

# NOTICE OF CLAIM DECISION

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**Claim ID:** CLM\_20251120\_BE918A74  
**Date:** 2025-12-17  
**Status:** FRAUD SUSPECTED / DENIED  
**Risk Score:** 90.0%

After a comprehensive review by our automated system and manual verification, we regret to inform you that this claim has been flagged for the following irregularities:

- **Claim Rejected**  
Hospitalization occurred after policy expired.
- **Medical**  
Short stay (1.0 days) for Stroke (Cerebrovascular Accident) (typical: 7.0-20.0 days)
- **Medical**  
Missing required treatment: ct\_scan for Stroke (Cerebrovascular Accident)
- **Medical**  
Missing required treatment: mri for Stroke (Cerebrovascular Accident)
- **Medical**  
Missing required treatment: physiotherapy for Stroke (Cerebrovascular Accident)
- **Medical Error**  
Excessive claim amount (Rs. 850,000.0) for Stroke (Cerebrovascular Accident)

*If you believe this decision is in error, please submit a formal appeal with additional supporting documentation (e.g., Police FIR, detailed doctor notes) within 15 days.*