



Muskurate Raho

IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED

| | | |
|------------------------------------|----------------------------------|---------------|
| Policy No | H1007450 | |
| Name of the Client | RAIL INFRASTRUCTURE DEVELOPMEN - | |
| Name of the TPA | In-House | |
| ITGI Branch Code | BZ | |
| ITGI Share(in case of Coinsurance) | 100 | |
| Period of Insurance - From | 13-May-2022 | |
| To | 12-May-2023 | |
| Description | NO | Amount |
| Paid | 34 | 2,103,562 |
| Cashless Outstanding | 1 | 73,247 |
| Reimbursement Outstanding | 8 | 136,447 |
| Auth Approved | 1 | 50,000 |
| Claim Closed / Rejected | 8 | 0 |
| Total Liability | 44 | 2,363,256 |
| TPA Fee | 0.00% | 0 |
| Incurred Claims | 44 | 2,363,256 |
| Earned Premium | | 2,512,627 |
| Incurred Claims Ratio | | 94.06% |
| Incidence Rate | 0.12 | |
| Average Claim Amount | | 53,710 |
| Premium | | 2,853,072 |
| Total No of Lives | 358 | |
| Total Sum Insured | | 52,700,000 |
| Average Sum Insured / Life | | 147,206.70 |
| Average Premium / life | | 7,969 |
| Average Premium / Lakh SI | | 5,414 |
| Deductions % (AMT) | 18.72% | |
| Denials % (NOS) | 18.60 | |
| AVG Length of Stay (ALOS) | 2 Days | |

CLAIM TYPE WISE

| Claim Type | No. % | Amount % | Average | No. | Amount |
|------------------------|------------|------------|---------------|-----------|------------------|
| Reimbursement | 38.46 | 17.47 | 29,497 | 20 | 412,958 |
| Cashless | 48.08 | 78.02 | 80,169 | 25 | 1,843,880 |
| Reimbursement Pre-Post | 1.92 | 1.90 | 45,000 | 1 | 45,000 |
| Cashless Pre-Post | 11.54 | 2.60 | 10,236 | 6 | 61,418 |
| Grand Total | 100 | 100 | 53,710 | 52 | 2,363,256 |

RELATION WISE

| Relation | No. % | Amount % | Average | No. | Amount |
|--------------------|------------|------------|---------------|-----------|------------------|
| SELF | 26.92 | 17.77 | 38,173 | 14 | 419,901 |
| CHILD | 19.23 | 5.92 | 17,478 | 10 | 139,823 |
| SPOUSE | 30.77 | 31.31 | 52,855 | 16 | 739,975 |
| PARENTS | 23.08 | 45.00 | 96,687 | 12 | 1,063,557 |
| Grand Total | 100 | 100 | 53,710 | 52 | 2,363,256 |

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| AGE BAND WISE | | | | | |
|--------------------|------------|------------|---------------|-----------|------------------|
| Age Band | No. % | Amount % | Average | No. | Amount |
| 0-18 | 19.23 | 5.92 | 17,478 | 10 | 139,823 |
| 19-35 | 28.85 | 18.82 | 37,058 | 15 | 444,699 |
| 36-45 | 11.54 | 9.50 | 44,913 | 6 | 224,563 |
| 46-55 | 19.23 | 35.11 | 92,196 | 10 | 829,766 |
| 56-65 | 9.62 | 14.98 | 70,809 | 5 | 354,047 |
| 66-70 | 5.77 | 3.27 | 25,757 | 3 | 77,271 |
| Greater than 75 | 5.77 | 12.40 | 146,544 | 3 | 293,087 |
| Grand Total | 100 | 100 | 53,710 | 52 | 2,363,256 |

| AMOUNT BAND WISE | | | | | |
|--------------------|------------|------------|---------------|-----------|------------------|
| Amount Band | No. % | Amount % | Average | No. | Amount |
| 0-10K | 26.92 | 1.49 | 800.86 | 14 | 35,238 |
| 10001-25K | 17.31 | 6.23 | 3347.82 | 9 | 147,304 |
| 25001-50K | 30.77 | 25.52 | 13707.45 | 16 | 603,128 |
| 50001-100K | 17.31 | 25.95 | 13938.34 | 9 | 613,287 |
| 100001-150k | 1.92 | 4.85 | 2607.57 | 1 | 114,733 |
| 200001-300k | 3.85 | 19.80 | 10633.57 | 2 | 467,877 |
| 300001-400k | 1.92 | 16.15 | 8674.75 | 1 | 381,689 |
| Grand Total | 100 | 100 | 53,710 | 52 | 2,363,256 |

| TOP 10 HOSPITAL(AMOUNT WISE) | | | | | |
|--|------------|------------|---------------|-----------|------------------|
| Hospital Name | No. % | Amount % | Average | No. | Amount |
| M.S. RAMAIAH MEMORIAL HOSPITAL | 5.77 | 19.32 | 10,378 | 3 | 456,638 |
| SPARSH HOSPITAL | 5.77 | 15.39 | 8,265 | 3 | 363,669 |
| FORTIS HOSPITALS LIMITED(BANNERGATTA) | 3.85 | 11.14 | 5,986 | 2 | 263,368 |
| APOLLO HOSPITAL VANAGARAM | 3.85 | 6.48 | 3,481 | 2 | 153,167 |
| PARIMALA HEALTH CARE SERVICES | 5.77 | 4.07 | 2,188 | 3 | 96,254 |
| BHANA VI HOSPITAL | 1.92 | 3.47 | 1,864 | 1 | 82,037 |
| ATREUM HOSPITALS PRIVATE LIMITED | 3.85 | 3.44 | 1,848 | 2 | 81,304 |
| APOLLO HOSPITAL, BANNERGHATTA, BANGALORE | 7.69 | 3.34 | 1,797 | 4 | 79,050 |
| MANIPAL HOSPITAL - HEBBAL | 1.92 | 3.10 | 1,665 | 1 | 73,247 |
| KANGAROO CARE | 5.77 | 2.81 | 1,510 | 3 | 66,438 |
| Grand Total | 100 | 100 | 53,710 | 52 | 2,363,256 |

| TOP 10 CITIES UTILIZED | | | | | |
|------------------------|------------|------------|---------------|-----------|------------------|
| Hospital City | No. % | Amount % | Average | No. | Amount |
| BANGALORE | 69.23 | 79.04 | 42,453 | 36 | 1,867,923 |
| CHENNAI | 3.85 | 6.48 | 3,481 | 2 | 153,167 |
| MYSORE | 3.85 | 3.47 | 1,864 | 2 | 82,037 |
| HYDERABAD | 7.69 | 3.40 | 1,828 | 4 | 80,410 |
| FARIDABAD | 1.92 | 2.09 | 1,125 | 1 | 49,500 |
| SANGLI | 1.92 | 1.78 | 954 | 1 | 41,954 |
| TUMKUR | 1.92 | 1.47 | 788 | 1 | 34,690 |
| WARANGAL | 1.92 | 1.16 | 626 | 1 | 27,523 |
| MIRAJ | 1.92 | 1.10 | 592 | 1 | 26,052 |
| GADAG | 3.85 | 0 | 0 | 2 | 0 |
| Grand Total | 100 | 100 | 53,710 | 52 | 2,363,256 |

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| TOP 10 DISEASES(AMOUNT WISE) | | | | | |
|---|------------|------------|---------------|-----------|------------------|
| Disease Category | No. % | Amount % | Average | No. | Amount |
| DISEASES OF THE MUSCULOSKELETAL SYSTEM AND CONNECTIVE | 5.77 | 18.92 | 10,164 | 3 | 447,233 |
| DISEASES OF THE CIRCULATORY SYSTEM | 5.77 | 13.69 | 7,351 | 3 | 323,464 |
| NEOPLASMS | 5.77 | 11.14 | 5,986 | 3 | 263,368 |
| DISEASES OF THE RESPIRATORY SYSTEM | 5.77 | 10.05 | 5,397 | 3 | 237,463 |
| DISEASES OF THE GENITOURINARY SYSTEM | 11.54 | 8.99 | 4,826 | 6 | 212,344 |
| PREGNANCY, CHILDBIRTH AND THE PUERPERIUM | 11.54 | 7.49 | 4,023 | 6 | 177,023 |
| DISEASES OF THE DIGESTIVE SYSTEM | 9.62 | 5.07 | 2,722 | 5 | 119,776 |
| DISEASES OF THE EYE AND ADNEXA | 7.69 | 4.52 | 2,428 | 4 | 106,837 |
| CERTAIN INFECTIOUS AND PARASITIC DISEASES | 5.77 | 4.46 | 2,394 | 3 | 105,333 |
| FACTORS INFLUENCING HEALTH STATUS AND CONTACT WITH HE | 5.77 | 3.89 | 2,090 | 3 | 91,954 |
| Grand Total | 100 | 100 | 53,710 | 52 | 2,363,256 |