

Analysis Report


[Download as PDF](#)

Policy No : 0427002816P116241016 **Period of Insurance :** 12/02/2017 - 11/02/2018
Name of Corporate : Hindusthan Urban Infrastructure Ltd.
Underwriter : United India Insurance Company Limited
Policy Issuing Office : 042700, Uii, Do Okhla Phase-ii **No. of Employees :** 130 **No. of Lives :** 361
Policy Analysis Report as on : 01 Feb 2018
Created By : ANIL K.G (anilkg) **Created On :** 01/02/2018 13:52:15

Claims Overview

	Cashless			Reimbursement			Total				
	No. Of Claims	Claim Amount	Settled Amount	No. Of Claims	Claim Amount	Settled Amount	Total Claims	Total Claim Amount	Total Settled Amount	% of Claims	% of Amount
Reported	18	685823	392148	11	360341	320121	29	1046164	712269		
Paid	10	408113	385929	9	239903	220121	19	648016	606050	65.52%	85.09%
Settled	1	7367	6219	1	100000	100000	2	107367	106219	6.9%	14.91%
Approved	1	16763	0	0	0	0	1	16763	0	3.45%	0%
Rejected	0	0	0	1	20438	0	1	20438	0	3.45%	0%
Cashless Rejected	2	29268	0	0	0	0	2	29268	0	6.9%	0%
Cashless Cancelled	3	197929	0	0	0	0	3	197929	0	10.34%	0%
Closed	0	0	0	0	0	0	0	0	0	0%	0%
Pending	0	0	0	0	0	0	0	0	0	0%	0%
Query	0	0	0	0	0	0	0	0	0	0%	0%
Pre-Auth Approved Bill Not Received	1	26383	0	0	0	0	1	26383	0	3.45%	0%

Premium	796540
Addition Premium	40625
Deletion Premium	6319
Total Premium	830846
Incurred Claim	755415
ICR	91%
Earned Premium	808083
ICR on Earned	93%

Disease wise claim analysis

Disease Group	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Female Genitourinary	1	144536	129458	4.76%	18.18%
Orthopaedic	1	100000	100000	4.76%	14.04%
General S/s	3	95242	85053	14.29%	11.94%
Cardio Vascular	2	83499	83499	9.52%	11.72%
Infectious	4	83308	80493	19.05%	11.3%
Obstetric	2	68320	56219	9.52%	7.89%
Ophthalmic	3	56500	56000	14.29%	7.86%
Gastro-Intestinal	2	54166	54166	9.52%	7.6%
Nervous System Related	1	35737	34826	4.76%	4.89%

Disorder					
Hepato-Biliary	2	34075	32555	9.52%	4.57%
Total	21	755383	712269		

Age wise claim analysis

Age Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
0 - 5	2	61677	56201	9.52%	7.89%
06 - 35	5	139511	126194	23.81%	17.72%
36 - 40	3	218101	198310	14.29%	27.84%
41 - 45	5	102457	99447	23.81%	13.96%
46 - 50	1	100000	100000	4.76%	14.04%
51 - 55	3	50138	48618	14.29%	6.83%
56 - 60	0	0	0	0%	0%
61 - 65	2	83499	83499	9.52%	11.72%
66 - 70	0	0	0	0%	0%
Above 70	0	0	0	0%	0%
Total	21	755383	712269		

Relationship wise claim analysis

Relationship Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Employee	8	215525	207693	38.1%	29.16%
Spouse	10	443256	414635	47.62%	58.21%
Children	3	96602	89941	14.29%	12.63%
Parents	0	0	0	0%	0%
Parent-In-Law	0	0	0	0%	0%
Others	0	0	0	0%	0%
Total	21	755383	712269		

Claim Amount Band Wise analysis

Amount Band Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Rs. 10000 and Less	4	23562	19295	19.05%	2.71%
Rs. 10001 to Rs. 25000	5	86941	86910	23.81%	12.2%
Rs. 25001 to Rs. 50000	9	329593	305855	42.86%	42.94%
Rs. 50001 to Rs. 75000	1	70751	70751	4.76%	9.93%
Rs. 75001 to Rs. 100000	1	100000	100000	4.76%	14.04%
Rs. 100001 to Rs. 150000	1	144536	129458	4.76%	18.18%
Rs. 150001 to Rs. 200000	0	0	0	0%	0%
Rs. 200001 to Rs. 250000	0	0	0	0%	0%
Rs. 250001 to Rs. 300000	0	0	0	0%	0%
Rs. 300001 to Rs. 350000	0	0	0	0%	0%
Rs. 350001 to Rs. 400000	0	0	0	0%	0%
Rs. 400001 to Rs. 450000	0	0	0	0%	0%
Rs. 450001 to Rs. 500000	0	0	0	0%	0%
Above Rs. 500001	0	0	0	0%	0%
Total	21	755383	712269		

Hospital Wise analysis

Hospital Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
Kiran Eye Care Centre	3	56500	56000	14.29%	7.86%
Sahara Hospital	2	30229	30229	9.52%	4.24%
Sarvodaya Hospital	2	34075	32555	9.52%	4.57%
Yashoda Hospital -Secunderabad	2	83499	83499	9.52%	11.72%
Bimr Hospitals	1	21864	21864	4.76%	3.07%
Bombay Hospital &medical Reasearch Centre	1	100000	100000	4.76%	14.04%
Fortis Flt. Lt. Rajan Dhall Hospital (A Unit of	1	144536	129458	4.76%	18.18%
Institute Of Human Reproduction	1	60953	50000	4.76%	7.02%
Jeewan Hospital & Nursing Home	1	34925	33740	4.76%	4.74%
Karuna Hospital - Delhi	1	10220	8621	4.76%	1.21%
Kauvery Hospital	1	40000	40000	4.76%	5.62%
Metro Heart Institute	1	35737	34826	4.76%	4.89%
St Stephens Hospital	1	7367	6219	4.76%	0.87%
Sunshine Global Hospitals	1	33565	28852	4.76%	4.05%
Universal Hospital	1	39813	34337	4.76%	4.82%
Other	1	22100	22069	4.76%	3.1%
Total	21	755383	712269		

Hospital City Wise analysis

Hospital City Wise	No. of Claims	Claim Amount	Settled Amount	% of Claim	% of Amount
New Delhi	8	293361	268375	38.1%	37.68%
Faridabad	3	69812	67381	14.29%	9.46%
Gwalior	3	52093	52093	14.29%	7.31%
Secundrabad	2	83499	83499	9.52%	11.72%
Bharuch	1	33565	28852	4.76%	4.05%
Chennai	1	40000	40000	4.76%	5.62%
Guwahati	1	60953	50000	4.76%	7.02%
Mumbai	1	100000	100000	4.76%	14.04%
Noida	1	22100	22069	4.76%	3.1%
Total	21	755383	712269		

Repeated Utilisation Wise of Employees (Hospitalisation)

No. of Claims	No. of Employees	Claim Amount	Settled Amount	% of Claim	% of Amount
1	6	197302	190990	100%	100%
Total	6	197302	190990		

Repeated Utilisation Wise of Dependents (Hospitalisation)

No. of Claims	No. of Dependents	Claim Amount	Settled Amount	% of Claim	% of Amount
1	8	375991	342357	80%	86.05%
2	1	56000	55500	10%	13.95%
Total	9	431991	397857		