

# Go Digit General Insurance Ltd.

## Claims Analysis Report

Policy Holder : PUNJAB GRAMIN BANK

Report date: 22-Oct-2023

Master Policy No : D086982954

Generated on: 23-Oct-2023

Policy Period : Dec 1, 2022 to Nov 30, 2023

### Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Requests Raised	230	12,482,154	23.09%	51.65%
Cashless Claims Settled	173	10,942,144	17.37%	45.28%
Cashless in Progress*	32	1,075,976	3.21%	4.45%
Reimbursement Requests Raised	766	11,682,947	76.91%	48.35%
Reimbursement Claims Settled	633	10,710,913	67.85%	44.32%
Reimbursement in Progress*	31	972,034	3.11%	4.02%
Repudiated	126	0	12.65%	0.00%
Repudiated due to Shortfall	39	464,034	3.92%	1.92%
OPD/Domiciliary claims	0	0	0	0
<b>Grand Total (Rs.)</b>	<b>996</b>	<b>24,165,101</b>	<b>100.00%</b>	<b>100.00%</b>
Issuance Premium (Rs.) ^				23,620,228
Addition / Endorsement Premium (Rs.)				2,041,777
Installment Premium (Rs.)				0
Deletion Premium (Rs.)				-263,230
Total Premium (Rs.)				25,398,775
Claims Ratio (%)***				111.67%
*** Claims ratio is calculated by dividing annualized claims including IBNR by the Net premium collected				
* Depicts the claimed amount for claims in process. The settlement amount will be less than the above figures and will result in respective decrease in the claims ratio.				
** The value is for preauthorisation issued and awaiting final documentation. Depicts the Processed PA amount for PA issued. The settlement amount will be less than or equal to the above figures and could result in respective decrease in the claims ratio.				
# Does not apply to policies with Instalment Premium				
^ Premium details as received on Oct 22, 2023				

### Morbidity Ratio

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Descriptions	Values
No. of Lives Insured	6,321
No. of Claims	996
No. of Claims made per 100 Lives Insured	15.92
No. of Lives at Inception	5,806
Addition	515
Deletion	63
Current Lives	6,258

## Ailments Profile

ICD Group	Claims	Value (Rs.)	% Claims	% Value
Endocrine, Nutritional And Metabolic Diseases	105	1,125,336	13.03%	5.20%
Pregnancy, Childbirth And The Puerperium	101	3,440,249	12.53%	15.89%
Symptoms, Signs And Abnormal Clinical And Laboratory Findings, Not Elsewhere Classified	84	1,539,410	10.42%	7.11%
Diseases Of The Circulatory System	79	1,979,189	9.80%	9.14%
Diseases Of The Respiratory System	64	1,348,779	7.94%	6.23%
Diseases Of The Eye And Adnexa	53	1,407,731	6.58%	6.50%
Diseases Of The Digestive System	49	2,235,529	6.08%	10.32%
Neoplasms	39	2,037,235	4.84%	9.41%
Diseases Of The Genitourinary System	36	1,044,940	4.47%	4.83%
Certain Infectious And Parasitic Diseases	34	607,080	4.22%	2.80%
Factors Influencing Health Status And Contact With Health Services	32	270,213	3.97%	1.25%
Diseases Of The Musculoskeletal System And Connective Tissue	26	1,332,600	3.23%	6.15%
Certain Conditions Originating In The Perinatal Period	24	701,668	2.98%	3.24%
Injury, Poisoning And Certain Other Consequences Of External Causes	22	1,015,257	2.73%	4.69%
Mental And Behavioural Disorders	16	115,482	1.99%	0.53%
Diseases Of The Nervous System	13	77,486	1.61%	0.36%
Diseases Of The Blood And Blood-Forming Organs And Certain Disorders Involving The Immune Mechanism	8	171,604	0.99%	0.79%
Diseases Of The Skin And Subcutaneous Tissue	2	9,202	0.25%	0.04%
Diseases Of The Ear And Mastoid Process	2	36,840	0.25%	0.17%
External Causes Of Morbidity And Mortality	1	40,171	0.12%	0.19%
Congenital Malformations, Deformations And Chromosomal Abnormalities	1	400,000	0.12%	1.85%
Na	15	717,053	1.86%	3.31%
<b>Total</b>	<b>806</b>	<b>21,653,056</b>	<b>100.00%</b>	<b>100.00%</b>

Based on Settled/Processed Cashless/Reimbursement Claims Only

## Distribution Across Age

Age Band	Claims	Value (Rs.)	% Claims	% Value
0-5	66	1,961,580	8.19%	9.06%
6-35	250	7,175,429	31.02%	33.14%
36-40	34	612,724	4.22%	2.83%
41-45	19	573,554	2.36%	2.65%
46-50	59	1,532,533	7.32%	7.08%
51-55	92	3,278,635	11.41%	15.14%
56-60	176	3,633,736	21.84%	16.78%
61-65	36	1,343,661	4.47%	6.21%
66-70	30	343,333	3.72%	1.59%
Above 70	41	783,501	5.09%	3.62%
	3	414,370	0.37%	1.91%
<b>Total</b>	<b>806</b>	<b>21,653,056</b>	<b>100.00%</b>	<b>100.00%</b>

Based on Settled/Processed Cashless/Reimbursement Claims Only

## Distribution Across Category of Beneficiaries

Beneficiary	Claims	Value (Rs.)	% Claims	% Value
Self	206	5,549,718	25.56%	25.63%
Spouse	191	5,823,977	23.70%	26.90%
Child	92	2,710,325	11.41%	12.52%
Parent/In-Laws	314	7,154,666	38.96%	33.04%
Others	3	414,370	0.37%	1.91%
<b>Total</b>	<b>806</b>	<b>21,653,056</b>	<b>100%</b>	<b>100%</b>

Based on Settled/Processed Cashless/Reimbursement Claims Only

## Distribution Across Amount Bands

Amount Band	Claims	Value (Rs.)	% Claims	% Value
Rs. 10,000/- And less	396	1,749,020	49.13%	8.08%
Rs. 10,001/- to Rs. 25,000/-	145	2,449,307	17.99%	11.31%
Rs. 25,001/- to Rs. 50,000/-	162	5,726,419	20.10%	26.45%
Rs. 50,001/- to Rs. 1,00,000/-	62	3,998,817	7.69%	18.47%
Rs. 1,00,001/- to Rs. 1,50,000/-	22	2,572,715	2.73%	11.88%
Rs. 1,50,001/- to Rs. 2,00,000/-	2	356,398	0.25%	1.65%
Rs. 2,00,001/- to Rs. 2,50,000/-	7	1,504,044	0.87%	6.95%
Rs. 2,50,001/- to Rs. 3,00,000/-	4	1,091,188	0.50%	5.04%
Rs. 3,00,001/- to Rs. 5,00,000/-	6	2,205,149	0.74%	10.18%
<b>Total</b>	<b>806</b>	<b>21,653,056.37</b>	<b>100%</b>	<b>100%</b>

Based on Settled/Processed Cashless/Reimbursement Claims Only

## Provider Profile Report

Hospital Name	Claims	Values	% Claims	% Value
Dr	98	666,420.75	12.16%	3.08%
00	47	315,483.44	5.83%	1.46%
Cosmo Superspeciality Hospital	13	27,953.15	1.61%	0.13%
Delhi Heart Institute & Multispeciality Hospital	11	530,017.50	1.36%	2.45%
Amar Hospital(Ptia)	10	530,864.34	1.24%	2.45%
Dr. Manpreets Global Eye Hospital	9	202,591.00	1.12%	0.94%
Delhi Heart Institute And Multispeciality Hospital	9	137,460.00	1.12%	0.63%
Max Super Speciality Hospital (Bhathinda)	9	748,572.00	1.12%	3.46%
Jalandhar Heart Centre	8	106,799.00	0.99%	0.49%
Bansal Hospital & Cancer Centre	8	135,064.00	0.99%	0.62%
Others	584	18,251,831.19	72.46%	84.29%
<b>Overall - Summary</b>	<b>806</b>	<b>21,653,056.37</b>	<b>100%</b>	<b>100%</b>

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Utilization Report for Employee

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	90	2,523,754	65.22%	45.48%
2	24	1,217,760	17.39%	21.94%
3	8	551,612	5.80%	9.94%
4	6	215,058	4.35%	3.88%
5	5	481,849	3.62%	8.68%
6	1	11,415	0.72%	0.21%
More than 7	4	548,269	2.90%	9.88%
<b>Total</b>	<b>138</b>	<b>5,549,717</b>	<b>100.00%</b>	<b>100.00%</b>

### Utilization Report for Dependents

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	141	5,911,559	52.42%	36.71%
2	53	2,503,402	19.70%	15.55%
3	30	2,588,591	11.15%	16.07%
4	12	1,458,086	4.46%	9.05%
5	3	101,481	1.12%	0.63%
6	6	505,448	2.23%	3.14%
7	4	498,069	1.49%	3.09%
More than 7	20	2,536,701	7.43%	15.75%
<b>Total</b>	<b>269</b>	<b>16,103,337</b>	<b>100.00%</b>	<b>100.00%</b>