

PRIOR CLAIMS HISTORY

Customer ID: CUST009 | Applicant: Kamala Venkatesh

Report Generated: 28-12-2025

RISK CATEGORY: HIGH

CLAIMS SUMMARY	
Total Number of Claims	6
Total Claimed Amount	Rs. 658,500
Claim Frequency	High
Frequency Risk Assessment	Concerning
Claims Period	Last 5 Years

DETAILED CLAIM RECORDS

Claim #1: CLM2023134	
Claim Date	15-08-2023
Claim Type	Hospitalization
Reason / Diagnosis	Cancer Follow-up & Scans
Claimed Amount	Rs. 55,000
Settlement Status	Settled

Claim #2: CLM2023056	
Claim Date	20-03-2023
Claim Type	Outpatient
Reason / Diagnosis	Oncology Review
Claimed Amount	Rs. 18,000
Settlement Status	Settled

Claim #3: CLM2022178	
Claim Date	08-10-2022
Claim Type	Hospitalization
Reason / Diagnosis	Fracture (Osteoporosis related)
Claimed Amount	Rs. 72,000
Settlement Status	Settled

Claim #4: CLM2022045

Claim Date	12-02-2022
Claim Type	Outpatient
Reason / Diagnosis	Psychiatry Consultation
Claimed Amount	Rs. 8,500
Settlement Status	Settled

Claim #5: CLM2020312

Claim Date	25-08-2020
Claim Type	Hospitalization
Reason / Diagnosis	Chemotherapy Cycle
Claimed Amount	Rs. 1,85,000
Settlement Status	Settled

Claim #6: CLM2019456

Claim Date	10-11-2019
Claim Type	Hospitalization
Reason / Diagnosis	Mastectomy Surgery
Claimed Amount	Rs. 3,20,000
Settlement Status	Settled

UNDERWRITER NOTES

HIGH claim frequency (6 claims). Total amount Rs. 658,500. DETAILED REVIEW REQUIRED. Consider loading premium or exclusions for pre-existing conditions.

Disclaimer: This report is based on available claim history from previous insurers. The underwriter should verify all information independently. Past claim behavior is an indicator but not the sole determinant of future risk.