

Insurance Health Claim Investigation Report

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Case assigned by	BGIC
Name of Insurance company	BGIC
Assigned date	10-Nov-2025
Report submission date	15/11/2025
Policy No	OG-26-1911-8402-00000021
Claim No	OC-26-1002-8402-00010259
CLID / Claim id /CCN No./	8120608
Claim Type	Reimbursement
Patient Name	DARJA RAM CHAUDHARY
Patient Age	38Y
Patient DOB	05/07/1987
Policy Inception Date	
Policy Age	
Corporate/Retail	Corporate
Name of corporate	PUROHIT STEEL INDIA PRIVATE LIMITED
Other Details	
Residence Address	Vasai West, Mumbai
Residence Contact No	9930982287
Email Address of Patient/Insured	NOT FOUND
Hospital Details	
Hospital Name.	FATHERWADI MULTISPECIALITY HOSPITAL
Address.	Vasai East, Mumbai
Registration No	MH/VVMC/NH0157
Hospital is registered on the name of (As per registration certificate)	Dr. Rahul Ramkedar Yadav

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Total no of beds	15 Beds
DOA	13-11-2025
DOD	16-11-2025
Presenting complains	Fever on and off since 4 to 5 days, Abdominal pain, Lower limb pain, Vomiting and body ache.
Past History	NOT FOUND
Diagnosis	Enteric fever with UTI with Cho lithiasis.
Line of treatment	Conservative
Test Advised	CBC, Biochemistry, urine
Final bill of hospital	37,657/-
Indoor Case Paper observation	<p>As per ICPs: The patient was admitted in the Fatherwadi Hospital from 13/10/25 to 16/10/25 under Dr. FATTERWADI for further management of Enteric fever with UTI.</p> <p>C/O Fever on and off since 4 to 5 days, Abdominal pain, Lower limb pain, Vomiting and body ache.</p> <p>VITALS: P 110/MINUTES, SPO2 99%, BP 120/80 MMHG, T 101 DEGREE F.</p> <p>Pathology reports findings: Pu cell 4 to 5 /hpf. LFT come back normal.</p> <p>USG was done on 13/1/25 <u>IMP RESSION:</u></p> <ul style="list-style-type: none"> Mild changes of cholecystitis. Tiny cholesterol granule is seen in lumen. Non-obstructive left renal calyceal calculus. <p>Patient was treated under Antibiotic, Antipyretic, Antacid, Antiemetic and other suppurative medicine. IPD number and Room Category not mention on IPD admission record form.</p> <p>ICPs maintained till 16/10/25 by treating doctor and RMO. Treating doctor notes found 4 times in IPD patient. Date is Over writing on TPR chart. Patient name and Dates are not mention on TPR chart. Nursing notes not found in IPD patient. TPR chart and Treatment chart have been maintained in the same pages. Bill number and Receipt number columns are seeing blank. Pharmacy invoices number is in one series. Radiology film is not found.</p>

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	Tariff list is not match to IPD hospital bill.
Hospital Visit remarks	
IPD Register Entry	Verified Bill number and Receipt number columns are seeing blank.
Tariff List	COLLECT
Any mismatch in the Tariff List and Final Bill	Tariff list is not match to IPD hospital bill.
Carbon copy of the bill	FOUND
Payment receipt copy	Payment receipt is found of 10,000/- on 13/10/25 and 27,557/- on 16/10/25
OT register copy	
Hospital Visit Findings.	Hospital visit done. Hospital register on 15 beds.
Treating Doctor Details	
Treating Doctor Name	DR. Raju Chaudhary
Qualification	MBBS, MD MEDICINE.
Registration number	
Maharashtra Medical council Verification (Attach Screenshot)	https://www.maharashtramedicalcouncil.in/frmrpllist.aspx
National Medical commission (NMC) Verification (Attach Screenshot)	https://www.nmc.org.in/information-desk/indian-medical-register/
Mobile No.	NOT FOUND
Met Treating Doctor personally Yes or No ?	YES
Details of Statement issued by Treating Doctor Visit findings	TREATING DOCTOR NOT GIVEN LETTER REGARDING THIS CASE.
Any discrepancy / background	NOT FOUND
Pathology Details	
Pathology Center Name	Health Checkup Path Lab
Address.	Vasai East, Mumbai
Pathology manual Register & Visit findings	Pathologist digital signature found on lab reports.

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Pathologist Doctor	
Pathologist Doctor Name	Dr. Sangeeta Wakankar
Qualification of Pathologist	MBBS DPB (Path)
Mobile No.	NOT FOUND
Registration No	MMC2001/08/3065
Maharashtra Medical council Verification (Attach Screenshot)	https://www.maharashtramedicalcouncil.in/frmrmlist.aspx Name : WAKANKAR SANGEETA RAHUL Qualification : M.B.B.S., Dip. Path. & Bact., Registration No. : 2001083065 Registration Date : 30/08/2001 Valid Upto Date : 28/02/2027
National Medical commission (NMC) Verification (Attach Screenshot)	https://www.nmc.org.in/information-desk/indian-medical-register/
Met Pathologist Doctor personally Yes or No ?	NO
Details of Statement issued by Pathologist Doctor Visit findings	PATHOLOGIST DETAIL NOT FOUND.
Any discrepancy / background	NOT NOTED
Pharmacy Details	
Pharmacy Name	In House
Pharmacy Address complete	Vasai East, Mumbai
Licensee number	20-MH—PH1-485874
Bill verification findings	Yes
Pharmacy Visit Findings	PHARAMCY INVOICE NUMBER IN ONE SERIES.
Radiology Center	
Radiology Center Name	Pixel Space diagnostic
Radiology Center Address.	Vasai East, Mumbai
Radiology manual register & Other findings – Visting findings	

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Radiologist Doctor Name	Dr. Prerna Bhargava Consultant Radiologist	
Registration number		
Maharashtra Medical council Verification (Attach Screenshot)	https://www.maharashtramedicalcouncil.in/frmrmplist.aspx	
	<div> <div>Dr. Name</div> <div>Bhargava Prerana</div> <div>ZKUTPW</div> <div> <div>ZKUTPW</div> <div>↺</div> </div> <div> <div>Search</div> <div>Reset</div> </div> </div> <div>50</div>	
National Medical commission (NMC) Verification (Attach Screenshot)	https://www.nmc.org.in/information-desk/indian-medical-register/	
Med Radiologist Personally	NO	
Details of Statement issued by Radiologist / Visit findings	RADIOLOGIST DETAIL IS NOT FOUND.	
Distance Check		
Distance from (in Kms)	Hospital	Residence
Pathology lab	0	0
Medical store	0	0
Radiology center	0	0
Statement from Patient		
Complain History	GMC Case	
No. of days hospitalized	04 Day	
Total cost of treatment	36,157/-	
Date & Time of Admission	13-Oct-2025	
Date & Time of Discharge	16-Oct-2025	

Remarks	Case is allocated for hospital part only
Occupation Of patient	
Company / Organization Name of patient	Case is allocated for hospital part only
Work Place Address	
Contact No	9930982287
Remarks	Case is allocated for hospital part only
Family Physician	
Name of Family Physician	Case is allocated for hospital part only
Qualification	
Visiting Findings	
Summary	
Other Insurance Policy Details	Case is allocated for hospital part only
Vicinity Check	
Social Media Check :- What's App, Facebook, Instagram, Telegram, Snapchat, Twitter, LinkedIn, You Tube, True caller, Share Chat, TikTok, Moj etc.	
Overall findings and details	<p>The patient was admitted in the Fatherwadi Hospital from 13/10/25 to 16/10/25 under Dr. FATTERWADI for further management of Enteric fever with UTI.</p> <p>C/O Fever on and off since 4 to 5 days, Abdominal pain, Lower limb pain, Vomiting and body ache.</p> <p>VITALS: P 110/MINUTES, SPO2 99%, BP 120/80 MMHG, T 101 DEGREE F.</p> <p>Pathology reports findings: Pu cell 4 to 5 /hpf. LFT come back normal.</p> <p>USG was done on 13/1/25 <u>IMPRESSION:</u></p> <ul style="list-style-type: none"> Mild changes of cholecystitis. Tiny cholesterol granule is seen in lumen. Non-obstructive left renal calyceal calculus. <p>Patient was treated under Antibiotic, Antipyretic, Antacid, Antiemetic and other suppurative medicine.</p>

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	<p>IPD number and Room Category not mention on IPD admission record form.</p> <p>ICPs maintained till 16/10/25 by treating doctor and RMO. Treating doctor notes found 4 times in IPD patient. Date is Over writing on TPR chart. Patient name and Dates are not mention on TPR chart. Nursing notes not found in IPD patient. TPR chart and Treatment chart have been maintained in the same pages. Bill number and Receipt number columns are seeing blank. Pharmacy invoices number is in one series. Radiology film is not found. Tariff list is not match to IPD hospital bill.</p>
Explanation of the Trigger given by insurance company or TPA	<p>PID: -</p> <p>Collect FCP- verify inv reports check for its genuinity, GMC-Hosp-TAT 5 days- verify hospitalization and bills.</p>
Conclusion / recommendation	<p><u>38 years male patient was admitted in the Fatherwadi Hospital from 13/10/25 to 16/10/25 under Dr. FATTERWADI for further management of Enteric fever with UTI.</u></p> <p>C/O Fever on and off since 4 to 5 days, Abdominal pain, Lower limb pain, Vomiting and body ache.</p> <p>VITALS: P 110/MINUTES, SPO2 99%, BP 120/80 MMHG, T 101 DEGREE F.</p> <p><u>CONCLUSIONS:</u></p> <ul style="list-style-type: none"> • <u>On admission patient was having high grade fever of 102 Of but total fever profiled neither advised nor done . and only Widal test was conducted on 15/10/25 which is on day before discharge.</u> • <u>Diagnosed as case od UTI But Urine routine shows 4-5 pus cells which are in normal range that is the normal range of pus cells in urine for male is 0-5 and count higher than this range indicate infection.</u> • <u>IPD number and Room Category not mention on IPD admission record form.</u> • <u>Date is Over writing on TPR chart.</u> • <u>Patient name and Dates are not mention on TPR chart.</u>

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	<ul style="list-style-type: none"> • <u>Nursing notes not found in IPD patient.</u> • <u>TPR chart and Treatment chart have been maintained in the same pages.</u> • <u>Bill number and Receipt number columns are seeing blank.</u> • <u>Pharmacy invoices number is in one series.</u> • <u>Radiology film is not found.</u> • <u>Tariff list is not match to IPD hospital bill.</u> • <u>As per pharmacy bills all bills found in one sequence that is 025, 026, 027 and all medicines bill date is only dated of discharged.</u> <p>GMC Case hence patient part not done</p> <p>With the above findings multiple discrepancies noted hence recommending please Claim proceed T AND C OF POLICY.</p>
Refutable evidence	
Disclaimer	<p>Bullet Healthcare Services conducts investigations and prepares reports based on the data provided and the information gathered during the field investigation. While we strive to ensure accuracy, Bullet Healthcare Services and its representatives do not assume legal responsibility for the final decisions made by the insurance companies or other entities based on this report. The conclusions and findings in this report are intended to assist in the decision-making process and should not be construed as legal advice or a definitive determination of the claim's validity.</p> <p>As a verified, I hereby confirm that I do not have any conflict of interest in the processing of the said claims</p>
Report submitted by	

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