



Insurer : Royal Sundaram General Insurance Co. Limited.
Policy Holder : Krishi Utpanna Bazar Samiti Pune
Policy No : HG00007652000100
Policy period: 20/07/2025 TO 19/07/2026

Claims Analysis Report

Report date: 02-Jul-2026
This Report Generated By MDindia on
Thu-Jul-2026 12 41:55 IST

Total Claims Experience Report

SrNo	Descriptions	Claims	Value (Rs.)	% Claims	% Value
1	Cashless Settled	21	1,724,608	72.41%	82.38%
2	Cashless Processed	-	-	0.00%	0.00%
3	Total Reimbursement Settled (SrNo 3.1 + 3.2)	4	165,967	13.79%	7.93%
3.1	IPD Settled	4	165,967	-	7.93%
3.2	Domiciliary Settled	-	-	-	-
4	Total Reimbursement Processed (SrNo 4.1 + 4.2)	-	-	0.00%	0.00%
4.1	IPD Processed	-	-	-	0.00%
4.2	Domiciliary Processed	-	-	-	0.00%
5	Denials	1	28,000	3.45%	1.34%
6	Denials due to Shortfall	-	-	0.00%	0.00%
7	Repudiated	3	174,951	10.34%	8.36%
8	Settled On Zero Payment	-	-	0.00%	0.00%
9	Claim Intimation Closed	-	-	0.00%	0.00%
10	Total: (SrNo 1 + 2 + 3 + 4)	25	1,890,575	-	-
11	Cashless in Process*	1	28,000	-	-
12	Reimbursement in Process*	2	110,520	-	-
13	Grand Total (Rs.): (SrNo 10 + 11 + 12)	28	2,029,095	-	-
14	Inception Premium (Rs.)^	-	-	-	2,495,797
15	Endo Premium (Rs.)^	-	-	-	-
16	Earned Premium (Rs.)^	-	-	-	2,372,717
17	Total Premium (Rs.)^	-	-	-	2,495,797
18	Claims Ratio (%) - Annualized	-	-	-	81.30%
19	Claims Ratio (%) - on Earned Premium#	-	-	-	85.52%
20	Average Incurred Amount per Life.	-	-	-	4,402
21	Average Premium per Life	-	-	-	5,414
22.2	Incident Rate Per Family	-	-	-	19
23	Prorated Incidence Rate	-	-	-	7.30%

* 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 for 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 from insurer & updated in our data as on date

Morbidity Ratio

Descriptions	Claims
No. of lives Insured	462
No. of Claims	32
No. of Claims made per 100 Lives Insured	6.94%
No. of lives Inception	461
Addition	1
Deletion	1
Current Lives	461



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Ailments Profile

ICD Group	Claims	Value (Rs.)	% Claims	% Value
FRACTURES,MUSCULOSKELETAL & CONNECTIVE TISSUE DISEASES	2	375,515	7.14%	18.51%
DISEASES OF THE CIRCULATORY SYSTEM	4	336,395	14.29%	16.58%
INJURY, POISONING AND CERTAIN OTHER CONSEQUENCES OF EXTERNAL CAUSES	1	332,935	3.57%	16.41%
DISEASES OF THE GENITOURINARY SYSTEM	4	307,515	14.29%	15.16%
DISEASES OF THE RESPIRATORY SYSTEM	5	214,413	17.86%	10.57%
DISEASES OF THE DIGESTIVE SYSTEM	3	147,088	10.71%	7.25%
SYMPTOMS, SIGNS AND ABNORMAL CLINICAL AND LABORATORY FINDINGS	3	130,600	10.71%	6.44%
DISEASES OF THE EYE AND ADNEXA	3	76,500	10.71%	3.77%
DISEASES OF THE NERVOUS SYSTEM	1	54,432	3.57%	2.68%
DISEASES OF BLOOD AND BLOOD-FORMING ORGANS AND CERTAIN DISORDERS INVOLVING THE IMMUNE MECHANISM	1	36,621	3.57%	1.80%
All Other Ailment Groups	1	17,081	3.57%	0.84%
Total :	28	2,029,095		

* Based on Incurred (Paid + Outstanding) Claims Only

Distribution Across Age

Age Band	Claims	Value (Rs.)	% Claims	% Value
00-05	1	40,382	4%	2%
06-35	5	206,458	18%	10%
36-40	0	0	0%	0%
41-45	6	356,295	21%	18%
46-50	1	80,270	4%	4%
51-55	5	235,686	18%	12%
56-60	9	1,055,572	32%	52%
61-65	1	54,432	4%	3%
66-70	0	0	0%	0%
Above 70	0	0	0%	0%
Total :	28	2,029,095		

* Based on Incurred (Paid + Outstanding) Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	Claims	Value (Rs.)	% Claims	% Value
Self	17	1,536,124	61%	76%
Spouse	6	312,146	21%	15%
Children	5	180,825	18%	9%
Parents	0	0	0%	0%
Other	0	0	0%	0%
Total :	28	2,029,095		

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Distribution Across Amount Bands Report

Amount Band	Claims	Value (Rs.)	% Claims	% Value
Rs. 10,000/- And less	0	0	0.00%	0.00%
Rs. 10,001/- to Rs. 25,000/-	9	179,575	32.14%	8.85%
Rs. 25,001/- to Rs. 50,000/-	9	304,747	32.14%	15.02%
Rs. 50,001/- to Rs. 1,00,000/-	5	379,922	17.86%	18.72%
Rs. 1,00,001/- to Rs. 1,50,000/-	2	254,098	7.14%	12.52%
Rs. 1,50,001/- to Rs. 2,00,000/-	0	0	0.00%	0.00%
Rs. 2,00,001/- to Rs. 2,50,000/-	1	216,385	3.57%	10.66%
Rs. 2,50,001/- to Rs. 3,00,000/-	0	0	0.00%	0.00%
Rs. 3,00,001/- to Rs. 5,00,000/-	2	694,368	7.14%	34.22%
Rs. 5,00,000/- And Above	0	0	0.00%	0.00%
Total :	28	2,029,095		

* Based on Incurred (Paid + Outstanding) Claims Only

Distribution Across Outstanding Reason Report

Outstanding Bifurcation	Claims	Value (Rs.)	% Claims	% Value
Additional document requested - Patient	1	20,500	33%	15%
Authorisation Letter issued, document not received	1	28,000	33%	20%
Under Process	1	90,020	33%	65%
Total :	3	138520		

* Based on Outstanding Claims Only



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Distribution Across TreatMent Type Report

TreatMent Type	Claims	Value (Rs.)	% Claims	% Value
Surgical	12	1,194,209	43	59
Conservative	16	834,886	57	41
Domiciliary	0	0	0	0
COVID	0	0	0	0
Ayurvedic	0	0	0	0
Total :	28	2,029,095		

* Based on Incurred (Paid + Outstanding) Claims Only

Utilization Report for Employee

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	11	1,281,692	78.57%	83.44%
2	3	254,432	21.43%	16.56%
Total :	14	1,536,124		

* Based on Incurred (Paid + Outstanding) Claims Only

Utilization Report for Dependents

No. of Claims in current policy	No. of Dependents	Value (Rs.)	% Claims	% Value
1	11	492,971	100.00%	100.00%
Total :	11	492,971		

* Based on Incurred (Paid + Outstanding) Claims Only



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Provider Profile Report

Hospital Name	Location	Claims	Value (Rs.)	% Claims	% Value
RAO NURSING HOME	Bibwewadi-PUNE	2	387,367	7.14%	19.09%
MANIPAL HOSPITAL	Kharadi-PUNE	1	361,433	3.57%	17.81%
DHANVANTARI HOSPITAL (ICU) CRITICARE CENTRE	Saswad-PUNE	1	216,385	3.57%	10.66%
VINOD MEMORIAL MULTISPECIALITY HOSPITAL	Vishrantwadi-PUNE	3	168,660	10.71%	8.31%
RANKA HOSPITAL	Opp. Cpwd Office-PUNE	1	133,602	3.57%	6.58%
YASHSHREE NURSING HOME	Ashok Nagar-BARAMATI	1	120,496	3.57%	5.94%
BHARATI HOSPITAL & RESEARCH CENTRE	Katraj Dhankawadi-PUNE	2	88,430	7.14%	4.36%
OM HOSPITAL	Shivajinagar-PUNE	1	80,270	3.57%	3.96%
PRIDE MULTISPECIALITY HOSPITAL	KONDHWA BK-PUNE	1	66,015	3.57%	3.25%
DESHPANDE EYE HOSPITAL AND LASER CENTRE	Kothrud-PUNE	2	56,000	7.14%	2.76%
Total :		15	1,678,658		

* Based on Paid Claims Only

Buffer Utilization Report

MDID	Insured Name	IP Name	IP Age	IP Gender	Sum Insured	CCN	Amt To Release	Release Date
						Total :	0	
						Percentage of paid amount		Paid Amt. / Total Buffer Amt Release

Add-Del Endorsement Details

Endo No	End Date	End W.E.F	Remark	Addition Premium^	Deletion Premium^
Total :				0	0

Premium details as received from insurer & updated in our data as on date



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Demography Total Number of Lives / Age Band Details

Category	00-10	11-20	21- 30	31- 40	41- 50	51- 60	61- 70	71- 80	Above 80	Total	Total Pre %
Self	0	0	5	13	58	90	0	0	0	166	36.01%
Spouse	0	0	6	31	65	22	12	2	0	138	29.93%
Child	0	0	0	0	0	0	0	0	0	0	0.00%
Parent	0	0	0	0	0	0	0	0	0	0	0.00%
Other Dependants	23	90	44	0	0	0	0	0	0	157	34.06%
Total :	23	90	55	44	123	112	12	2	0	461	100%

Sum Insured Wise No Of Families Details

Sum Insured	No of Families	No of lives	Total Sum Insured	Families %
400000	166	461	66400000	100.00%
Total :	166	461	66400000	100%

* Based on Paid Claims Only

Relation Band	ID00 10	ID11 20	ID21 30	ID31 40	ID41 50	ID51 60	ID61 70	ID71 80	Above 80	Total
Child	0	0	0	0	0	0	0	0	0	0
Other Dependants	25	90	45	0	0	0	0	0	0	157
Parent	0	0	0	0	0	0	0	0	0	0
Self	15	10	5	10	60	90	0	0	0	166
Spouse	30	10	5	30	20	20	10	5	0	138

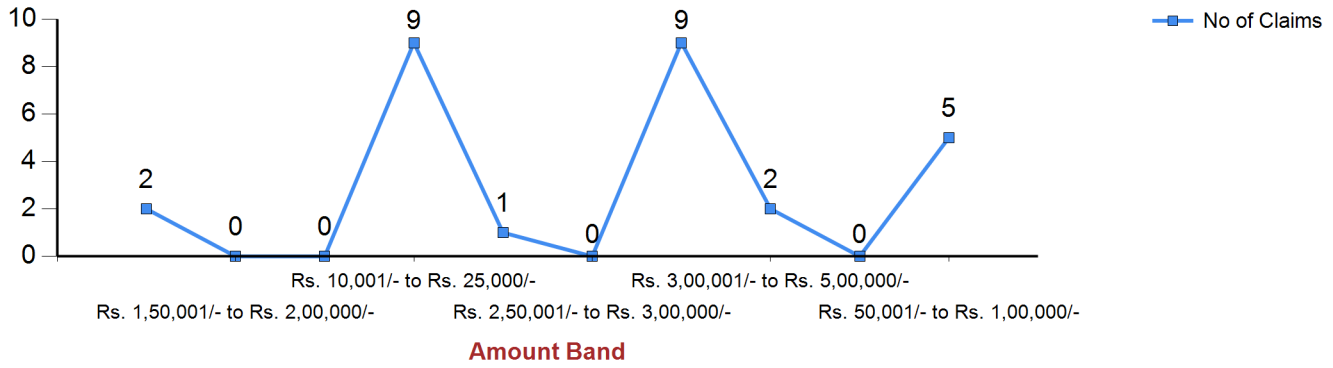


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Distribution Across Amount Bands Details



Distribution Across Age Details

