



# Star Health and Allied Insurance company Limited

## Claims Analysis Report

PolicyNumber  
P/131212/01/2024/002295

Policy Holder : **THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD.,KAKINADA**  
Policy Number : **P/131212/01/2024/002295**  
Broker Name : **Mr.KOGANTI SRK PRASAD**  
Policy Period : **20 December 2023 to 19 December 2024** MIS Report as on : **09 December 2024**

### Claims Summary

Claim Type	No of Claims	Value	% Claims	% Value
Cashless	58	4,743,102	48.3%	69.6%
Reimbursement	33	1,467,805	27.5%	21.5%
In Process	29	607,661	24.2%	8.9%
<b>Total</b>	<b>120</b>	<b>6,818,568</b>	<b>100.0%</b>	<b>100.0%</b>

### Premium Summary

First Time Premium	7,200,000
Addition Premium	353,348
<b>Total</b>	<b>7,553,348</b>

### Claims Ratio

Incurred Ratio on Gross Premium %	90.3%
Incurred Ratio on Gross Premium - Our Share % (If Applicable)	0.0%
Earned Premium	7,346,972
Incurred Ratio on Earned Premium %	93.2%
Incurred Ratio on Earned Premium - Our Share % ( If Applicable)	

### Morbidity Ratio

No of Lives Insured	1,908
No of Claims	120
Incidence Rate	6.3%
No of Lives Inception	1,811
Addition	97
Deletion	0
Current Lives	1,908

### Distribution Across Age

Age Band	No of Claims	Paid Amount	% Claims	% Value
19-35	19	1,013,467	20.9%	16.32%
36-40	7	742,579	7.7%	11.96%
41-45	8	499,538	8.8%	8.04%
46-50	10	746,170	11.0%	12.01%
51-55	14	458,707	15.4%	7.39%
56-60	25	2,525,419	27.5%	40.66%
61-65	2	50,000	2.2%	0.81%
65-70	5	150,027	5.5%	2.42%
>70	1	25,000	1.1%	0.40%
<b>Total</b>	<b>91</b>	<b>6,210,907</b>	<b>100.0%</b>	<b>100.00%</b>

### Distribution Across Beneficiary

Beneficiary	No of Claims	Value	% Claims	% Value
SELF	53	3,983,055	58.2%	64.1%
SPOUSE	38	2,227,852	41.8%	35.9%
<b>Total</b>	<b>91</b>	<b>6,210,907</b>	<b>100.0%</b>	<b>100.0%</b>

### Amount Band wise Analysis

Amount Band	No of Claims	Value	% Claims	% Value
10K	2	14,850	2.2%	0.2%
10K & 50K	51	1,418,183	56.0%	22.8%
50K & 100K	21	1,506,781	23.1%	24.3%
100K & 200K	9	1,270,884	9.9%	20.5%
Above 200K	8	2,000,209	8.8%	32.2%
<b>Total</b>	<b>91</b>	<b>6,210,907</b>	<b>100.0%</b>	<b>100.0%</b>

### Ailment Profile

ICD Group	No of Claims	Value	% Claims	% Value
Neoplasms	9	698,593	9.9%	11.2%
Certain Infectious And Parasitic Diseases	1	53,431	1.1%	0.9%
Diseases Of The Blood And Blood-Forming Organs And Certain Disor..	4	53,741	4.4%	0.9%
Diseases Of The Circulatory System	8	721,074	8.8%	11.6%
Diseases Of The Digestive System	12	796,755	13.2%	12.8%
Diseases Of The Eye And Adnexa	16	352,121	17.6%	5.7%
Diseases Of The Genitourinary System	7	533,937	7.7%	8.6%
Diseases Of The Musculoskeletal System And Connective Tissue	6	1,115,876	6.6%	18.0%
Diseases Of The Respiratory System	1	58,000	1.1%	0.9%
Diseases Of The Skin And Subcutaneous Tissue	3	304,466	3.3%	4.9%
Endocrine, Nutritional And Metabolic Diseases	1	7,425	1.1%	0.1%
Factors Influencing Health Status And Contact With Health Services	2	46,987	2.2%	0.8%
Injury, Poisoning And Certain Other Consequences Of External Causes	9	790,575	9.9%	12.7%
Pregnancy, Childbirth And The Puerperium	11	398,086	12.1%	6.4%
Symptoms, Signs And Abnormal Clinical And Laboratory Findings, No..	1	279,840	1.1%	4.5%
<b>Total</b>	<b>91</b>	<b>6,210,907</b>	<b>100.0%</b>	<b>100.0%</b>

### Repeated Utilization Report for Employees

No of Claims	No of Employees	Value	% Claims	% Value
1	37	2,853,562	16.7%	71.6%
2.0	5	747,113	33.3%	18.8%
3.0	2	382,380	50.0%	9.6%
<b>Total</b>	<b>44</b>	<b>3,983,055</b>	<b>100.0%</b>	<b>100.0%</b>

### Repeated Utilization Report for Dependents

No of Claims	No of Employees	Value	% Claims	% Value
1	33	2,086,555	16.7%	93.7%
2	1	98,638	33.3%	4.4%
3	1	42,659	50.0%	1.9%
<b>Grand Total</b>	<b>35</b>	<b>2,227,852</b>	<b>100.0%</b>	<b>100.0%</b>

### Top 10 Hospitals

Hospital Name & City	Provider Type	No of Claims	Value	% Claims	% Value
Akira Eye Hospital, RAJAHMUNDRY	Networked	5	114,519	5.5%	1.8%
Medicover Hospitals -A unit of Sahrudaya Healthc..	Non Networked	5	518,234	5.5%	8.3%
TRUST MULTISPECIALTY HOSPITALS, KAKINADA	Networked	5	276,624	5.5%	4.5%
Peoples Clinic, VIJAYAWADA	Networked	4	160,686	4.4%	2.6%
DELTA HOSPITALS -A UNIT OF RAJAMAHENDRI HE..	Networked	3	238,912	3.3%	3.8%
Sri kiran Institute of Ophthalmology, KAKINADA	Networked	3	39,850	3.3%	0.6%
Srinidhi Hospitals V.N.Nursing Home, AMALAPUR..	Networked	3	207,868	3.3%	3.3%
YASHODA HOSPITAL HITECH CITY, HYDERABAD	Networked	3	117,207	3.3%	1.9%
Apollo Hospitals Kakinada, KAKINADA	Networked	2	76,790	2.2%	1.2%
BHASKARA HOSPITAL, KOTHAPETA	Networked	2	81,600	2.2%	1.3%

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