



## Claim Experience Report

Report as on :: 13-Feb-2025

Insurer :: The Oriental Insurance Company Ltd

Policy No.:: 462502/48/2024/155

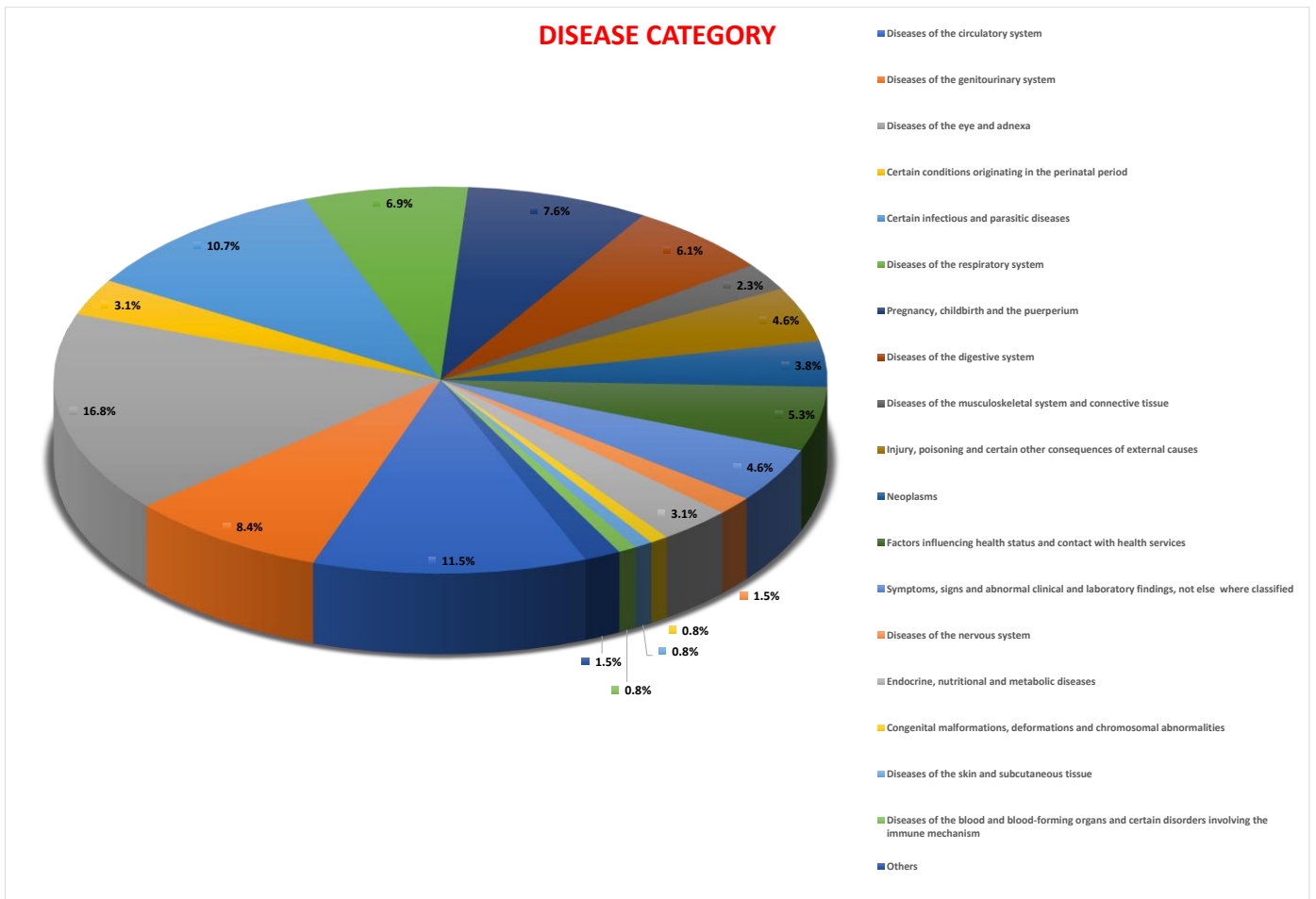
Policy Holder :: THE DISTRICT COOPERATIVE CENTRAL BANK LTD-KAKINADA

Policy Period :: 04-Mar-2024 - 03-Mar-2025

Claim Status	No. of claims	Value (Rs.)	% of Claim	% of Value
Cashless Settled	66	6,112,748	50%	72%
Reimbursement Settled	53	1,646,587	40%	19%
Cashless Outstanding*	3	119,476	2%	1%
Reimbursement Outstanding*	9	588,619	7%	7%
Total Incurred (Settled+Outstanding)	131	8,467,430	100%	100%
Denial/ Closed	15	577,032		
Total Reported	146	11,726,843		

Initial Premium	6,534,550
Endorsement Premium	0
Total Premium	6,534,550
Total Lives	1,282
Earned Premium as on 13/02/2025	6,212,298
ILR on Earned basis	136%
Claim Ratio on Gross basis	130%

DISEASE WISE CATEGORY	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
Diseases of the circulatory system	15	2,165,222	144,348	11.5%	25.6%
Diseases of the genitourinary system	11	1,049,119	95,374	8.4%	12.4%
Diseases of the eye and adnexa	22	791,157	35,962	16.8%	9.3%
Certain conditions originating in the perinatal period	4	541,524	135,381	3.1%	6.4%
Certain infectious and parasitic diseases	14	480,565	34,326	10.7%	5.7%
Diseases of the respiratory system	9	475,427	52,825	6.9%	5.6%
Pregnancy, childbirth and the puerperium	10	437,384	43,738	7.6%	5.2%
Diseases of the digestive system	8	436,167	54,521	6.1%	5.2%
Diseases of the musculoskeletal system and connective tissue	3	433,459	144,486	2.3%	5.1%
Injury, poisoning and certain other consequences of external causes	6	420,753	70,126	4.6%	5.0%
Neoplasms	5	294,089	58,818	3.8%	3.5%
Factors influencing health status and contact with health services	7	261,271	37,324	5.3%	3.1%
Symptoms, signs and abnormal clinical and laboratory findings, not else where classified	6	147,038	24,506	4.6%	1.7%
Diseases of the nervous system	2	135,830	67,915	1.5%	1.6%
Endocrine, nutritional and metabolic diseases	4	132,125	33,031	3.1%	1.6%
Congenital malformations, deformations and chromosomal abnormalities	1	116,687	116,687	0.8%	1.4%
Diseases of the skin and subcutaneous tissue	1	73,615	73,615	0.8%	0.9%
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	1	55,998	55,998	0.8%	0.7%
Others	2	20,000	10,000	1.5%	0.2%
<b>Grand Total</b>	<b>131</b>	<b>8,467,430</b>	<b>64,637</b>	<b>100.0%</b>	<b>100.0%</b>



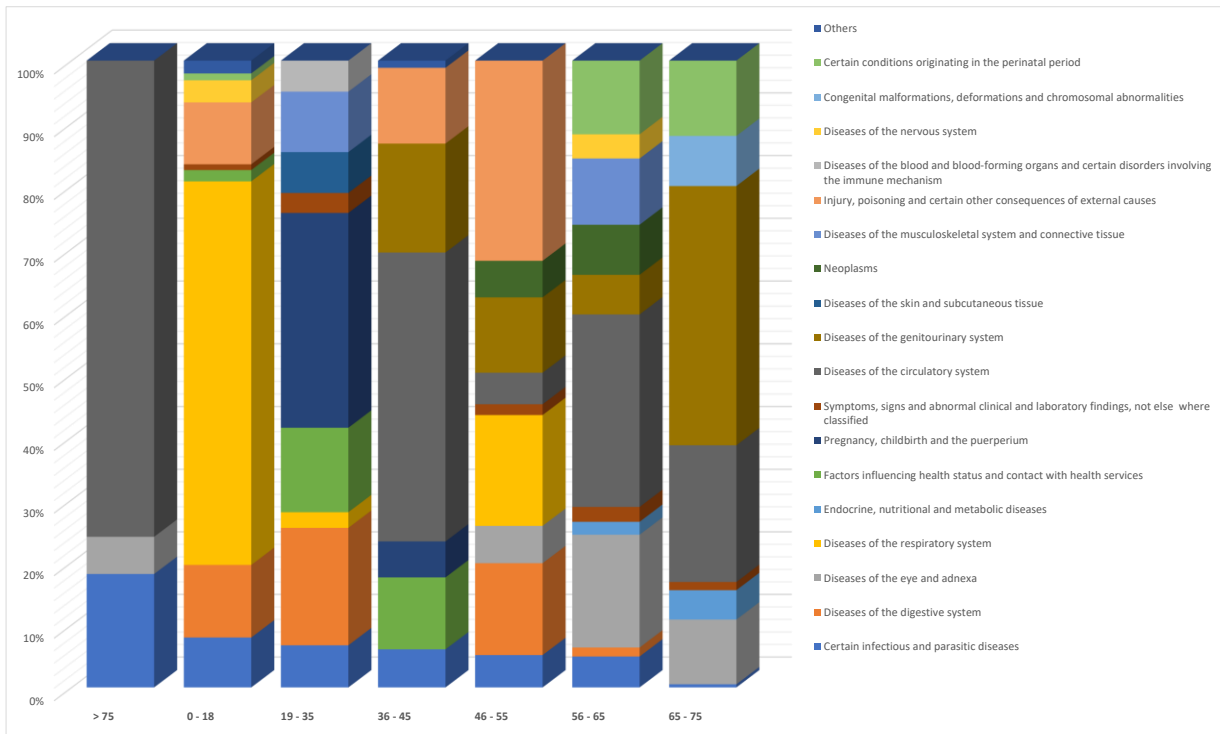
### AGE WISE ANALYSIS

AGE_BAND	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
0 - 18	16	488,612	30,538	12.2%	5.8%
19 - 35	23	1,131,528	49,197	17.6%	13.4%
36 - 45	11	869,868	79,079	8.4%	10.3%
46 - 55	17	838,194	49,306	13.0%	9.9%
56 - 65	40	3,072,546	76,814	30.5%	36.3%
65 - 75	19	1,460,830	76,886	14.5%	17.3%
> 75	5	605,852	121,170	3.8%	7.2%
<b>Grand Total</b>	<b>131</b>	<b>8,467,430</b>	<b>64,637</b>	<b>100.0%</b>	<b>100.0%</b>

### GENDER WISE ANALYSIS

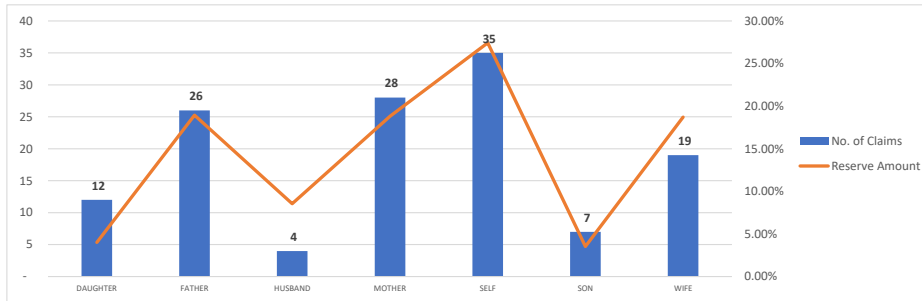
GENDER	AGE_BAND	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
MALE	0 - 18	6	246,289	41,048	4.6%	2.9%
	19 - 35	3	145,098	48,366	2.3%	1.7%
	36 - 45	3	410,823	136,941	2.3%	4.9%
	46 - 55	3	135,464	45,155	2.3%	1.6%
	56 - 65	23	1,844,276	80,186	17.6%	21.8%
	65 - 75	14	795,239	56,803	10.7%	9.4%
	> 75	3	496,000	165,333	2.3%	5.9%
<b>MALE Total</b>		<b>55</b>	<b>4,073,189</b>	<b>74,058</b>	<b>42.0%</b>	<b>48.1%</b>
FEMALE	0 - 18	10	242,323	24,232	7.6%	2.9%
	19 - 35	20	986,430	49,322	15.3%	11.6%
	36 - 45	8	459,045	57,381	6.1%	5.4%
	46 - 55	14	702,730	50,195	10.7%	8.3%
	56 - 65	17	1,228,270	72,251	13.0%	14.5%
	65 - 75	5	665,591	133,118	3.8%	7.9%
	> 75	2	109,852	54,926	1.5%	1.3%
<b>FEMALE Total</b>		<b>76</b>	<b>4,394,241</b>	<b>57,819</b>	<b>58.0%</b>	<b>51.9%</b>
<b>Grand Total</b>		<b>131</b>	<b>8,467,430</b>	<b>64,637</b>	<b>100.0%</b>	<b>100.0%</b>

### AGE WISE DISEASE ANALYSIS



### RELATION WISE ANALYSIS

RELATION	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
SELF	35	2,322,553	66,359	26.7%	27.4%
HUSBAND	4	724,704	181,176	3.1%	8.6%
WIFE	19	1,584,230	83,381	14.5%	18.7%
SON	7	299,289	42,756	5.3%	3.5%
DAUGHTER	12	339,154	28,263	9.2%	4.0%
FATHER	26	1,603,716	61,681	19.8%	18.9%
MOTHER	28	1,593,784	56,921	21.4%	18.8%
<b>Grand Total</b>	<b>131</b>	<b>8,467,430</b>	<b>64,637</b>	<b>100.0%</b>	<b>100.0%</b>

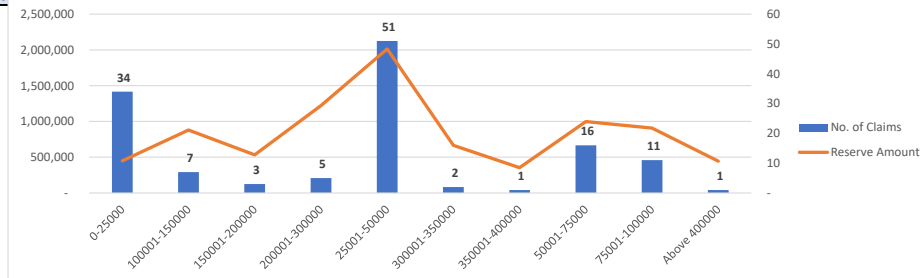


### SUM INSURED WISE ANALYSIS

SUMINSURED	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
500000	131	8,467,430	64,637	100.0%	100.0%
<b>Grand Total</b>	<b>131</b>	<b>8,467,430</b>	<b>64,637</b>	<b>100.0%</b>	<b>100.0%</b>

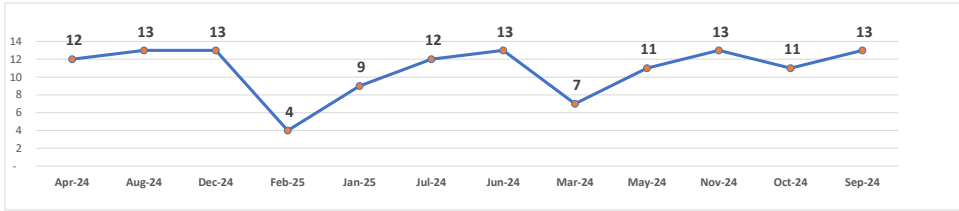
### CLAIMED AMOUNT WISE ANALYSIS

AMOUNT_BAND	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
0-25000	34	450,602	13,253	26.0%	5.3%
25001-50000	51	2,013,046	39,471	38.9%	23.8%
50001-75000	16	997,777	62,361	12.2%	11.8%
75001-100000	11	906,587	82,417	8.4%	10.7%
100001-150000	7	878,953	125,565	5.3%	10.4%
150001-200000	3	534,097	178,032	2.3%	6.3%
200001-300000	5	1,222,289	244,458	3.8%	14.4%
300001-350000	2	665,215	332,608	1.5%	7.9%
350001-400000	1	353,865	353,865	0.8%	4.2%
Above 400000	1	444,999	444,999	0.8%	5.3%
<b>Grand Total</b>	<b>131</b>	<b>8,467,430</b>	<b>64,637</b>	<b>100.0%</b>	<b>100.0%</b>



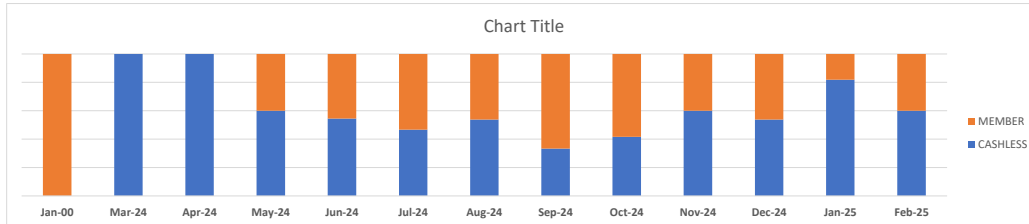
**INTIMATION MONTH**

INT_MONTH	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
Mar-24	7	654,008	93,430	5.3%	7.7%
Apr-24	12	406,708	33,892	9.2%	4.8%
May-24	11	1,126,349	102,395	8.4%	13.3%
Jun-24	13	604,390	46,492	9.9%	7.1%
Jul-24	12	859,650	71,638	9.2%	10.2%
Aug-24	13	750,709	57,747	9.9%	8.9%
Sep-24	13	639,590	49,199	9.9%	7.6%
Oct-24	11	602,569	54,779	8.4%	7.1%
Nov-24	13	1,300,777	100,060	9.9%	15.4%
Dec-24	13	924,081	71,083	9.9%	10.9%
Jan-25	9	518,599	57,622	6.9%	6.1%
Feb-25	4	80,000	20,000	3.1%	0.9%
<b>Grand Total</b>	<b>131</b>	<b>8,467,430</b>	<b>64,637</b>	<b>100.0%</b>	<b>100.0%</b>



**PAID MONTH WISE**

CLAIMTYPE	PAID_MONTH	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount	
<b>CASHLESS</b>	Mar-24	3	280,562	93,521	2.5%	3.6%	
	Apr-24	3	142,924	47,641	2.5%	1.8%	
	May-24	6	694,578	115,763	5.0%	9.0%	
	Jun-24	6	709,731	118,289	5.0%	9.1%	
	Jul-24	7	457,641	65,377	5.9%	5.9%	
	Aug-24	7	639,359	91,337	5.9%	8.2%	
	Sep-24	4	462,786	115,697	3.4%	6.0%	
	Oct-24	5	440,033	88,007	4.2%	5.7%	
	Nov-24	6	512,264	85,377	5.0%	6.6%	
	Dec-24	7	528,041	75,434	5.9%	6.8%	
	Jan-25	9	1,046,052	116,228	7.6%	13.5%	
	Feb-25	3	198,777	66,259	2.5%	2.6%	
	<b>CASHLESS Total</b>		<b>66</b>	<b>6,112,748</b>	<b>92,617</b>	<b>55.5%</b>	<b>78.8%</b>
	<b>MEMBER</b>	Jan-00	1	6,948	6,948	0.8%	0.1%
May-24		4	89,686	22,422	3.4%	1.2%	
Jun-24		5	150,539	30,108	4.2%	1.9%	
Jul-24		8	228,488	28,561	6.7%	2.9%	
Aug-24		6	248,764	41,461	5.0%	3.2%	
Sep-24		8	174,786	21,848	6.7%	2.3%	
Oct-24		7	233,328	33,333	5.9%	3.0%	
Nov-24		4	97,288	24,322	3.4%	1.3%	
Dec-24		6	243,881	40,647	5.0%	3.1%	
Jan-25		2	91,932	45,966	1.7%	1.2%	
Feb-25		2	80,947	40,474	1.7%	1.0%	
<b>MEMBER Total</b>			<b>53</b>	<b>1,646,587</b>	<b>31,068</b>	<b>44.5%</b>	<b>21.2%</b>
<b>Grand Total</b>			<b>119</b>	<b>7,759,335</b>	<b>65,204</b>	<b>100.0%</b>	<b>100.0%</b>



TOP 15 HOSPITAL WISE - (AMOUNT WISE)

HOSPITAL_NAME	Values				
	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
KRISHNA INSTITUTE OF MEDICAL SCIENCES LTD-RAJAHMUNDRY	3	721,229	240,410	4.5%	11.6%
DELTA HOSPITALS (A UNIT OF RAJAMAHENDRI HEALTHCARE PVT LTD)-RAJAHMUNDRY	9	650,375	72,264	13.4%	10.5%
NEUROSTAR MULTISPECIALITY HOSPITAL - KAKINADA	3	537,459	179,153	4.5%	8.7%
KONASEEMA INSTITUTE OF MEDICAL SCIENCES AND RESEARCH FOUNDATION-AMALAPURAM	5	510,660	102,132	7.5%	8.2%
SWATANTRA HOSPITALS	6	422,063	70,344	9.0%	6.8%
APOLLO HOSPITALS - KAKINADA	4	407,468	101,867	6.0%	6.6%
STAR HOSPITAL-HYDERABAD	3	379,939	126,646	4.5%	6.1%
MEDICOVER HOSPITALS(A UNIT OF SAHRUDAYA HEALTHCARE PVT LTD)-KAKINADA	4	358,680	89,670	6.0%	5.8%
CHAKRADHAR HOSPITALS	1	324,381	324,381	1.5%	5.2%
AKIRA EYE HOSPITAL-ARYAPURAM	5	270,064	54,013	7.5%	4.3%
NAYANA EYE CARE	8	221,113	27,639	11.9%	3.6%
MEDICOVER HOSPITALS ( A UNIT OF SAHRUDAYA HEALTH CARE PVT LTD)- VISAKHAPATNAM	1	203,661	203,661	1.5%	3.3%
YASHODA HOSPITALS-HITEC CITY	1	197,682	197,682	1.5%	3.2%
INODAYA HOSPITALS (A UNIT OF GODAVARTHY NARASIMHA MURTHY HEALTHCARE PVT LTD)-KAKINADA	4	179,519	44,880	6.0%	2.9%
SURYA GLOBAL HOSPITALS-MADHAVAPATNAM JUNCTION	3	171,232	57,077	4.5%	2.8%
SRI VENKATA CHALAPATHI NURSING HOME-KAKINADA	1	161,037	161,037	1.5%	2.6%
BLUE RAIN HOSPITAL-KAKINADA	1	140,269	140,269	1.5%	2.3%
BHANU NURSING HOME AND EYE HOSPITAL-KAKINADA	1	137,236	137,236	1.5%	2.2%
NAVEEN MULTI SPECIALITY HOSPITAL-RAJAMAHENDRAVARAM	2	109,852	54,926	3.0%	1.8%
TRUST HOSPITAL - KAKINADA	2	106,773	53,387	3.0%	1.7%
<b>Grand Total</b>	<b>67</b>	<b>6,210,692</b>	<b>92,697</b>	<b>100.0%</b>	<b>100.0%</b>

HOSPITALSTATE	No. of Claims	Reserve Amount	Average	% of Claims	% of Amount
ANDHRA PRADESH	126	7,859,809	62,379	96.2%	92.8%
TELANGANA	5	607,621	121,524	3.8%	7.2%
<b>Grand Total</b>	<b>131</b>	<b>8,467,430</b>	<b>64,637</b>	<b>100.0%</b>	<b>100.0%</b>