

CORPORATE PREMIUM DETAILS				
Corporate Name	ODISHA STATE PSU (BBSR) EMPLOYEES WELFARE SOCIETY			
Insurance Company	Sbi General Insurance Company Ltd.			
Broker Name	DIRECT BUSINESS			
Policy Number	4101230700000127-00	Policy Period	Policy From	30/06/2023
Policy Run Days	334		Policy upto	29/06/2024
Inception Lives	1,421	Inception Premium		1
Lives Added	4,888	Additional Premium		0
Lives Deleted	0	Deletion Premium		0
Present Lives Covered	6,309	Current Total Premium		0
		Premium Type	FULL PREMIUM	

CORPORATE PREMIUM VS CLAIMS RATIO			
Earned Premium	0	Premium Per Life (Per Capita Premium)	00
Incurred Amt IPD	2,97,88,601	Incurred Amt OPD	0
Claim Frequency IPD	7%	Average Claim Size - IPD	69,587
Claim Frequency OPD	0%	Average Claim Size - OPD	0
Claim Ratio (Actual) - IPD	0%	Claim Ratio (Pro-rata) - IPD	0%
Claim Ratio (Actual) - OPD+IPD	0%	Claim Ratio (Pro-rata) - OPD+IPD	0%
CORPORATE FLOAT SUM INSURED ALLOTTED			50,00,000
CORPORATE FLOAT SUM INSURED UTILISED			0
BALANCE AMOUNT OF CORPORATE FLOAT SUM INSURED			50,00,000

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	310	2,28,97,805	83	44,49,819	0	0	393	2,73,47,624
Declined	18	16,93,677	7	4,19,358	0	0	25	21,13,035
Outstanding	21	22,59,482	5	1,81,495	0	0	26	24,40,977
Reported	349	2,68,50,964	95	50,50,672	0	0	444	3,19,01,636

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	310	2,25,56,823	83	44,19,516	0	0	393	2,69,76,339
Paid Pre Post	24	3,40,982	1	30,303	0	0	25	3,71,285
Total	310	2,28,97,805	83	44,49,819	0	0	393	2,73,47,624

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	3	1,18,094	0	0	3	1,18,094
Rejected Pre Post	0	0	0	0	0	0	0	0
Deficient, Closed Main	0	0	4	3,01,264	0	0	4	3,01,264
Deficient, Closed Pre Post	0	0	0	0	0	0	0	0
Total	0	0	7	4,19,358	0	0	7	4,19,358

CASHLESS DENIAL SUMMARY								
Cashless Request Denied	18	16,93,677	0	0	0	0	18	16,93,677
Cashless Request Closed	0	0	0	0	0	0	0	0
Total	18	16,93,677	0	0	0	0	18	16,93,677

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	2	5,25,650	0	0	0	0	2	5,25,650
Under Deficiency	0	0	5	1,81,495	0	0	5	1,81,495
Under Process	2	3,57,809	0	0	0	0	2	3,57,809
Bills Not Received	17	13,76,023	0	0	0	0	17	13,76,023
Pre Post	0	0	0	0	0	0	0	0
Total	21	22,59,482	5	1,81,495	0	0	26	24,40,977

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.