



CORPORATE OVERVIEW

CORPORATE PREMIUM DETAILS				
Corporate Name	BROTHER INTERNATIONAL INDIA PVT LTD			
Insurance Company	The New India Assurance Company Ltd.			
Broker Name	Pioneer Insurance & Reinsurance Brokers Pvt Ltd.	Policy Period	Policy From	17/10/2022
Policy Number	990000/34/22/04/00000147		Policy upto	16/10/2023
Policy Run Days		365	Inception Premium	9,44,215
Inception Lives		372	Additional Premium	27,227
Lives Added		36	Deletion Premium	30,282
Lives Deleted		37	Current Total Premium	9,41,160
Present Lives Covered		371	Premium Type	FULL PREMIUM

CORPORATE PREMIUM v/s CLAIMS RATIO			
Earned Premium	9,41,160	Premium Per Life (Per Capita Premium)	2,537
Incurred Amt IPD	18,20,629	Incurred Amt OPD	0
Claim Frequency IPD	7%	Average Claim Size - IPD	67,431
Claim Frequency OPD	0%	Average Claim Size - OPD	0
Claim Ratio (Actual) - IPD	193%	Claim Ratio (Pro-rata) - IPD	193%
Claim Ratio (Actual) - OPD+IPD	193%	Claim Ratio (Pro-rata) - OPD+IPD	193%
CORPORATE FLOAT SUM INSURED ALLOTTED			10,00,000
CORPORATE FLOAT SUM INSURED UTILISED			0
BALANCE AMOUNT OF CORPORATE FLOAT SUM INSURED			10,00,000

CORPORATE SUMMARY

CLAIMS REPORTED SUMMARY

Type of Claims	Cashless		Reimbursement		OPD		Total Number	Total Amount
Claims Status	Number	Amount	Number	Amount	Number	Amount		
Paid	15	13,11,744	12	5,08,885	0	0	27	18,20,629
Declined	0	64,840	1	12,216	0	0	1	77,056
Outstanding	0	0	0	0	0	0	0	0
Reported	15	13,76,584	13	5,21,101	0	0	28	18,97,685

CLAIMS PAID SUMMARY

Claims Status	Cashless		Reimbursement		OPD		Total Number	Total Amount
	Number	Amount	Number	Amount	Number	Amount		
Paid	15	12,98,714	12	5,08,885	0	0	27	18,07,599
Paid Pre Post	2	13,030	0	0	0	0	2	13,030
Grand Total	15	13,11,744	12	5,08,885	0	0	27	18,20,629

CLAIMS DECLINED SUMMARY

Claims Status	Cashless		Reimbursement		OPD		Total Number	Total Amount
	Number	Amount	Number	Amount	Number	Amount		
Rejected Main	0	0	1	12,216	0	0	1	12,216
Rejected Pre Post	2	64,840	0	0	0	0	2	64,840
Deficient, Closed Main	0	0	0	0	0	0	0	0
Deficient, Closed Pre Post	0	0	0	0	0	0	0	0
Grand Total	0	64,840	1	12,216	0	0	1	77,056

CASHLESS DENIAL SUMMARY								
Cashless Request Denied	0	0	0	0	0	0	0	0
Cashless Request Closed	0	0	0	0	0	0	0	0
Grand Total	0	0	0	0	0	0	0	0

CLAIMS OUTSTANDING SUMMARY								
Claims Status	Cashless		Reimbursement		OPD		Total Number	Total Amount
	Number	Amount	Number	Amount	Number	Amount		
Processed	0	0	0	0	0	0	0	0
Under Deficiency	0	0	0	0	0	0	0	0
Under Process	0	0	0	0	0	0	0	0
Bills Not Received	0	0	0	0	0	0	0	0
Pre Post	0	0	0	0	0	0	0	0
Grand Total	0	0	0	0	0	0	0	0

ENROLLMENT (RELATION & AGE)

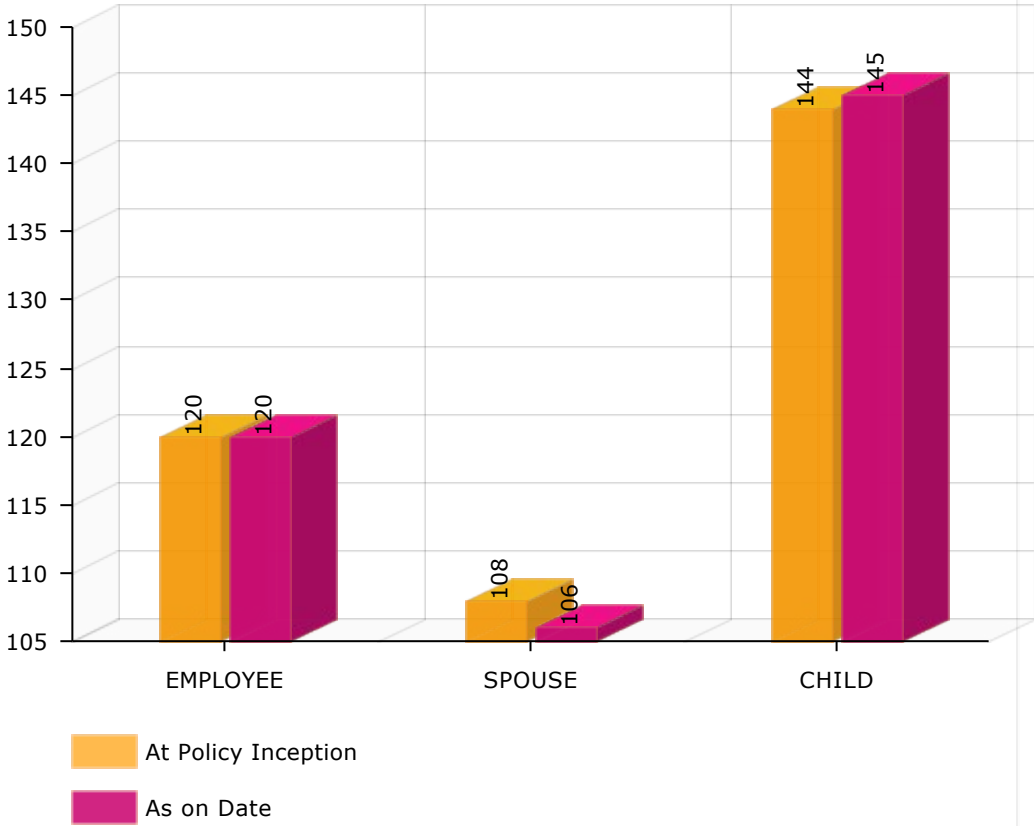
Lives At Policy Inception - Relationshipwise

Relation Type	Male	Female	Other	Grand Total
EMPLOYEE	103	17		120
SPOUSE	10	98		108
CHILD	71	73		144
TOTAL	184	188		372

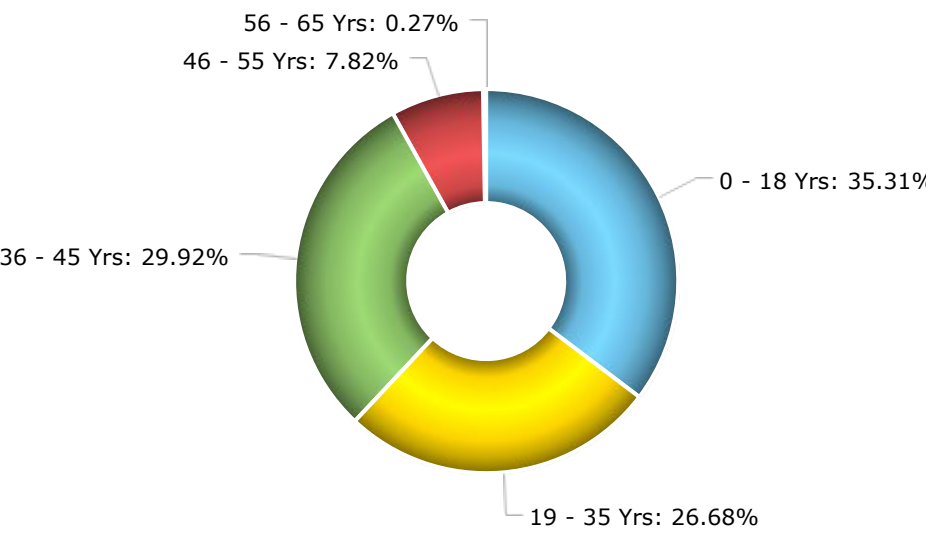
LIVES AS ON DATE - RELATIONSHIPWISE

Relation Type	Male	Female	Other	Grand Total	Growth (%)
EMPLOYEE	103	17		120	0%
SPOUSE	10	96		106	-1.90%
CHILD	69	76		145	0.70%
TOTAL	182	189		371	-0.30%

Relationshipwise - Policy Inception / As On Date Lives



Lives As On Date - Age & Genderwise (% Of Lives)



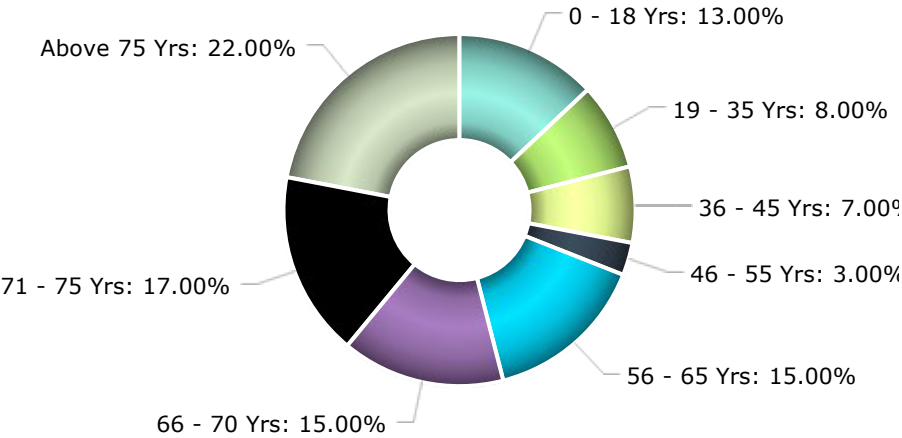
Lives As On Date - Age & Genderwise

Age Group	Male	Female	Grand Total
0 - 18 Yrs	64	67	131
19 - 35 Yrs	30	69	99
36 - 45 Yrs	69	42	111
46 - 55 Yrs	18	11	29
56 - 65 Yrs	1		1
TOTAL	182	189	371

Lives As On Date - Age & Relationshipwise

Age Group	EMPLOYEE	SPOUSE	CHILD	PARENTS	OTHER DEPENDENTS	Grand Total
0 - 18 Yrs			131			131
19 - 35 Yrs	32	53	14			99
36 - 45 Yrs	70	41				111
46 - 55 Yrs	17	12				29
56 - 65 Yrs	1					1
TOTAL	120	106	145			371

Lives As On Date - Age & Relationshipwise (% Of Lives)



CLAIMS REPORTED (RELATION & AGE)

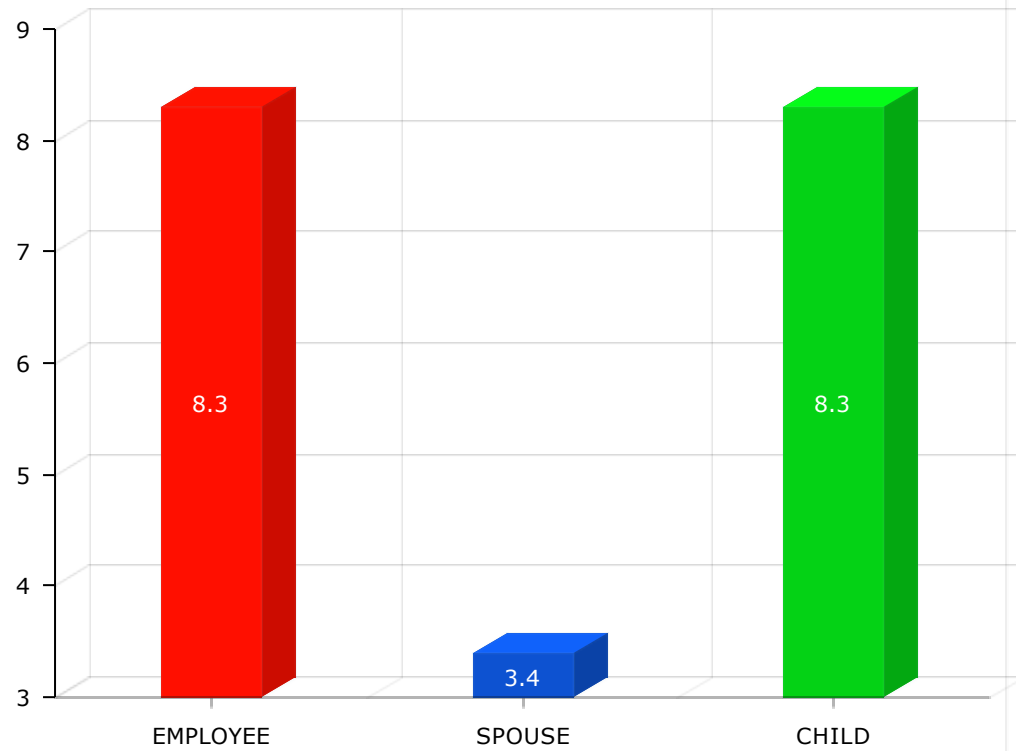
Relationshipwise - Cashless V/S Reimbursement

Relation Type	No. of Lives	Cashless			Reimbursement			OPD			Total Number	Total Amount	Total Percentage	Claim Frequency
		Number	Amount	Percentage (%)	Number	Amount	Percentage (%)	Number	Amount	Percentage (%)				
EMPLOYEE	133	6	4,55,035	21.40%	5	3,16,191	17.90%			0%	11	7,71,226	39.30%	8.30
SPOUSE	118	3	1,46,492	10.70%	1	31,000	3.60%			0%	4	1,77,492	14.30%	3.40
CHILD	157	6	7,75,057	21.40%	7	1,73,910	25%			0%	13	9,48,967	46.40%	8.30
TOTAL	408	15	13,76,584	53.60%	13	5,21,101	46.40%			0%	28	18,97,685	100%	6.90

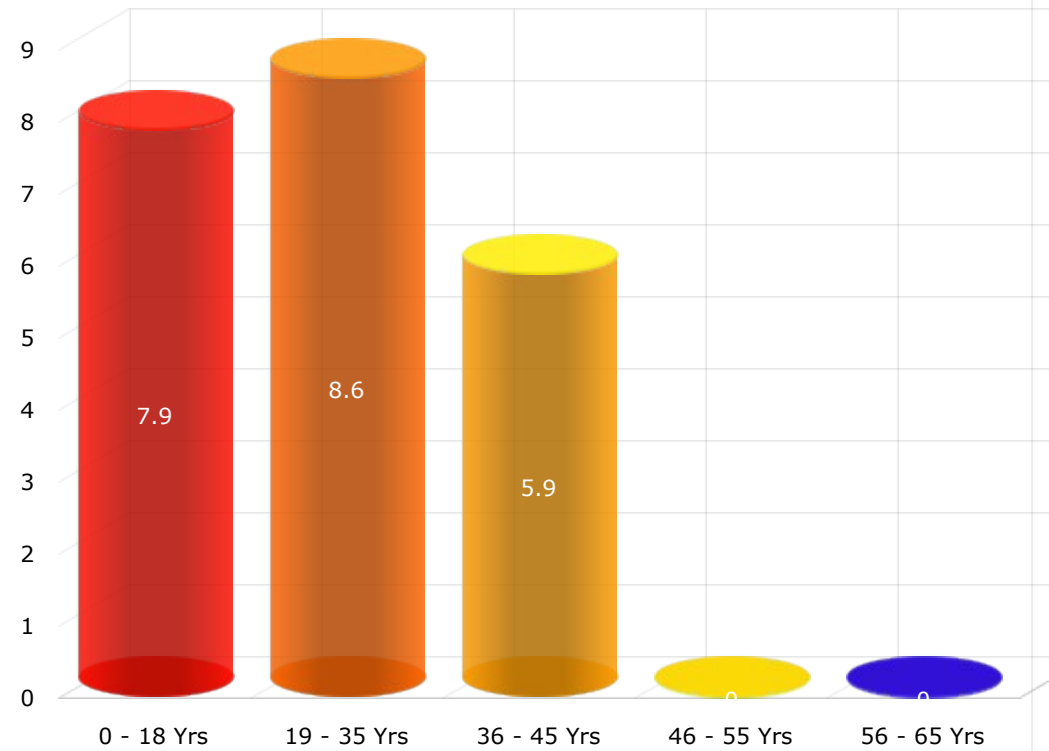
Agewise - Cashless V/S Reimbursement

Age Group	No. of Lives	Cashless			Reimbursement			OPD			Total Number	Total Amount	Total Percentage	Claim Frequency
		Number	Amount	Percentage	Number	Amount	Percentage	Number	Amount	Percentage				
0 - 18 Yrs	140	4	1,26,333	14.30%	7	1,73,910	25%			0%	11	3,00,243	39.30%	7.90
19 - 35 Yrs	116	7	8,76,644	25%	3	1,31,000	10.70%			0%	10	10,07,644	35.70%	8.60
36 - 45 Yrs	119	4	3,73,607	14.30%	3	2,16,191	10.70%			0%	7	5,89,798	25%	5.90
46 - 55 Yrs	32			0%			0%			0%			0%	0
56 - 65 Yrs	1			0%			0%			0%			0%	0
TOTAL	408	15	13,76,584	53.60%	13	5,21,101	46.40%			0%	28	18,97,685	100%	6.90

Relationshipwise (Claim Frequency)



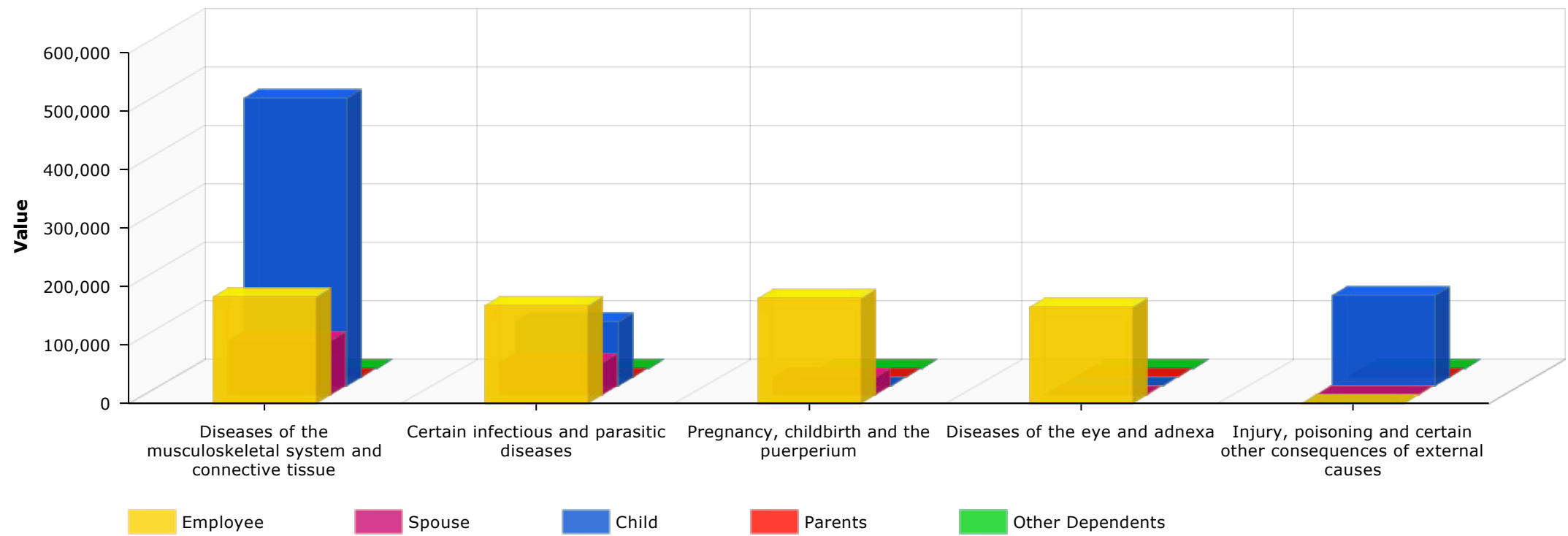
Agewise (Claim Frequency)



DISEASE & RELATIONWISE CLAIM PAYOUT

Disease Category	Employee	Spouse	Child	Parents	Other Dependents	Total Amount Paid
Diseases of the musculoskeletal system and connective tissue	1,82,765	92,173	4,92,087			7,67,025
Certain infectious and parasitic diseases	1,67,262	54,319	1,10,347			3,31,928
Pregnancy, childbirth and the puerperium	1,79,651	31,000				2,10,651
Diseases of the eye and adnexa	1,66,191					1,66,191
Injury, poisoning and certain other consequences of external causes			1,54,506			1,54,506
Diseases of the circulatory system	75,357					75,357
Diseases of the respiratory system			55,696			55,696
Certain conditions originating in the perinatal period			43,943			43,943
Symptoms, signs and abnormal clinical and laboratory findings			8,823			8,823
Diseases of the digestive system			6,509			6,509

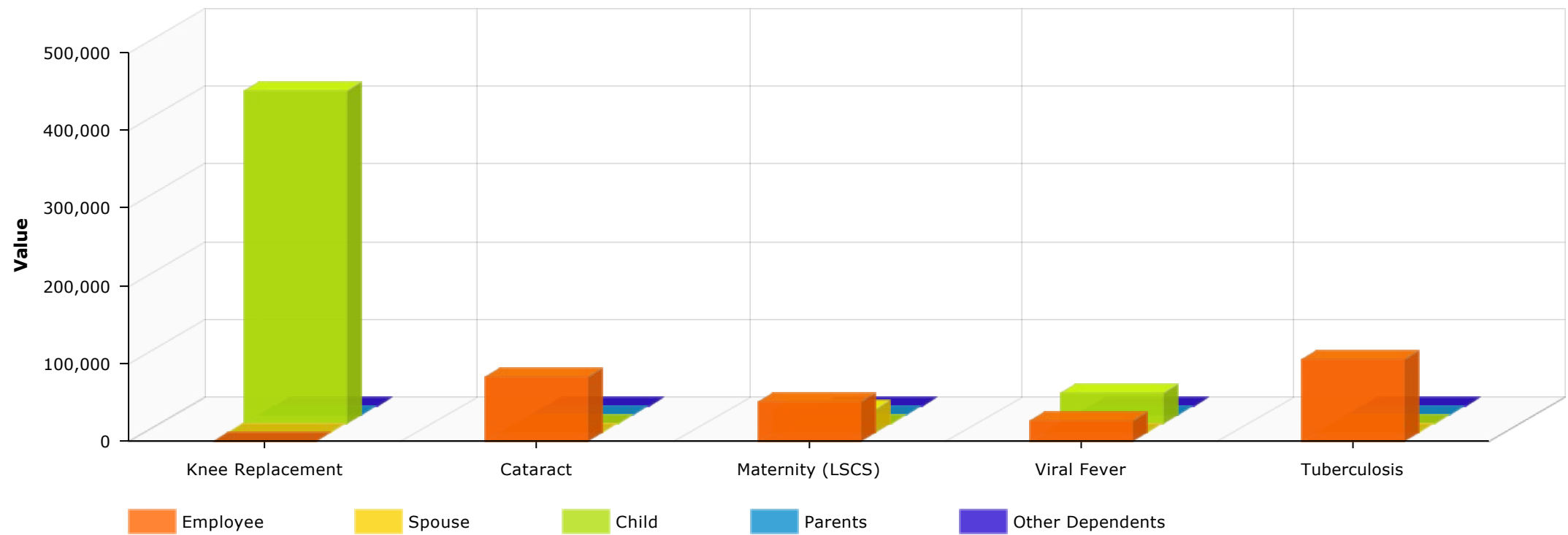
Disease & Relationwise Claim Payout



FREQUENTLY OCCURRING DISEASES

FREQUENTLY OCCURRING DISEASES	EMPLOYEE			SPOUSE			CHILD			PARENTS			OTHER DEPENDANTS			Total		
	No.	Amt Paid	Avg. Payout	No.	Amt Paid	Avg. Payout	No.	Amt Paid	Avg. Payout	No.	Amt Paid	Avg. Payout	No.	Amt Paid	Avg. Payout	No.	Amt Paid	Avg. Payout
Knee Replacement	0			0			1	4,29,378	4,29,378	0			0			1	4,29,378	4,29,378
Cataract	2	1,66,191	83,096	0			0			0			0			2	1,66,191	83,096
Maternity (LSCS)	2	1,00,000	50,000	1	31,000	31,000	0			0			0			3	1,31,000	43,667
Viral Fever	1	25,453	25,453	0			2	80,336	40,168	0			0			3	1,05,789	35,263
Tuberculosis	1	1,05,722	1,05,722	0			0			0			0			1	1,05,722	1,05,722
Maternity (Normal Delivery)	2	79,651	39,826	0			0			0			0			2	79,651	39,826
Haemorrhoidectomy	1	75,357	75,357	0			0			0			0			1	75,357	75,357
Dengue	1	36,087	36,087	0			1	16,375	16,375	0			0			2	52,462	26,231
Hernia (Umbilical)	0			0			1	43,943	43,943	0			0			1	43,943	43,943
Pneumonia	0			0			1	33,613	33,613	0			0			1	33,613	33,613
Typhoid Fever	0			1	31,007	31,007	0			0			0			1	31,007	31,007
Acute Lower Respiratory Tract System	0			0			1	22,083	22,083	0			0			1	22,083	22,083
Gastroenteritis	0			0			1	6,509	6,509	0			0			1	6,509	6,509

Frequently Occurring Diseases (Average Claim Size)



TOP 15 HOSPITALS - BASED ON CLAIMS PAYOUT

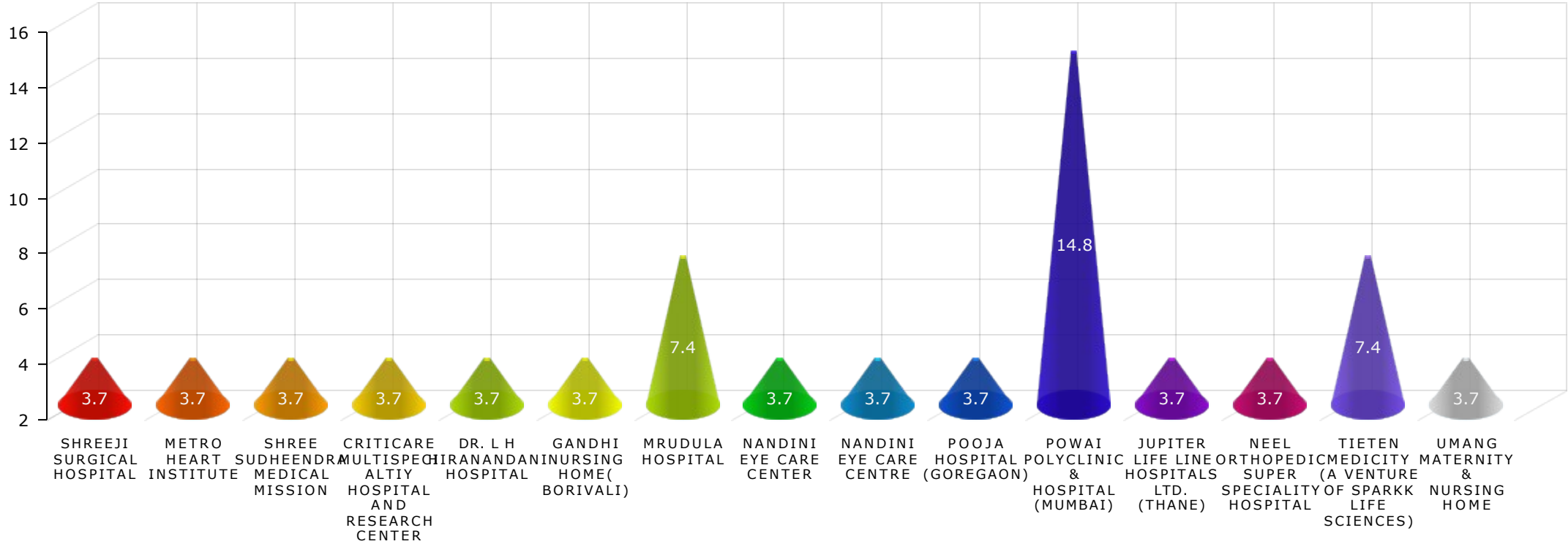
IPD

Hospital Name	Network City	Number	Amount	Average Length of Stay (LOS)	% of Claims Paid	Avg Claim Amt Paid
SHREEJI SURGICAL HOSPITAL	Ahmedabad	1	43,943	2	3.70	43,943
METRO HEART INSTITUTE	Faridabad	1	62,709	2	3.70	62,709
SHREE SUDHEENDRA MEDICAL MISSION	Kochi	1	75,357	2	3.70	75,357
CRITICARE MULTISPECIALTIY HOSPITAL AND RESEARCH CENTER	Mumbai	1	1,54,506	18	3.70	1,54,506
DR. L H HIRANANDANI HOSPITAL	Mumbai	1	4,29,378	2	3.70	4,29,378
GANDHI NURSING HOME(BORIVALI)	Mumbai	1	50,000	3	3.70	50,000
MRUDULA HOSPITAL	Mumbai	2	80,336	6	7.40	40,168
NANDINI EYE CARE CENTER	Mumbai	1	98,704	1	3.70	98,704
NANDINI EYE CARE CENTRE	Mumbai	1	67,487	1	3.70	67,487
POOJA HOSPITAL (GOREGAON)	Mumbai	1	50,000	4	3.70	50,000
POWAI POLYCLINIC & HOSPITAL (MUMBAI)	Mumbai	4	97,105	4	14.80	24,276
JUPITER LIFE LINE HOSPITALS LTD. (THANE)	Thane	1	92,173	1	3.70	92,173
NEEL ORTHOPEDIC SUPER SPECIALITY HOSPITAL	Thane	1	1,82,765	3	3.70	1,82,765
TIETEN MEDICITY (A VENTURE OF SPARKK LIFE SCIENCES)	Thane	2	1,31,175	6	7.40	65,588
UMANG MATERNITY & NURSING HOME	Ulhasnagar	1	50,000	6	3.70	50,000

OPD

Hospital Name	Number	Amount	% of Claims Paid	Avg Claim Amt Paid
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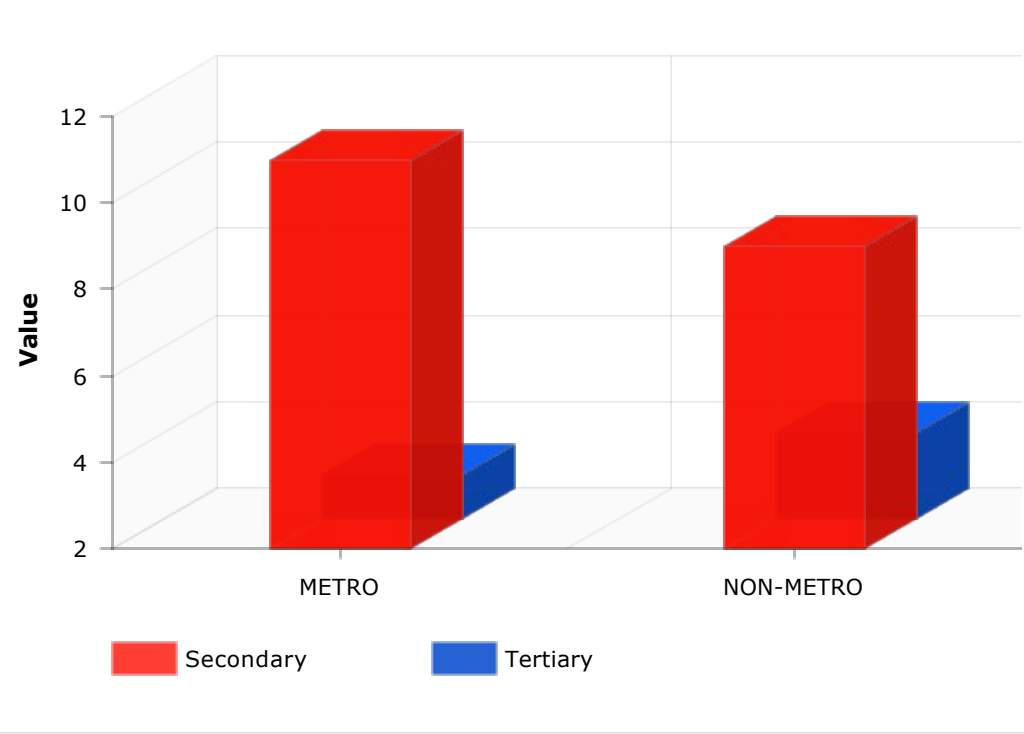
Top 15 Hospitals (% Of Claims Paid)



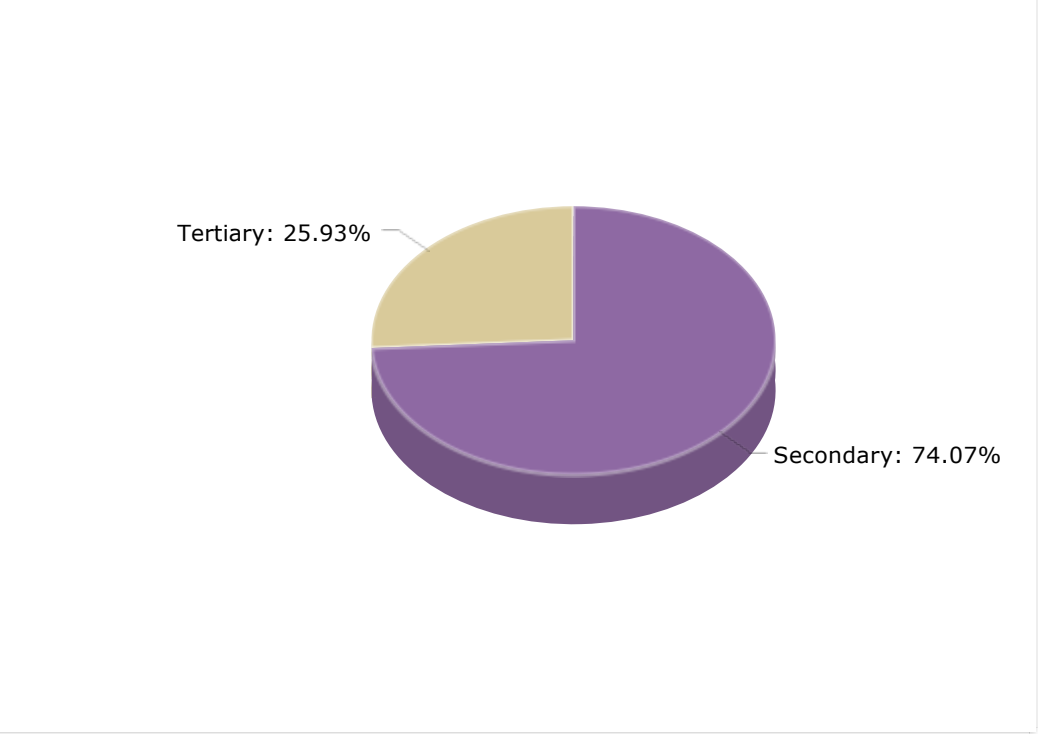
LEVEL OF CARE - METRO V/S NON-METRO

City type	Level of care	Cashless				Reimbursement				OPD				Total			
		Number	Amount	Avg Length of Stay (LOS)	Avg Claim Payout	Number	Amount	Avg Length of Stay (LOS)	Avg Claim Payout	Number	Amount	Avg Length of Stay (LOS)	Avg Claim Payout	Number	Amount	Avg Length of Stay (LOS)	Avg Claim Payout
METRO	Secondary	5	1,20,417	8	24,083	6	3,46,527	6	57,755	0		0		11	4,66,944	3	42,449
METRO	Tertiary	3	6,13,535	8	2,04,512	0		0		0		0		3	6,13,535	8	2,04,512
NON-METRO	Secondary	3	2,91,735	12	97,245	6	1,62,358	6	27,060	0		0		9	4,54,093	4	50,455
NON-METRO	Tertiary	4	2,86,057	4	71,514	0		0		0		0		4	2,86,057	4	71,514

Level Of Care - Metro V/S Non-Metro (No. Of Claims)



Level Of Care - Metro V/S Non-Metro (% Of Claims)

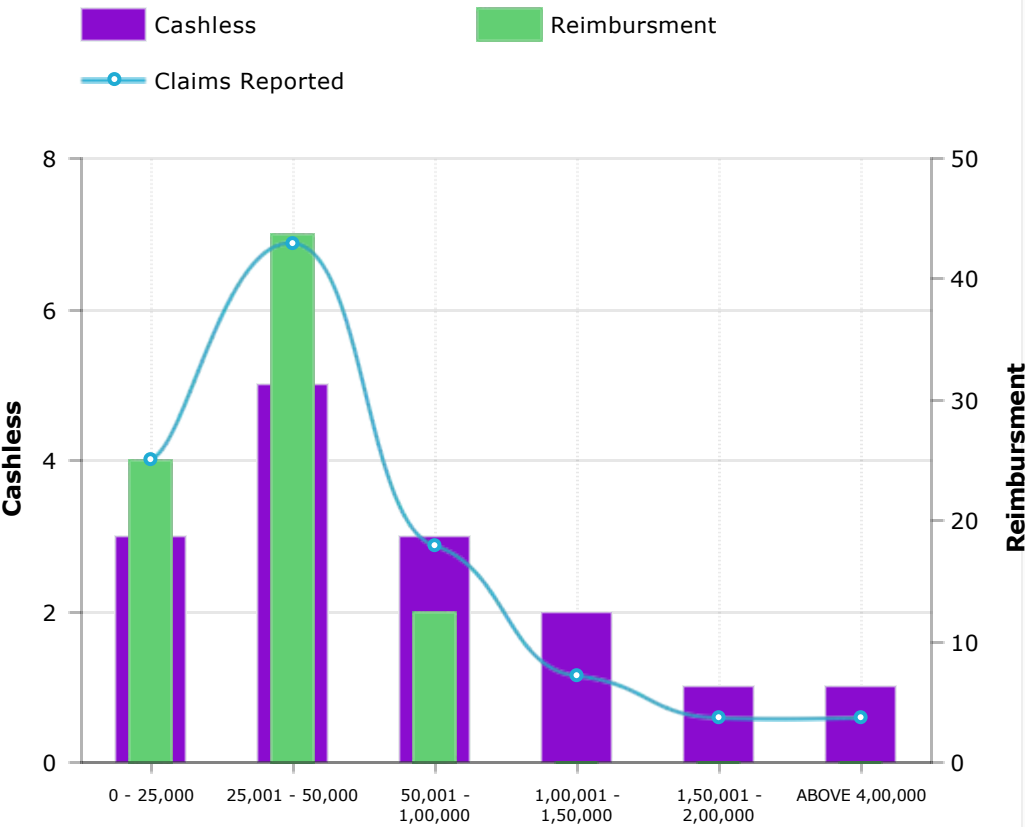


CLAIM AMOUNT BANDWISE - CASHLESS V/S REIMBURSEMENT

Cashless V/S Reimbursment - Claims Registered

Claim Amt Band	Cashless		Reimbursement		Total Number	Total Percentage
	Number	Percentage	Number	Percentage		
0 - 25,000	3	10.70%	4	14.30%	7	25%
25,001 - 50,000	5	17.90%	7	25%	12	42.90%
50,001 - 1,00,000	3	10.70%	2	7.10%	5	17.90%
1,00,001 - 1,50,000	2	7.10%		0%	2	7.10%
1,50,001 - 2,00,000	1	3.60%		0%	1	3.60%
ABOVE 4,00,000	1	3.60%		0%	1	3.60%
TOTAL	15	53.60%	13	46.40%	28	100%

Cashless V/S Reimbursment - % Of Claims Registered



Claim Amount Bandwise - % Of OPD Claims

Claim Amount Bandwise - OPD Claims

Claim Amt Band	OPD		Total Number	Total Percentage
	Number	Percentage		

TYPE OF NETWORK - CASHLESS V/S REIMBURSEMENT

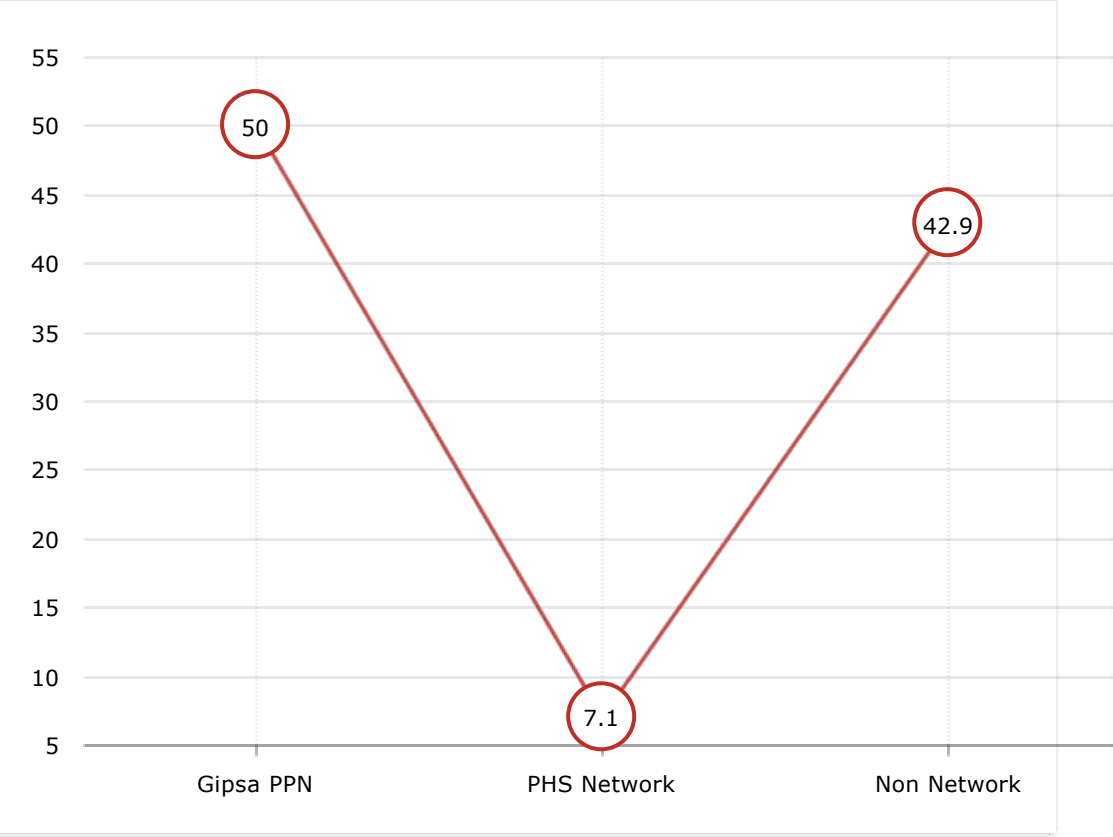
IPD

Network Status	Cashless		Reimbursement		Total Claims	
	Number	Percentage	Number	Percentage	Number	Percentage
Gipsa PPN	13	46.40%	1	3.60%	14	50%
PHS Network	2	7.10%		0%	2	7.10%
Non Network		0%	12	42.90%	12	42.90%
TOTAL	15	53.60%	13	46.40%	28	100%

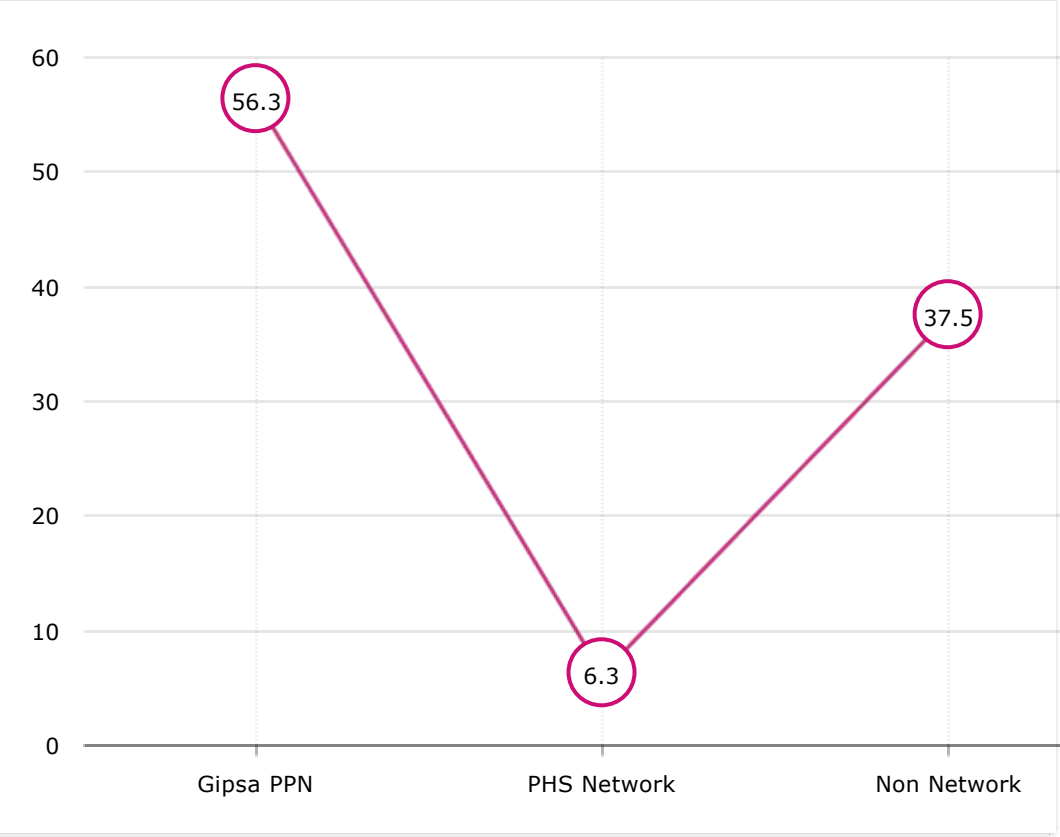
IPD+OPD+Pre-Post

Network Status	No. of IPD	No. of OPD	No. of Pre Post	Total Number	Total Percentage
Gipsa PPN	14		4	18	56.30%
PHS Network	2			2	6.30%
Non Network	12			12	37.50%
TOTAL	28		4	32	100%

IPD (Type Of Network - % Of Claims)



IPD+OPD+Pre-Post (Type Of Network - % Of Claims)



NO. OF CLAIMANTS - CLAIM REPORTED FREQUENCY

Employee

No. of Times Claimed	Employees Claiming	% of Employees	No of Claims	Amount of Claims	% of Claim Amt
1	6	75	6	4,23,860	55
2	1	12.50	2	1,31,175	17
3	1	12.50	3	2,16,191	28

Dependents

No. of Times Claimed	Dependents Claiming	% of Dependants	No of Claims	Amount of Claims	% of Claim Amt
1	11	73.30	11	7,74,683	68.80
2	3	20	6	1,32,430	11.80
5	1	6.70	5	2,19,346	19.50

HOSPITAL DISCOUNT CLAIM SAVING

Network Status	Cashless				Reimbursement				OPD				Total			
	Claimed Amt	Paid Amt	Hospital Discount	Disc. % Given	Claimed Amt	Paid Amt	Hospital Discount	Disc. % Given	Claimed Amt	Paid Amt	Hospital Discount	Disc. % Given	Claimed Amt	Paid Amt	Hospital Discount	Disc. % Given
Gipsa PPN	12,71,576	12,06,736	72,119	5.70	8,823	8,823	773	8.80				0	12,80,399	12,15,559	72,892	5.70
PHS Network	1,05,008	1,05,008	286	0.30				0				0	1,05,008	1,05,008	286	0.30
Non Network				0	5,12,278	5,00,062		0				0	5,12,278	5,00,062		0
TOTAL	13,76,584	13,11,744	72,405	5.30	5,21,101	5,08,885	773	0.10				0	18,97,685	18,20,629	73,178	3.90