balaji Action Medical Institute                                                              | 210,795             | 2.66%             | 1           | 0.70%        |
| Fortis Hospitals Ltd                                                                             | 193,247             | 2.44%             | 1           | 0.70%        |
| Batra Hospital And Medical Research Centre                                                       | 193,071             | 2.44%             | 1           | 0.70%        |
| Total                                                                                            | 7,918,380           | 100.00%           | 143         | 100.00%      |

## Ailment Group wise Summary (In-Patient Claims)

| Ailment name                                     | Approved Amount (₹) | % Approved Amount | Claim Count | %Claim Count |
|--------------------------------------------------|---------------------|-------------------|-------------|--------------|
| Other                                            | 1,623,915           | 20.51%            | 34          | 23.78%       |
| CARDIAC DISORDERS                                | 1,062,709           | 13.42%            | 11          | 7.69%        |
| NEUROLOGICAL & CEREBROVASCULAR DISORDERS         | 894,936             | 11.30%            | 6           | 4.20%        |
| CAESAREAN SECTION                                | 834,072             | 10.53%            | 17          | 11.89%       |
| INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others) | 833,473             | 10.53%            | 26          | 18.18%       |
| DISORDERS OF THE GASTROINTESTINAL SYSTEM         | 820,513             | 10.36%            | 15          | 10.49%       |
| DISORDERS OF THE RESPIRATORY SYSTEM              | 521,626             | 6.59%             | 10          | 6.99%        |
| INJURIES / FRACTURES / DISLOCATIONS              | 508,741             | 6.42%             | 8           | 5.59%        |
| NEONATAL DISORDERS                               | 285,768             | 3.61%             | 8           | 5.59%        |
| SKIN DISORDERS                                   | 275,485             | 3.48%             | 6           | 4.20%        |
| DISORDERS OF THE KIDNEY                          | 257,142             | 3.25%             | 2           | 1.40%        |
| Total                                            | 7,918,380           | 100.00%           | 143         | 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       | 33          | 23.08%        | 2,147,029           | 27.11%            |
| b) Spouse     | 39          | 27.27%        | 1,717,787           | 21.69%            |
| c) Child      | 37          | 25.87%        | 1,306,795           | 16.50%            |
| d) Parent     | 34          | 23.78%        | 2,746,769           | 34.69%            |
| Total         | 143         | 100.00%       | 7,918,380           | 100.00%           |

## Age Wise Summary (In-Patient Claims)

| Age Band Bucket   | Claim Count | % Claim Count | Approved Amount (₹) | % Approved Amount |
|-------------------|-------------|---------------|---------------------|-------------------|
| a) 0-5            | 15          | 10.49%        | 254,970             | 3.22%             |
| b) 6-10           | 4           | 2.80%         | 201,788             | 2.55%             |
| c) 11-15          | 3           | 2.10%         | 122,960             | 1.55%             |
| d) 16-20          | 6           | 4.20%         | 366,838             | 4.63%             |
| e) 21-25          | 7           | 4.90%         | 294,800             | 3.72%             |
| f) 26-30          | 12          | 8.39%         | 554,049             | 7.00%             |
| g) 31-35          | 25          | 17.48%        | 1,096,497           | 13.85%            |
| h) 36-40          | 12          | 8.39%         | 521,864             | 6.59%             |
| i) 41-45          | 9           | 6.29%         | 735,303             | 9.29%             |
| j) 46-50          | 5           | 3.50%         | 135,362             | 1.71%             |
| k) 51-55          | 3           | 2.10%         | 444,291             | 5.61%             |
| l) 56-60          | 9           | 6.29%         | 460,923             | 5.82%             |
| m) 61-65          | 10          | 6.99%         | 918,455             | 11.60%            |
| n) 66-70          | 8           | 5.59%         | 804,010             | 10.15%            |
| o) 71-more        | 6           | 4.20%         | 646,031             | 8.16%             |
| p) Not classified | 9           | 6.29%         | 360,239             | 4.55%             |
| Total             | 143         | 100.00%       | 7,918,380           | 100.00%           |

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# Claims Analysis Report

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## Utilization Report for Employees (In-Patient Claims)

| No. of Claims | Beneficiaries Count | % Claim Count | Approved Amount (₹) | % Approved Amount |
|---------------|---------------------|---------------|---------------------|-------------------|
| a) 1          | 11                  | 33.33%        | 551,949             | 25.71%            |
| b) 2          | 16                  | 48.48%        | 1,077,961           | 50.21%            |
| c) 3          | 6                   | 18.18%        | 517,119             | 24.09%            |
| Total         | 33                  | 100.00%       | 2,147,029           | 100.00%           |

## Utilization Report for Dependents (In-Patient Claims)

| No. of Claims | Beneficiaries Count | % Claim Count | Approved Amount (₹) | % Approved Amount |
|---------------|---------------------|---------------|---------------------|-------------------|
| a) 1          | 77                  | 70.00%        | 4,603,810           | 79.77%            |
| b) 2          | 26                  | 23.64%        | 1,013,547           | 17.56%            |
| c) 3          | 3                   | 2.73%         | 130,172             | 2.26%             |
| d) 4          | 4                   | 3.64%         | 23,822              | 0.41%             |
| Total         | 110                 | 100.00%       | 5,771,351           | 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          | 10          | 10.75%        | 135,884             | 2.06%             |
| c) 30,000          | 15          | 16.13%        | 391,008             | 5.94%             |
| d) 40,000          | 15          | 16.13%        | 530,132             | 8.05%             |
| e) 50,000          | 15          | 16.13%        | 665,929             | 10.11%            |
| f) 60,000          | 8           | 8.60%         | 427,440             | 6.49%             |
| g) 70,000          | 7           | 7.53%         | 433,434             | 6.58%             |
| h) 80,000          | 2           | 2.15%         | 149,350             | 2.27%             |
| j) 1,00,000        | 3           | 3.23%         | 286,642             | 4.35%             |
| k) 2,00,000        | 10          | 10.75%        | 1,434,260           | 21.78%            |
| l) 3,00,000        | 6           | 6.45%         | 1,392,018           | 21.14%            |
| m) 4,00,000        | 1           | 1.08%         | 312,213             | 4.74%             |
| n) 5,00,000        | 1           | 1.08%         | 426,685             | 6.48%             |
| Total              | 93          | 100.00%       | 6,584,995           | 100.00%           |

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

| Amount Band Bucket | Claim Count | % Claim Count | Approved Amount (₹) | % Approved Amount |
|--------------------|-------------|---------------|---------------------|-------------------|
| a) 10,000          | 17          | 34.00%        | 91,030              | 6.83%             |
| b) 20,000          | 8           | 16.00%        | 119,474             | 8.96%             |
| c) 30,000          | 10          | 20.00%        | 246,918             | 18.52%            |
| d) 40,000          | 3           | 6.00%         | 112,364             | 8.43%             |
| f) 60,000          | 3           | 6.00%         | 165,930             | 12.44%            |
| g) 70,000          | 7           | 14.00%        | 425,401             | 31.90%            |
| h) 80,000          | 1           | 2.00%         | 74,471              | 5.59%             |
| j) 1,00,000        | 1           | 2.00%         | 97,797              | 7.33%             |
| Total              | 50          | 100.00%       | 1,333,385           | 100.00%           |

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# Claims Analysis Report

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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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