



Claims Analysis Report

Policy Holder : **BOUDH COOPERATIVE CENTRAL BANK LIMITED**
Policy Number : **P/191200/01/2025/019973**
Broker Name : **M/S.UNILIGHT INSURANCE BROKERS PVT. LTD**
Policy Period : **09 August 2024 to 08 August 2025**

Claims Summary

Data Update Time : 30-07-2025 03:05:43

Claim Type	No of Claims	Value	% Claims	% Value
Cashless	3	267,220	30.0%	53.2%
Reimbursement	6	196,380	60.0%	39.1%
In Process	1	38,500	10.0%	7.7%
Total	10	502,100	100.0%	100.0%

Premium Summary

Initial Premium	618,000
Total	618,000

Claims Ratio

Incurred Ratio on Gross Premium %	81.2%
Incurred Ratio on Gross Premium - Our Share % (If Applicable)	

Morbidity Ratio

No of Lives Insured	114
No of Claims	10
Incidence Rate	8.8%
No of Lives Inception	114
Addition	0
Deletion	0
Current Lives	114.0

Distribution Across Age

Age Band	No of Claims	Paid Amt	% Claims	% Value
6-18	1	45,471	11.1%	9.81%
19-35	6	366,629	66.7%	79.08%
36-40	1	11,500	11.1%	2.48%
65-70	1	40,000	11.1%	8.63%
Total	9	463,600	100.0%	100.00%

Distribution Across Beneficiary

Beneficiary	No of Claims	Value	% Claims	% Value
SELF	3	115,386	33.3%	24.9%
SPOUSE	3	84,023	33.3%	18.1%
CHILD	2	224,191	22.2%	48.4%
PARENTS & IN-LAWS	1	40,000	11.1%	8.6%
Total	9	463,600	100.0%	100.0%

Amount Band wise Analysis

Amount Band	No of Claims	Value	% Claims	% Value
10K	1	13,400	11.1%	2.9%
10K & 50K	6	216,094	66.7%	46.6%
50K & 100K	1	55,386	11.1%	11.9%
100K & 200K	1	178,720	11.1%	38.6%
Total	9	463,600	100.0%	100.0%

Ailment Profile

ICD GROUP	No of Claims	Value	% Claims	% Value
Pregnancy, Childbirth And The Puerperium	3	84,023	33.3%	18.1%
Diseases Of The Digestive System	1	48,500	11.1%	10.5%
Injury, Poisoning And Certain Other Consequences Of External Causes	1	11,500	11.1%	2.5%
Diseases Of The Genitourinary System	2	234,106	22.2%	50.5%
Diseases Of The Eye And Adnexa	1	40,000	11.1%	8.6%
Diseases Of The Respiratory System	1	45,471	11.1%	9.8%
Total	9	463,600	100.0%	100.0%

Repeated Utilization Report for Employees

No of Claims	No of Employees	Value	% Claims	% Value
1	3	115,386	100.0%	100.0%
Total	3	115,386	100.0%	100.0%

Repeated Utilization Report for Dependents

No of Claims	No of Employees	Value	% Claims	% Value
1	6	348,214	100.0%	100.0%
Total	6	348,214	100.0%	100.0%

Top 10 Hospitals

Hospital Name & City	Provider Type	No of Claims	Value	% Claims	% Value
Ahanagynae care -bhubaneswar, BHUBANESWAR	Non Networked	1	55,386	11.1%	11.9%
ANKURA HOSPITAL FOR WOMEN AND CHILDREN, ..	Networked	1	45,471	11.1%	9.8%
BINAYAK HOSPITAL, BERHAMPUR	Non Networked	1	11,500	11.1%	2.5%
CHRISTIAN HOSPITAL FOR WOMEN AND CHILDRE..	Non Networked	1	45,354	11.1%	9.8%
HEALTH VILLAGE HOSPITAL -A UNIT OF ODIVISSA ..	Networked	1	48,500	11.1%	10.5%
Manipal Hospitals East India Pvt Ltd, BHUBANESW..	Networked	1	178,720	11.1%	38.6%
Radharaman Hospital, CUTTACK	Networked	1	40,000	11.1%	8.6%
SRUSTI MATERNITY AND NURSING HOME., SAMB..	Non Networked	1	33,669	11.1%	7.3%
SWARAJ HOSPITAL RESEARCH INSTITUTE, BALANG..	Non Networked	1	5,000	11.1%	1.1%

All Reports are Based on Settled Claims except Claims summary & Claims Ratio Amount is in INR.....

