

# 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.*