

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.