



**Insurer :** National Insurance Co. Ltd.

**Corporate\*\* :** Lawrence School

# Claims Analysis Report

Report as on: Monday, May 26, 2025

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
650600502410000047	The Lawrence School	June 18, 2024	June 17, 2025



Medi Assist™



Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Total Claims Experience Report

IPD_OPD	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
<input type="checkbox"/> IP						
<input type="checkbox"/> 1.0 Cashless						
1.1 Paid	12	35.29%	791,655	39.59%	534,722	43.70%
1.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
1.3 Denied due to Inadmissibility	2	5.88%	98,500	4.93%		0.00%
1.4 Processed	1	2.94%	12,743	0.64%	10,749	0.88%
1.5 In Process	1	2.94%	219,233	10.96%	200,000	16.35%
Total	16	47.06%	1,122,131	56.12%	745,471	60.93%
<input type="checkbox"/> 2.0 Reimbursement						
2.1 Paid	13	38.24%	598,986	29.96%	459,347	37.54%
2.2 Denied due to document shortfall	3	8.82%	223,145	11.16%		0.00%
2.3 Denied due to Inadmissibility	1	2.94%	20,073	1.00%		0.00%
2.4 Processed	1	2.94%	35,084	1.75%	18,671	1.53%
2.5 In Process	0	0.00%	0	0.00%		0.00%
Total	18	52.94%	877,288	43.88%	478,018	39.07%
Total	34	100.00%	1,999,419	100.00%	1,223,489	100.00%
<input type="checkbox"/> OP						
<input type="checkbox"/> 3.0 Cashless						
3.1 Paid	0	0.00%	0	0.00%		0.00%
3.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
3.3 Denied due to Inadmissibility	0	0.00%	0	0.00%		0.00%
3.4 Processed	0	0.00%	0	0.00%		0.00%
3.5 In Process	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
<input type="checkbox"/> 4.0 Reimbursement						
4.1 Paid	0	0.00%	0	0.00%		0.00%
4.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
4.3 Denied due to Inadmissibility	0	0.00%	0	0.00%		0.00%
4.4 Processed	0	0.00%	0	0.00%		0.00%
4.5 In Process	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
Total	34	100.00%	1,999,419	100.00%	1,223,489	100.00%

By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
<input type="checkbox"/> Paid	25	73.53%	1,390,641	69.55%	994,069	81.25%
<input type="checkbox"/> Denied due to document shortfall	3	8.82%	223,145	11.16%		0.00%
<input type="checkbox"/> Denied due to Inadmissibility	3	8.82%	118,573	5.93%		0.00%
<input type="checkbox"/> Processed	2	5.88%	47,827	2.39%	29,420	2.40%
<input type="checkbox"/> In Process	1	2.94%	219,233	10.96%	200,000	16.35%
Total	34	100.00%	1,999,419	100.00%	1,223,489	100.00%

5.0 Policy Lives	Count
<input type="checkbox"/> 5.1 At Inception & Addition	419
5.1.1 At Inception	414
5.1.2 Addition	5
<input type="checkbox"/> 5.2 Deletion	0
5.3 Current Lives	419

5.4 IPD Claim Count
28

5.5 Percentage of Claims per 100 Lives
6.68%

6.0 Policy Premium	Amount (₹)
6.1 First Time	2,753,430.00
6.2 Addition	33,415.00
6.3 Deletion	0.00
6.4 Total Premium	2,786,845.00
6.5 Earned Premium (EP)	2,618,870.78

Premium details made available and updated in our system as on report date is Rs. 2,786,845.00 (Refer Annexure for Policy & Endorsement wise details)  
Based on Total Incurred Amount as shown above, ICR works out to 43.90% on the Total Premium and 46.72% on the Earned Premium.  
Ratios based on premium in Insurer's System would prevail.

\*\*Please see the index page for more information on the policies that were used to generate this report.



Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
650600502410000047	2,786,845.00	2,618,870.78	419
Total	2,786,845.00	2,618,870.78	419

\*\*Please see the index page for more information on the policies that were used to generate this report.





Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Savings Summary

Policy No.	Claim Count Copay	Savings due to Copay	Claim Count Defined Benefit	Savings due to Defined Benefit	Claim Count Hospital Discount	Savings due to Amount Hospital Discount	Claim Count Proportionate Deduction	Savings due to Proportionate Deduction
650600502410000047	0		5	52,060.00	8	37,321.00	0	
Total	0		5	52,060.00	8	37,321.00	0	

\*\*Please see the index page for more information on the policies that were used to generate this report.



Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
Other	191,816	18.74%	10	37.04%
Gem Hospital	152,094	14.86%	3	11.11%
Ganga Medical Centre And Hospitals Pvt Ltd	151,959	14.85%	1	3.70%
Bs Hospital	113,344	11.07%	4	14.81%
Aayug Multi Specialty Hospital	82,420	8.05%	2	7.41%
Command Hospital	75,183	7.35%	1	3.70%
Vaidyaratnam P S Varier Ayurveda College Hospital	64,500	6.30%	1	3.70%
The Arya Vaidya Chikitsalayam And Research Institute	50,000	4.89%	1	3.70%
Sri Ramakrishna Hospital.	48,609	4.75%	1	3.70%
Eye Foundation Ltd	48,000	4.69%	2	7.41%
The Christian Mission Hospital	45,564	4.45%	1	3.70%
Total	1,023,489	100.00%	27	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
INJURIES / FRACTURES / DISLOCATIONS	234,379	22.90%	3	11.11%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	152,094	14.86%	3	11.11%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	119,230	11.65%	3	11.11%
DISORDERS OF THE RESPIRATORY SYSTEM	102,827	10.05%	4	14.81%
CATARACT	96,000	9.38%	4	14.81%
DISORDERS OF THE KIDNEY	75,183	7.35%	1	3.70%
Other	62,311	6.09%	3	11.11%
CAESAREAN SECTION	50,000	4.89%	1	3.70%
GYNECOLOGICAL DISORDERS	48,609	4.75%	1	3.70%
Others	45,564	4.45%	1	3.70%
CARDIAC DISORDERS	37,292	3.64%	3	11.11%
Total	1,023,489	100.00%	27	100.00%

\*\*Please see the index page for more information on the policies that were used to generate this report.



**Insurer :** National Insurance Co. Ltd.  
**Corporate\*\* :** Lawrence School

# Claims Analysis Report

Report as on: Monday, May 26, 2025

## Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	6	22.22%	279,475	27.31%
b) Spouse	5	18.52%	124,843	12.20%
c) Child	3	11.11%	122,134	11.93%
d) Parent	13	48.15%	497,037	48.56%
Total	27	100.00%	1,023,489	100.00%

## Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
d) 16-20	2	7.41%	82,420	8.05%
e) 21-25	1	3.70%	39,714	3.88%
f) 26-30	1	3.70%	50,000	4.89%
h) 36-40	2	7.41%	77,381	7.56%
j) 46-50	2	7.41%	75,130	7.34%
l) 56-60	8	29.63%	250,937	24.52%
m) 61-65	1	3.70%	13,314	1.30%
n) 66-70	3	11.11%	208,272	20.35%
o) 71-more	7	25.93%	226,321	22.11%
Total	27	100.00%	1,023,489	100.00%

\*\*Please see the index page for more information on the policies that were used to generate this report.





Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	3	50.00%	127,381	45.58%
c) 3	3	50.00%	152,094	54.42%
Total	6	100.00%	279,475	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	14	66.67%	562,751	75.64%
b) 2	4	19.05%	130,420	17.53%
c) 3	3	14.29%	50,843	6.83%
Total	21	100.00%	744,014	100.00%

\*\*Please see the index page for more information on the policies that were used to generate this report.



Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
b) 20,000	2	15.38%	24,063	4.41%
c) 30,000	5	38.46%	121,813	22.33%
d) 40,000	1	7.69%	39,714	7.28%
e) 50,000	2	15.38%	94,173	17.26%
f) 60,000	1	7.69%	50,000	9.17%
g) 70,000	1	7.69%	63,749	11.69%
k) 2,00,000	1	7.69%	151,959	27.86%
Total	13	100.00%	545,471	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	2	14.29%	10,738	2.25%
b) 20,000	4	28.57%	61,435	12.85%
c) 30,000	3	21.43%	70,165	14.68%
d) 40,000	1	7.14%	31,173	6.52%
f) 60,000	1	7.14%	50,000	10.46%
g) 70,000	1	7.14%	64,500	13.49%
h) 80,000	1	7.14%	75,183	15.73%
k) 2,00,000	1	7.14%	114,824	24.02%
Total	14	100.00%	478,018	100.00%

\*\*Please see the index page for more information on the policies that were used to generate this report.





Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

# Claims Analysis Report

Report as on: Monday, May 26, 2025

## Glossary

- 1.0 Reimbursement : Type of Claims where cost of treatment calculated as per policy terms paid to insured
- 2.0 Cashless : Claims where cost of treatment calculated as per policy terms paid directly to the providers
- 3.0 Domiciliary : Non hospitalisation claims paid either as cashless or reimbursement including OPD
- 4.0 Claim status : Statuses of the claims as on report date
- 4.1 Paid : Claims where payment has been effected and payment details available
- 4.2 Ready For Payment : Claims where processing is complete and ready for payment upload
- 4.3 In Process : Claims that are in various stages of processing including investigation, document shortfall etc..
- Denied : Claim that are rejected / repudiated as per policy coverages/exclusions
- Denied-Documents Shortfall : Claim that denied due to non submission of necessary documents
- 5.0 Policy Lives :
- 5.1 At Inception & Addition :
- 5.1.1 At Inception : Number of lives covered from inception of the policy
- 5.1.2 Addition : Number of lives added during the policy period through an endorsement
- 5.2 Deletion : Number of lives deleted/removed during the policy period through an endorsement
- 5.3 Current Lives : Number of lives at the inception + Number of lives added during the period- number of lives deleted/removed during the period.
- 6.0 Policy premium :
- 6.1 First Time : Initial Premium as updated in our System
- 6.2 Addition : Additional premium through an endorsement for a change in coverage and/or inclusion of members
- 6.3 Deletion : Reduction in premium amount effected through an endorsement for a change in coverage and/or deletion of members
- 6.4 Total Premium : Initial Premium + Addition Endorsement Premium - Deletion endorsement premium (Refund)
- 6.5 Earned Premium (EP) : Portion of a policy's premium that applies to the expired portion of the policy.
- Claims Ratio (%) : Ratio of Incurred Claims to total Premium as on report date
- Claims Ratio (%) - On Earned Premium : Ratio of Incurred Claims to Earned Premium on report date

\*\*Please see the index page for more information on the policies that were used to generate this report.



**Insurer :** National Insurance Co. Ltd.

**Corporate\*\* :** Lawrence School

# Claims Analysis Report

Report as on: Monday, May 26, 2025

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date
650600502410000046	The Lawrence School	June 18, 2024	June 17, 2025







Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Total Claims Experience Report

IPD_OPD	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
<input type="checkbox"/> IP						
<input type="checkbox"/> 1.0 Cashless						
1.1 Paid	35	43.75%	3,409,877	65.54%	2,206,016	68.83%
1.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
1.3 Denied due to Inadmissibility	7	8.75%	388,649	7.47%		0.00%
1.4 Processed	1	1.25%	162,237	3.12%	160,400	5.00%
1.5 In Process	3	3.75%	57,918	1.11%	48,648	1.52%
Total	46	57.50%	4,018,681	77.24%	2,415,064	75.36%
<input type="checkbox"/> 2.0 Reimbursement						
2.1 Paid	24	30.00%	591,986	11.38%	478,068	14.92%
2.2 Denied due to document shortfall	1	1.25%	14,002	0.27%		0.00%
2.3 Denied due to Inadmissibility	1	1.25%	37,591	0.72%		0.00%
2.4 Processed	1	1.25%	62,891	1.21%	57,163	1.78%
2.5 In Process	7	8.75%	477,944	9.19%	254,616	7.94%
Total	34	42.50%	1,184,414	22.76%	789,847	24.64%
Total	80	100.00%	5,203,095	100.00%	3,204,911	100.00%
<input type="checkbox"/> OP						
<input type="checkbox"/> 3.0 Cashless						
3.1 Paid	0	0.00%	0	0.00%		0.00%
3.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
3.3 Denied due to Inadmissibility	0	0.00%	0	0.00%		0.00%
3.4 Processed	0	0.00%	0	0.00%		0.00%
3.5 In Process	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
<input type="checkbox"/> 4.0 Reimbursement						
4.1 Paid	0	0.00%	0	0.00%		0.00%
4.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
4.3 Denied due to Inadmissibility	0	0.00%	0	0.00%		0.00%
4.4 Processed	0	0.00%	0	0.00%		0.00%
4.5 In Process	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
Total	80	100.00%	5,203,095	100.00%	3,204,911	100.00%

By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
<input type="checkbox"/> Paid	59	73.75%	4,001,863	76.91%	2,684,084	83.75%
<input type="checkbox"/> Denied due to document shortfall	1	1.25%	14,002	0.27%		0.00%
<input type="checkbox"/> Denied due to Inadmissibility	8	10.00%	426,240	8.19%		0.00%
<input type="checkbox"/> Processed	2	2.50%	225,128	4.33%	217,563	6.79%
<input type="checkbox"/> In Process	10	12.50%	535,862	10.30%	303,264	9.46%
Total	80	100.00%	5,203,095	100.00%	3,204,911	100.00%

5.0 Policy Lives	Count
<input type="checkbox"/> 5.1 At Inception & Addition	668
5.1.1 At Inception	668
5.1.2 Addition	0
<input type="checkbox"/> 5.2 Deletion	0
5.3 Current Lives	668

5.4 IPD Claim Count
71

5.5 Percentage of Claims per 100 Lives
10.63%

6.0 Policy Premium	Amount (₹)
6.1 First Time	4,444,269.00
6.2 Addition	0.00
6.3 Deletion	0.00
6.4 Total Premium	4,444,269.00
6.5 Earned Premium (EP)	4,176,395.25

Premium details made available and updated in our system as on report date is Rs. 4,444,269.00 (Refer Annexure for Policy & Endorsement wise details)  
Based on Total Incurred Amount as shown above, ICR works out to 72.11% on the Total Premium and 76.74% on the Earned Premium.  
Ratios based on premium in Insurer's System would prevail.

\*\*Please see the index page for more information on the policies that were used to generate this report.





Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Policy Wise Premium Summary

Policy Number	Total Premium	Earned Premium	Lives
650600502410000046	4,444,269.00	4,176,395.25	668
Total	4,444,269.00	4,176,395.25	668

\*\*Please see the index page for more information on the policies that were used to generate this report.



Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Savings Summary

Policy No.	Claim Count Copay	Savings due to Copay	Claim Count Defined Benefit	Savings due to Defined Benefit	Claim Count Hospital Discount	Savings due to Amount Hospital Discount	Claim Count Proportionate Deduction	Savings due to Proportionate Deduction
650600502410000046	0	0.00	2	59,088.00	26	95,421.00	0	
Total	0	0.00	2	59,088.00	26	95,421.00	0	

\*\*Please see the index page for more information on the policies that were used to generate this report.



Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Distribution Across Providers (In-Patient Claims)

Hospital Name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
G Kuppuswamy Naidu Memorial Hospital	534,394	18.42%	3	4.92%
Bs Hospital	505,273	17.41%	6	9.84%
Sri Ramakrishna Hospital.	418,033	14.41%	9	14.75%
Ortho One Orthopeadic Speciality Centre	321,778	11.09%	3	4.92%
Other	311,539	10.74%	13	21.31%
Vijaya Hospital	240,152	8.28%	11	18.03%
Sm Hospital Nbs Health Care	161,412	5.56%	9	14.75%
Kongunad Hospital Pvt Ltd	155,035	5.34%	2	3.28%
K.P.S Hospitals (P) Ltd	99,653	3.43%	3	4.92%
V G Hospital	91,100	3.14%	1	1.64%
Ganga Medical Centre And Hospitals Pvt Ltd	63,278	2.18%	1	1.64%
Total	2,901,647	100.00%	61	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Approved Amount (₹)	% Approved Amount	Claim Count	%Claim Count
CARDIAC DISORDERS	833,748	28.73%	6	9.84%
DISORDERS OF THE RESPIRATORY SYSTEM	365,222	12.59%	8	13.11%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	305,621	10.53%	12	19.67%
INJURIES / FRACTURES / DISLOCATIONS	257,054	8.86%	3	4.92%
Other	250,413	8.63%	12	19.67%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	230,288	7.94%	4	6.56%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	207,000	7.13%	3	4.92%
CANCER	179,021	6.17%	6	9.84%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	115,562	3.98%	5	8.20%
GYNECOLOGICAL DISORDERS	91,100	3.14%	1	1.64%
DISORDERS OF BLOOD VESSELS	66,618	2.30%	1	1.64%
Total	2,901,647	100.00%	61	100.00%

\*\*Please see the index page for more information on the policies that were used to generate this report.





**Insurer :** National Insurance Co. Ltd.  
**Corporate\*\* :** Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	18	29.51%	1,302,162	44.88%
b) Spouse	4	6.56%	153,054	5.27%
c) Child	16	26.23%	350,051	12.06%
d) Parent	23	37.70%	1,096,380	37.78%
Total	61	100.00%	2,901,647	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 0-5	2	3.28%	35,003	1.21%
b) 6-10	3	4.92%	55,875	1.93%
c) 11-15	2	3.28%	27,382	0.94%
d) 16-20	3	4.92%	104,493	3.60%
e) 21-25	2	3.28%	67,793	2.34%
f) 26-30	4	6.56%	51,049	1.76%
g) 31-35	3	4.92%	48,663	1.68%
i) 41-45	2	3.28%	63,711	2.20%
j) 46-50	4	6.56%	274,415	9.46%
k) 51-55	8	13.11%	414,682	14.29%
l) 56-60	11	18.03%	1,148,332	39.58%
m) 61-65	12	19.67%	377,601	13.01%
n) 66-70	1	1.64%	6,987	0.24%
o) 71-more	4	6.56%	225,661	7.78%
Total	61	100.00%	2,901,647	100.00%

\*\*Please see the index page for more information on the policies that were used to generate this report.



**Insurer :** National Insurance Co. Ltd.  
**Corporate\*\* :** Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	12	66.67%	847,820	65.11%
b) 2	6	33.33%	454,342	34.89%
Total	18	100.00%	1,302,162	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Beneficiaries Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	34	79.07%	1,365,410	85.37%
b) 2	2	4.65%	37,959	2.37%
g) 7	7	16.28%	196,116	12.26%
Total	43	100.00%	1,599,485	100.00%

\*\*Please see the index page for more information on the policies that were used to generate this report.



Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

Claims Analysis Report

Report as on: Monday, May 26, 2025

Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	6	16.67%	50,735	2.14%
b) 20,000	7	19.44%	103,558	4.38%
c) 30,000	4	11.11%	112,207	4.74%
d) 40,000	3	8.33%	106,582	4.50%
e) 50,000	2	5.56%	88,421	3.74%
g) 70,000	3	8.33%	191,825	8.11%
i) 90,000	1	2.78%	88,417	3.74%
j) 1,00,000	1	2.78%	91,100	3.85%
k) 2,00,000	9	25.00%	1,533,571	64.81%
Total	36	100.00%	2,366,416	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	5	20.00%	34,471	6.44%
b) 20,000	8	32.00%	121,945	22.78%
c) 30,000	8	32.00%	191,963	35.87%
d) 40,000	1	4.00%	30,335	5.67%
e) 50,000	1	4.00%	49,119	9.18%
f) 60,000	2	8.00%	107,398	20.07%
Total	25	100.00%	535,231	100.00%

\*\*Please see the index page for more information on the policies that were used to generate this report.





Insurer : National Insurance Co. Ltd.

Corporate\*\* : Lawrence School

# Claims Analysis Report

Report as on: Monday, May 26, 2025

## Glossary

- 1.0 Reimbursement : Type of Claims where cost of treatment calculated as per policy terms paid to insured
- 2.0 Cashless : Claims where cost of treatment calculated as per policy terms paid directly to the providers
- 3.0 Domiciliary : Non hospitalisation claims paid either as cashless or reimbursement including OPD
- 4.0 Claim status : Statuses of the claims as on report date
- 4.1 Paid : Claims where payment has been effected and payment details available
- 4.2 Ready For Payment : Claims where processing is complete and ready for payment upload
- 4.3 In Process : Claims that are in various stages of processing including investigation, document shortfall etc..
- Denied : Claim that are rejected / repudiated as per policy coverages/exclusions
- Denied-Documents Shortfall : Claim that denied due to non submission of necessary documents
- 5.0 Policy Lives :
- 5.1 At Inception & Addition :
- 5.1.1 At Inception : Number of lives covered from inception of the policy
- 5.1.2 Addition : Number of lives added during the policy period through an endorsement
- 5.2 Deletion : Number of lives deleted/removed during the policy period through an endorsement
- 5.3 Current Lives : Number of lives at the inception + Number of lives added during the period- number of lives deleted/removed during the period.
- 6.0 Policy premium :
- 6.1 First Time : Initial Premium as updated in our System
- 6.2 Addition : Additional premium through an endorsement for a change in coverage and/or inclusion of members
- 6.3 Deletion : Reduction in premium amount effected through an endorsement for a change in coverage and/or deletion of members
- 6.4 Total Premium : Initial Premium + Addition Endorsement Premium - Deletion endorsement premium (Refund)
- 6.5 Earned Premium (EP) : Portion of a policy's premium that applies to the expired portion of the policy.
- Claims Ratio (%) : Ratio of Incurred Claims to total Premium as on report date
- Claims Ratio (%) - On Earned Premium : Ratio of Incurred Claims to Earned Premium on report date

\*\*Please see the index page for more information on the policies that were used to generate this report.