

# PRIOR CLAIMS HISTORY

Customer ID: CUST006 | Applicant: Sunita Devi Agarwal

Report Generated: 28-12-2025

## RISK CATEGORY: MEDIUM

### CLAIMS SUMMARY

|                           |              |
|---------------------------|--------------|
| Total Number of Claims    | 3            |
| Total Claimed Amount      | Rs. 55,700   |
| Claim Frequency           | Moderate     |
| Frequency Risk Assessment | Average      |
| Claims Period             | Last 5 Years |

### DETAILED CLAIM RECORDS

#### Claim #1: CLM2023078

|                    |                  |
|--------------------|------------------|
| Claim Date         | 08-04-2023       |
| Claim Type         | Hospitalization  |
| Reason / Diagnosis | Cataract Surgery |
| Claimed Amount     | Rs. 45,000       |
| Settlement Status  | Settled          |

#### Claim #2: CLM2022034

|                    |                     |
|--------------------|---------------------|
| Claim Date         | 14-06-2022          |
| Claim Type         | Outpatient          |
| Reason / Diagnosis | Diabetes Management |
| Claimed Amount     | Rs. 6,200           |
| Settlement Status  | Settled             |

#### Claim #3: CLM2021098

|                    |                                 |
|--------------------|---------------------------------|
| Claim Date         | 20-08-2021                      |
| Claim Type         | Diagnostic                      |
| Reason / Diagnosis | Thyroid Panel + Diabetes Review |
| Claimed Amount     | Rs. 4,500                       |
| Settlement Status  | Settled                         |

## UNDERWRITER NOTES

Moderate claim frequency. Review claim patterns for any chronic conditions. Consider waiting period for related 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.*