

CORPORATE PREMIUM DETAILS				
Corporate Name	ODISHA STATE PSU (BBSR) EMPLOYEES WELFARE SOCIETY			
Insurance Company	Universal Sompo General Insurance Company Ltd.			
Broker Name	DIRECT BUSINESS			
Policy Number	2816/74292014/00/000	Policy Period	Policy From	30/06/2024
Policy Run Days	334		Policy upto	29/06/2025
Inception Lives	1,256	Inception Premium	66,60,254	
Lives Added	5,626	Additional Premium	2,79,59,909	
Lives Deleted	39	Deletion Premium	3,57,712	
Present Lives Covered	6,843	Current Total Premium	3,42,62,451	
		Premium Type	FULL PREMIUM	

CORPORATE PREMIUM VS CLAIMS RATIO			
Earned Premium	3,13,52,489	Premium Per Life (Per Capita Premium)	5,007
Incurred Amt IPD	3,16,61,376	Incurred Amt OPD	0
Claim Frequency IPD	7%	Average Claim Size - IPD	56,871
Claim Frequency OPD	0%	Average Claim Size - OPD	0
Claim Ratio (Actual) - IPD	92%	Claim Ratio (Pro-rata) - IPD	101%
Claim Ratio (Actual) - OPD+IPD	92%	Claim Ratio (Pro-rata) - OPD+IPD	101%
CORPORATE FLOAT SUM INSURED ALLOTTED			50,00,000
CORPORATE FLOAT SUM INSURED UTILISED			41,971
BALANCE AMOUNT OF CORPORATE FLOAT SUM INSURED			49,58,029

CLAIMS REPORTED SUMMARY								
Type of Claims	Cashless		Reimbursement		OPD		Total No. of Claims	Total Amt of Claims
Claims Status	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims		
Paid	223	1,28,96,310	94	51,31,726	0	0	317	1,80,28,036
Declined	30	26,07,432	9	5,93,484	0	0	39	32,00,916
Outstanding	111	1,29,09,371	13	7,23,969	0	0	124	1,36,33,340
Reported	364	2,84,13,113	116	64,49,179	0	0	480	3,48,62,292

CLAIMS PAID SUMMARY								
Claims Status	Cashless		Reimbursement		OPD		Total No. of Claims	Total Amt of Claims
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims		
Paid Main	223	1,27,12,392	94	51,24,904	0	0	317	1,78,37,296
Paid Pre Post	12	1,83,918	1	6,822	0	0	13	1,90,740
Total	223	1,28,96,310	94	51,31,726	0	0	317	1,80,28,036

CLAIMS DECLINED SUMMARY								
Claims Status	Cashless		Reimbursement		OPD		Total No. of Claims	Total Amt of Claims
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims		
Rejected Main	0	0	5	4,23,009	0	0	5	4,23,009
Rejected Pre Post	1	18,561	1	3,897	0	0	2	22,458
Deficient, Closed Main	0	0	4	1,66,578	0	0	4	1,66,578
Deficient, Closed Pre Post	1	18,478	0	0	0	0	1	18,478
Total	0	37,039	9	5,93,484	0	0	9	6,30,523

CASHLESS DENIAL SUMMARY								
Cashless Request Denied	30	26,07,432	0	0	0	0	30	26,07,432
Cashless Request Closed	0	0	0	0	0	0	0	0
Total	30	26,07,432	0	0	0	0	30	26,07,432

CLAIMS OUTSTANDING SUMMARY								
Claims Status	Cashless		Reimbursement		OPD		Total No. of Claims	Total Amt of Claims
	No. of Claims	Amt of Claims	No. of Claims	Amt of Claims	No of Claims	Amt of Claims		
Processed	89	1,11,57,803	2	1,41,312	0	0	91	1,12,99,115
Under Deficiency	0	0	8	3,97,869	0	0	8	3,97,869
Under Process	3	2,31,924	3	1,83,714	0	0	6	4,15,638
Bills Not Received	19	13,84,145	0	0	0	0	19	13,84,145
Pre Post	5	1,35,499	1	1,074	0	0	6	1,36,573
Total	111	1,29,09,371	13	7,23,969	0	0	124	1,36,33,340

GUIDELINES FOR CORPORATE OVERVIEW	
Earned Premium	Net Premium/Policy Period x Policy Run Days
Premium Per Life (Per Capita premium)	Net Premium/ No. of Lives as on report date
Claim Frequency	No. of Reported Claims/ No. of Lives as on report date
Average Claim Size	Amt of Claims Paid (OPD/IPD)/ No. of Claims Paid
Claim Ratio (Actual)	Amt of Incurred Claims (OPD/IPD)/ Net Premium
Claim Ratio (Pro-rata)	Amt of Incurred Claims (OPD/IPD) / Earned Premium
GUIDELINES FOR CORPORATE SUMMARY	
"Declined" claims in "Claims Reported Summary" includes Rejected and Closed deficient claims.	
"Deficient, Closed" claims in "Claims Declined Summary" includes claims closed due to deficient documents not received within stipulated time period.	
"Cashless Requests Denied" and "Cashless Requests Closed" are not included under "Reported Claims".	
"Cashless Requests Closed" under "Cashless Denial Summary" includes cashless requests issued but not utilised by the member.	
"Processed" in "Claim Outstanding Summary" includes Claims processed and awaiting confirmation or approval from insurance company and awaiting payout from insurance company.	
"Under Deficiency" claims in "Claims Outstanding Summary" includes deficient claims and claims awaiting for confirmation from insurance company, corporate, broker.	
"Under Process" claims in "Claims Outstanding Summary" includes under process with PHS, under investigation and pending for PHS interdepartmental confirmation.	
"Bill Not Received" in "Claims Outstanding Summary"includes cashless claims for which hospital bill is not received.	
Total of "Claims Paid Summary", "Claims Declined Summary" and "Claims Outstanding Summary" respectively does not include the number of Pre-post claims, however amount of pre-post claims is included in total.	