

# PRIOR CLAIMS HISTORY

Customer ID: CUST008 | Applicant: Prakash Choudhary

Report Generated: 28-12-2025

RISK CATEGORY: HIGH
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CLAIMS SUMMARY	
Total Number of Claims	6
Total Claimed Amount	Rs. 692,000
Claim Frequency	High
Frequency Risk Assessment	Concerning
Claims Period	Last 5 Years

DETAILED CLAIM RECORDS
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Claim #1: CLM2023156	
Claim Date	05-09-2023
Claim Type	Hospitalization
Reason / Diagnosis	Chest Pain - Cardiac Evaluation
Claimed Amount	Rs. 85,000
Settlement Status	Settled

Claim #2: CLM2023089	
Claim Date	18-05-2023
Claim Type	Hospitalization
Reason / Diagnosis	Diabetes Complications
Claimed Amount	Rs. 45,000
Settlement Status	Settled

Claim #3: CLM2022145	
Claim Date	10-11-2022
Claim Type	Hospitalization
Reason / Diagnosis	Kidney Function Deterioration
Claimed Amount	Rs. 62,000
Settlement Status	Settled

**Claim #4: CLM2022067**

Claim Date	25-04-2022
Claim Type	Outpatient
Reason / Diagnosis	Cardiology Follow-up
Claimed Amount	Rs. 15,000
Settlement Status	Settled

**Claim #5: CLM2021189**

Claim Date	12-12-2021
Claim Type	Hospitalization
Reason / Diagnosis	Angioplasty Follow-up
Claimed Amount	Rs. 35,000
Settlement Status	Settled

**Claim #6: CLM2020234**

Claim Date	08-06-2020
Claim Type	Hospitalization
Reason / Diagnosis	Heart Attack & Angioplasty
Claimed Amount	Rs. 4,50,000
Settlement Status	Settled

**UNDERWRITER NOTES**

HIGH claim frequency (6 claims). Total amount Rs. 692,000. 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.*