

CLAIMS ANALYSIS REPORT

NATIONAL INSURANCE COMPANY LIMITED
ANDHRA PRAGATHI GRAMEENA BANK - 251100/50/22/10000035
Policy Period:- 05/05/2022 To 04/05/2023
Report Period:- 05/05/2022 To 01/04/2023

Total Claims Experience Report

Claim Status	Claims	Value (Rs.)	Avg Ticket Size	% Claims	% Value
Paid					
Cashless Settled **	360	30072659	83535	25%	55%
Reimbursement Settled **	832	14332344	17226	58%	26%
Total Paid (A)	1192	44405003	37253	83%	81%
Repudiated					
Denials - Non Payable	55	563814	10251	4%	1%
Denials - File Closed	69	3151169	45669	5%	6%
Total Repudiated	124	3714983	29960	9%	7%
Outstanding*					
Preauthorization's Issued	22	1695411	77064	2%	3%
Intimation Received But pending for Claim Doc.	9	418000	46444	1%	1%
Under Deficiency of Doc	40	2311015	57775	3%	4%
Claims in Process	7	537165	76738	0%	1%
Under Float	6	346240	57707	0%	1%
Settled but pending for Payment	33	1614576	48927	2%	3%
Total Outstanding (B)	117	6922407	59166	8%	13%
Total Reported	1433	55042393	38411	100%	100%

Total Premium (C)

47969856

Earned Premium (D)

43620940

Claim Ratio = (A+B)/C

107.00%

Claim Ratio on Earned Premium = (A+B)/D

117.67%

Note:

*The Value for Outstanding may varies.

**In total no of claims only unique claim count is considered. (e.g. a claim can be lodged as Cash Less, Additional Payment and then Deductions Payment. However we have considered it only once in count while in paid the amounts is added up.)