

PRIOR CLAIMS HISTORY

Customer ID: CUST010 | Applicant: Bharat Mishra

Report Generated: 28-12-2025

RISK CATEGORY: HIGH

CLAIMS SUMMARY

Total Number of Claims	5
Total Claimed Amount	Rs. 467,000
Claim Frequency	High
Frequency Risk Assessment	Concerning
Claims Period	Last 5 Years

DETAILED CLAIM RECORDS

Claim #1: CLM2023189	
Claim Date	28-10-2023
Claim Type	Hospitalization
Reason / Diagnosis	Liver Complications
Claimed Amount	Rs. 95,000
Settlement Status	Settled

Claim #2: CLM2023067	
Claim Date	15-04-2023
Claim Type	Hospitalization
Reason / Diagnosis	Alcohol Detox Program
Claimed Amount	Rs. 42,000
Settlement Status	Settled

Claim #3: CLM2022156	
Claim Date	22-09-2022
Claim Type	Hospitalization
Reason / Diagnosis	Sleep Apnea Treatment
Claimed Amount	Rs. 28,000
Settlement Status	Settled

Claim #4: CLM2022034

Claim Date	08-02-2022
Claim Type	Diagnostic
Reason / Diagnosis	Liver Function Tests & Imaging
Claimed Amount	Rs. 22,000
Settlement Status	Settled

Claim #5: CLM2017245

Claim Date	30-07-2017
Claim Type	Hospitalization
Reason / Diagnosis	Road Accident - Multiple Fractures
Claimed Amount	Rs. 2,80,000
Settlement Status	Settled

UNDERWRITER NOTES

HIGH claim frequency (5 claims). Total amount Rs. 467,000. 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.