



NATIONAL LAW INSTITUTE UNIVERSIT
Kerwa Dam Road, Bhopal 462044

Expression of Interest (EOI) in two Bid System

FOR

GROUP MEDICAL INSURANCE PLAN

FOR EMPLOYEES OF

NATIONAL LAW INSTITUTE UNIVERSITY, BHOPAL

FOR A PERIOD OF

ONE YEAR

DUE DATE & TIME: 31 July, 2024, (3:00 PM)

**GROUP MEDICAL INSURANCE PLAN FOR EMPLOYEES OF NLIU, BHOPAL
FOR A PERIOD OF ONE YEAR**

Sealed Expression of Interest (EoI) are hereby invited in two Bid system by the National Law Institute University, Bhopal for the **Group Medical Insurance Plan** for its employees from the Insurance Regulatory and Development Authority of India (IRDAI) licensed **Government General Insurance / Health Insurance Companies operating in India.**

The proposals received against this EoI will go through Technical and Financial Evaluation. The Financial Bids shall be considered from only such General Insurance / Health Insurance Companies who qualify against the Technical Bid Evaluation.

Interested **Government General Insurance / Health Insurance Companies** are requested to submit The EoI either directly or through its channel partner in **two separate sealed envelopes** super scribed in one envelop as **"EOI for Group Medical Insurance Plan – Technical Bid"** and in the Second envelope as **"Financial Bid Documents for Group Medical Insurance Plan"** refer to this EOI and submit their Expression of Interest along with financial bid latest **by 3.00 P.M. of 31 July 2024** in the Tender Box kept at the address mentioned below :

Registrar

National Law Institute University

Kerwa Dam Road, Bhopal-462044

Note: In case of an Expression of Interest through a channel partner, a proper authorization from the insurer company on letterhead for participating in this Expression of Interest on their behalf must be submitted.

INTRODUCTION

The National Law Institute University (NLIU) has been established by Act No. 41 of 1997 of the Madhya Pradesh Legislature to fill the gap and providing most modern legal education through multidisciplinary teaching and training of newer skills needed for the profession. The University launched its first academic programme in 1998 and teaching for five-year B.A. LL.B. (Hons.). course commenced from September 1 of that year.

The Insurance Companies are requested to submit their sealed EOI document within Due Date and time in the Tender Box kept at the address mentioned below:

Registrar

National Law Institute University
Kerwa Dam Road, Bhopal-462044

Note: Bidders are advised to visit for a bid meeting on 25th July 2024 at 11:00 AM

Queries:

All the terms and conditions are mentioned as under:

Age Band	1 day - 80 yrs
Family Definition	Employee, Spouse, dependent parents and 2 unmarried children up to 25 years of age
Sum Insured	Sum Insured Per Family Rs.---10,00,000/---- during the policy period.
Corporate Floater	Overall CF Limit- Rs.2500000. Per Family Limit: Rs.200000
Room Rent	No Capping
Maternity Benefit for Normal & C-Section	For Metro 50000-50000 & For Non-Metro 50000-50000 for First 2 children
9 months waiting period	Waived off
Pre-Existing Diseases	Pre-Existing Diseases Expenses Covered
Baby Day 1	Within Family SI
Pre/Post Natal Expenses	Pre-Post Natal Expenses to the limit of Rs 5000 is covered Within Maternity Limit
Ambulance Service	Ambulance Charges limited to Rs. 1000 Per Person
Health Assistance Services	Covered
1st Year waiting period	Waived Off
Special Condition	Terrorism is covered
Special Condition	Air Ambulance is covered up to Rs 100,000 or family sum insured whichever is less.
Special Condition	Attendant charges are cover upto Rs 5,000 (Per life incase case of Employee only policy or else it's Per Family within Family sum insured)

for any query through e-mail to registrar@nliu.ac.in The query will be responded by email. Kindly refer list of employees available on the university website.

ELIGIBILITY CRITERIA FOR BIDDERS

I. Technical Qualifications

The Technical Qualifications for Insurance Companies under this EOI are as follows: -

Sl. No.	Eligibility Criteria	Documents to be submitted
1.	They must have an IRDAI license as on the date of submission of the EOI for providing Medical Insurance business in India. The License must remain valid during the period of Insurance.	A certified copy of the certificate should be submitted.
2.	They should be in existence for at least 5 years in the line of business of providing Medical Insurance to at least two corporates catering to minimum 100 employees (Details to be enclosed)	(i) Certified copies of Certificate of Incorporation and, (ii) Undertaking on the company's letterhead to that effect.
3.	They should have a minimum Claim Settlement Ratio (as per IRDAI) of 90% during the last two financial years, i.e. FY 2022-23 and 2023-24.	Undertaking on the company's letterhead.

Note:

- Bidder must submit an undertaking on company letterhead stating that, "if there is any reimbursement to the employees/beneficiaries of the scheme, the same should be paid directly to the employees within 15 days on receipt of bills. The insurance company shall be responsible for ensuring the smooth process. In case of cashless claim the response time by the company at the time of admission and discharge shall be maximum upto 2 hours".
- The bidder must submit a list of empaneled hospitals in Bhopal and other cities of the country.
- In the last year group medical insurance policy dependend parents were **NOT** included and the policy has been expired on 22-05-2024.
- Bidders are required to submit EOI and rates **inclusive of dependent parents**. List with details of employees and their dependents (including parents) available as **Annexure-A**.
- Claim dump data and analysis report of expired policy is also attached as **Annexure – B**

Information of the Bidder

Sl. No.	Particulars	Details
1	Name of the bidder	
2	Address of the bidder	
3	Status of the bidder (public limited / private limited)	
4	GST No.	
5	PAN No.	
6	Name and designation of the contact person	
7	Telephone / Mobile no.	
8	E-mail address of the contact person	
9	Website	

Signature and name of Authorized Signatory with Stamp/ Seal

Teaching Staff

S.N.	Name of employee		DOB	Relation
1	Prof. (Dr.) S. Surya Prakash Vice-Chancellor	---	6/11/1960	SELF
		Mrs. Lakshmi Kumari A S R	8/14/1968	SPOUSE
2	Prof.(Dr.) V.K. Dixit(Acad-307)	---	65 Year	SELF
		---	6/30/1961	SELF
3	Prof. (Dr.) Mukesh Srivastava(Acad-302)	Mrs. Manesha Srivastava	8/9/1971	SPOUSE
		Ms. Shivanshi M	4/2/2009	SON/ DAUGHTER- 1
		---	7/12/1972	SELF
4	Prof.(Dr.) Ghayur Alam(Acad-303)	Mrs. Saba Hussain	10/12/1972	SPOUSE
		Ms. Sana Alam	3/22/2005	SON/ DAUGHTER- 1
		Ms. Asna Alam	10/11/2009	SON/ DAUGHTER- 2
		Mr. Izhar Hussain	1/1/1950	FATHER
		Mrs. Hasan Bani alias Rais Bano	1/1/1951	MOTHER
		---	6/1/1968	SELF
5	Prof. (Dr.) Uday Pratap Singh(Acad-304)	Mrs. Sapna Singh	8/12/1976	SPOUSE
		Mr. Medhansh Pratap Singh	5/23/2007	SON/ DAUGHTER- 1
		Mrs. Dipanvita Singh	7/30/2010	SON/ DAUGHTER- 2
		Mr. Shyampal Singh	7/7/1947	FATHER IN LAW
		Mrs.Yashoda Singh	1/5/1954	MOTHER IN LAW
		---	10/28/1961	SELF
6	Prof.(Dr.) Rajiv Kumar Khare(Acad-305)	Mrs. Madhuri Khare	7/17/1967	SPOUSE
		Ms. Srishti Khare	6/14/2001	SON/ DAUGHTER- 1
		Mrs. Sushma Khare	0-0-1942	MOTHER
		---	7/2/1976	SELF
7	Dr. Raka Arya(Acad-311)	---	1/28/1965	SELF
8	Dr. Sanjay Kumar Yadav(Acad-310)	---	3/21/1974	SELF
		Dr. Shashi Yadav	8/19/1978	SPOUSE
		Smt. Sukkhan Devi	11/2/1947	MOTHER
9	Dr. Monica Amit Raje(Acad-312)	---	7/2/1976	SELF
		Mr. Amit Raje	3/16/1974	SPOUSE
		Mr. Abhishek Raje	9/7/2004	SON/ DAUGHTER- 1
		Ms. Ananya Raje	12/8/2009	SON/ DAUGHTER- 2
		Mr. Sunil Mutherkar	5/3/1940	FATHER
		Ms. Manda Mutherkar	11/15/1945	MOTHER
10	Dr. Bir Pal Singh (Acad-315)	---	9/2/1970	SELF
		Smt. Durgesh Nandini Singh	8/30/1978	SPOUSE
		Ms. Viranshi Singh	12/20/2004	SON/ DAUGHTER- 1
		Ms. Vedanshi Singh	10/31/2010	SON/ DAUGHTER- 2
		Shri Hari Narayan Singh	2/14/1942	FATHER
		Smt. Shanti Singh	3/15/1945	MOTHER
11	Dr. Sushma Sharma(Acad-313)	---	5/30/1973	SELF
		Mr. Prashant Kumar Sharma	12/1/1972	SPOUSE
		Mr. Adi Sharma	5/12/2007	SON/ DAUGHTER- 1
		Mr. Jai Sharma	2/23/2010	SON/ DAUGHTER- 2
		Mrs. Sushila Sharma	7/1/1937	MOTHER IN LAW
12	Dr. Atul Kumar Pandey(Acad-315)	---	10/5/1979	SELF
		Mrs. Pragya Pandey	18.06.1982	SPOUSE
		Mr. Prakhar Pandey	10/3/2012	SON/ DAUGHTER- 1
		Ms. Arjita Pandey	6/18/2014	SON/ DAUGHTER- 2
		Mrs. Nirmala Pandey	11/6/1952	MOTHER
13	Ms. Divya Salim(Acad-316)	---	1/22/1984	SELF
		Mrs. Jalaja Salim	11/28/1957	MOTHER
14	Ms. Kuldeep Kaur(Acad-324)	---	3/26/1966	SELF
15	Mr. Ranjan Kumar (Acad-320)	---	5/25/1983	SELF
		Mrs. Yama Singh	12/14/1989	SPOUSE
		Ms. Trishika Ranjan	8/9/2018	SON/ DAUGHTER- 1
		Mr. Anaahat Ranjan	6/25/2022	SON/ DAUGHTER- 2
		Mr. Dineshwar Rai	1/1/1948	FATHER
		Mrs. Meena Rai	1/1/1952	MOTHER
		---	10/8/1983	SELF

16	Ms. Neha Sharma(Acad-319)	Mrs. Neelam Sharma	9/5/1962	MOTHER
		Mr. S.K. Sharma	5/29/1960	FATHER
		---	7/7/1983	SELF
17	Mrs. Padma Singh	Mr. Saurabh Singh	1/10/1981	SPOUSE
		Mr. Divyansh Singh	9/18/2011	SON/ DAUGHTER- 1
		Mr. Parakram Singh	4/11/2017	SON/ DAUGHTER- 2
		Mr. Devendra Singh	5/1/1950	FATHER
		Mrs. Asha Singh	3/16/1954	MOTHER
		---	7/4/1987	SELF
18	Mr. Vijay Kumar Singh	Mrs. Vartika Singh	17.01.1989	SPOUSE
		Vaanee Shri Singh	11/8/2019	SON/ DAUGHTER- 1
		Vidharth Singh	20.11.2023	SON/ DAUGHTER- 2
		Mr. Jay Naresh Singh		FATHER
		Mrs. Deepa Rani	05.11.1959	MOTHER
		---	9/8/1990	SELF
19	Mr. Mahendra Soni(Acad-321)	Mrs. Pooja Soni	2/26/1996	SPOUSE
		Ms. Aadya Soni	12/12/2016	SON/ DAUGHTER- 1
		Mr. G.M. Soni	5/5/1963	FATHER
		Master Kairav Soni	8/6/2021	SON/ DAUGHTER- 2
		Mrs. Jyoti Soni	6/18/1967	MOTHER
20	Dr. Debashri Sarkar(Acad-322)	---	3/15/1982	SELF
		Mrs. Shanti Sarkar	66 Year	Mother
		---	9/7/1990	SELF
21	Ms. Saubhagya Bhadkariya(Acad-328)	Mr. Mahesh Bhadkaria	12/15/1958	FATHER
		Mrs. Indra Bhadkaria	5/8/1964	MOTHER
		---	7/8/1990	SELF
22	Mr. Amit Pratap Singh	Mrs. Vijeta Shrivastava	7/21/1986	SPOUSE
		Mr. Mahendra Pratap Singh	10/10/1962	FATHER
		Mrs. Suwania Devi		MOTHER
		---	10/15/1989	SELF
23	Ms. Ridhima Dikshit(Acad-327)	Mr. Rajkishore Dikshit	7/13/1951	FATHER
		Mrs. Rashmi Dikshit	7/15/1957	MOTHER
		---	07.09.1991	SELF
24	Dr. Pooja Kiyawat(Acad-332)	Mr. Mohit Pastaria	04.03.1991	SPOUSE
		Mr. Shiwansh Pastaria	26.09.2020	SON/ DAUGHTER- 1
		Mrs. Neeta Pastaria	18.11.1965	Mother in law
		---	3/31/1990	SELF
25	Dr. Astitwa Bhargava(Acad-345)	Dr. Aayushi Tiwari	9/1/1993	SPOUSE
		Ms. Abhishri Bhargava	5/10/2023	Daughter-1
		Mr. Gyan Prakash Bhargava	9/5/1961	FATHER
		Mrs. Asha Bhargava	7/15/1964	Mother
		---	15.08.1977	SELF
26	Dr. Seema Shrivastava(Acad-340)	Mr. Om Shanker Shrivastava	18.12.1970	SPOUSE
		Ms. Aarya Shrivastava	24.02.2002	SON/ DAUGHTER- 1
		Ms. Vedica Shrivastava	05.02.2005	SON/ DAUGHTER- 2
		---	02.02.1979	SELF
27	Dr. Satya Prakash(Acad-349)	Mrs. Vibha Jaisal	02.07.1976	SPOUSE
		Ms. Navya Singh	06.11.2021	SON/ DAUGHTER- 1
		---		SELF
28	Dr. Manish Yadav(Acad-336)	Mrs. Neelam Yadav	6/7/1986	SPOUSE
		Ms. Saanvi Yadav	10/13/2016	SON/DAUGHTER-1
		Mr. Nathuram Yadav	3/10/1955	FATHER
		Mrs. Sarala Devi Yadav	1/1/1956	MOTHER
		---	1/3/1994	SELF
29	Mr. Ayush Jaiswal(Acad-339)	Mr. Rajeev Jaiswal	10/13/1961	FATHER
		Mrs. Mamta Jaiswal	8/14/1962	MOTHER
		---	6/25/1994	SELF
30	Mr. Amit Kumar(Acad-342)	Mrs. Alisha Pradhan	7/19/1990	SPOUSE
		Mr. Arun Kumar Sinha	12/14/1965	FATHER
		Mrs. Nageena Devi	6/25/1967	MOTHER
		---	6/2/1988	SELF
		Adv. Dr. Vinay Haswani	09.07.1983	SPOUSE

31	Dr. Krati Rajoria(Acad-338)	Ms. Viti Haswani	14.06.2021	SON/DAUGHTER-1
		Dr. L. R. Haswani	28.07.1958	Father in law
		Mrs. Savita Haswani	01.01.1965	Mother in law
32	Ms. Surbhi Tiwari(Acad-351)	---	6/18/1995	SELF
		Mr. A. K. Tiwari	01.07.1968	FATHER
		Mrs. Suman Tiwari	01.08.1972	MOTHER
33	Dr. Baljeet Singh(Acad-341)	--	1/1/1984	SELF
		Mrs. Amandeep Kaur	8/29/1990	SPOUSE
		Mr. Tejveer Singh	11/18/2017	SON/ DAUGHTER- 1
		Ms. Parwan Kaur	5/18/2021	SON/ DAUGHTER- 2
		Mrs. Parmjeet Kaur	1/1/1955	MOTHER
34	Mr. Vikram Amrawanshi	--	19.03.1993	SELF
		Mr. Shravan Kumar Amrawanshi	27.07.1956	FATHER
		Dr. Chitra Amrawanshi	16.08.1959	MOTHER
35	Dr. Mayank Tyagi	--	22.06.1992	SELF
		Mr. M. K. Tyagi	31.10.1962	FATHER
		Ms. Neeta Tyagi	25.01.1962	MOTHER
		Ms. Shruti Vashisht	09.03.1994	WIFE
36	Ms. Vidhyanshi Bhanwar	--	02.05.1998	SELF
		Mr. Mukam Singh Bhanwar	15.12.1963	FATHER
		Smt. Sharda Bhanwar	10.05.1968	MOTHER
37	Mr. Abhishek Negi	--	27.03.1993	SELF
		Mr. Balwant Singh Negi	23.04.1961	FATHER
		Mrs. Pushpa Negi	25.04.1964	MOTHER
38	Dr. Narasinga Rao Barnikana	--	20.01.1987	SELF
		Mr. Sanjeeva Rao Barnikana	08.11.1965	FATHER
		Mrs. Suryakantham Barnikana	01.01.1966	MOTHER
		Ms. Naga Santhi Barnikana	20.02.1991	WIFE
		Mr. Nirmal Barnikana	05.08.2014	SON
39	Dr. Ramdhass Perumal	--	03.06.1987	SELF
		Mr. M. Perumal	15.05.1947	FATHER
		Mrs. V. Rajeswari	01.07.1949	MOTHER
40	Dr. Om Mishra	--	11.07.1983	SELF
		Ms. Pranoti Shrikant Kavimandan	06.07.1985	WIFE
		Mr. Swar Mishra	18.04.2017	SON
		Ms. Swadha Mishra	06.06.2019	DAUGHTER
		Mr. Ghanshyam Chandra Mishra	01.02.1954	FATHER
		Mrs. Chandra Mishra	15.02.1957	MOTHER
41	Dr. Ashish Mohan Yadav	--	03.01.1981	SELF
		Mrs. Manjulata Yadav	01.05.1985	WIFE
		Ms. Kaashvi Yadav	05.04.2014	DAUGHTER
		Mr. Anrath Singh Yadav	19.04.1949	FATHER
		Mrs. Sharda Yadav	05.11.1951	MOTHER

Non-Teaching Staff

SN	NAME OF EMPLOYEE	Relationship	DOB	RELATION
1	Mr. Dharendra Kumar Singh (06)	--	11/3/1962	SELF
2	Mr. Rohit Sharma (07)	--	11/25/1984	SELF
		Mrs. Sonam Sharma	5/27/1992	SPOUSE
		Ms. Paridhi Sharma	5/25/2013	SON/ DAUGHTER- 1
		Mr. Mahendra Sharma	8/3/2020	SON/ DAUGHTER- 2
		Mr. Ravendra Prasad Sharma	2/19/1964	FATHER
		Mrs. Asha Sharma	1/1/1967	MOTHER
4	Mrs. Anju Singh (011)	--	7/10/1967	SELF
6	Mr. Sadaqat Husain (08)	--	7/15/1975	SELF
		Mrs. Zeba Husain	2/19/1979	SPOUSE
		Mr. Marghoob Ahsan	01.10.1951	FATHER IN LAW
		Mr. Asbat Husain	5/11/2005	SON/ DAUGHTER- 1
		Mr. Aaban Husain	12/10/2010	SON/ DAUGHTER- 2
		--	7/1/1970	SELF
7	Mrs. Sunita Choudhary (013)	Ms. Kanishka Choudhary	6/19/2004	SON/ DAUGHTER- 2
8	Mr. Kamlesh Shrivastava (014)	--	9/15/1980	SELF
		Smt. Shikha Shrivastava	16.09.1982	SPOUSE
		Mr. Chaitanya Shrivastava	27.03.2009	SON/ DAUGHTER- 1
		Mr. Ojasv Shrivastava	29.01.2015	SON/ DAUGHTER- 2
		Smt. Pushpa Shrivastava	4/15/1970	MOTHER
		--	7/22/1969	SELF
9	Smt. Nilam Tripathi(016)	Mr. Triloki Nath Tripathi	01.01.1966	SPOUSE
10	Mr. Abhishek Mishra(015)	--	7/18/1978	SELF
		Mr. C.S. Mishra	12/13/1937	FATHER
		Mrs. Vimla Mishra	1/10/1940	MOTHER
11	Mr. Mahendra Singh Gour(036)	--	8/14/1986	SELF
		Mrs. Sadhna Gour	1/1/1993	SPOUSE
		Mr. Ritik Gour	8/2/2014	SON/ DAUGHTER- 1
		Ms. Umika Gour	4/1/2017	SON/ DAUGHTER- 2
		Smt. Geeta Bai	1/1/1959	MOTHER
		--	7/2/1982	SELF
12	Mr. Narayan Prasad (039)	Mrs. Aarti Vishwakarma	1/1/1989	SPOUSE
		Ms. Mohini Vishwakarma	4/25/2010	SON/ DAUGHTER- 1
		Ms. Pihu Vishwakarma	4/4/2015	SON/ DAUGHTER- 2
		Mr. Krishna Prasad Vishwakarma	1/1/1956	FATHER
		Mrs. Dayal Bai	01.01.1959	MOTHER
		--	4/24/1984	SELF
13	Mr. Ramgopal Lodhi(044)	Mrs. Abhilasha Lodhi	5/2/1992	SPOUSE
		Mr. Sarthak Lodhi	2/11/2013	SON/ DAUGHTER- 1
		Mr. Kanish Lodhi	1/1/2021	SON/ DAUGHTER- 2
		Mr. Shriram Lodhi	1/1/1953	FATHER
		Mrs. Muliya Bai Lodhi	1/1/1953	MOTHER
		--	7/16/1971	SELF
14	Mr. Siddhartha Somkuwar(020)	Mrs. Sujata Somkuwar	24.03.1978	SPOUSE
		Mr. Vidhan Somkuwar	17.04.2003	SON/ DAUGHTER- 1
		Ms. Aanchal Somkuwar	13.02.2006	SON/ DAUGHTER- 2
		Mrs. Santa Bai		MOTHER
		--	7/17/1975	SELF
15	Mr. Firoz Ahmad (032)	Mrs. Hasina Ahmad	01.01.1978	SPOUSE
		Mr. Farhan Ahmad	07.12.1999	SON/ DAUGHTER- 1
		Ms. Sana Ahmad	08.12.2003	SON/ DAUGHTER- 2
		Mr. Lallan	1/1/1950	FATHER
		--	8/1/1971	SELF
16	Mr. Nadeemuddin(029)	Mrs. Sabeena Bee	01.01.1989	SPOUSE
		Mr. Arafat Udden	10.08.2014	SON/ DAUGHTER- 1
		Mr. AmmarUddin	02.04.2018	SON/ DAUGHTER- 2
		Mrs. Aneesa Khatoon	01.01.1937	MOTHER
		--		

Non-Teaching Staff

SN	NAME OF EMPLOYEE	Relationship	DOB	RELATION
17	Mr. Arif Khan(030)	--	5/15/1977	SELF
		Mrs. Shagufils	01.01.1985	SPOUSE
		Mr. Zainul	26.11.2004	SON/ DAUGHTER- 1
		Ms. Jaya Khan	04.08.2006	SON/ DAUGHTER- 2
18	Mr. Ramkaran Paswan(037)	--	5/10/1973	SELF
		Mrs. Meena Paswan	1/1/1967	SPOUSE
		Ms. Neelam Paswan	6/15/1999	SON/ DAUGHTER- 1
		Mr. Meher Bandhan Paswan	2/1/2003	SON/DAUGHTER-2
		Mr. Shivnath Paswan		FATHER
19	Mr. Abdul Hakeem Khan (019)	--	8/2/1968	SELF
		Mrs. Saira Khan	8/10/1975	SPOUSE
		Ms. Uzuma Khan	8/12/1999	SON/ DAUGHTER- 3
		Mr. Abdulla Khan	6/10/2006	SON/ DAUGHTER- 4
		Mr. Baitull Khan	3/19/2006	SON/ DAUGHTER- 5
20	Mr. Lal Bahadur Yadav (027)	--	7/17/1975	SELF
		Ms. Sunaina Yadav	2/21/2009	SON/ DAUGHTER- 1
		Mr. Gurudatt yadav	1/1/1954	FATHER
21	Mr. Mannu Parmar(035)	--	7/10/1988	SELF
		Mrs. Urmila Parmar	11/21/1990	SPOUSE
		Ms. Radhika Parmar	2/20/2011	SON/ DAUGHTER- 1
		Ms. Anushka Parmar	11/14/2013	SON/ DAUGHTER- 2
		Mr. Bhurji Parmar	0-0-1954	FATHER
		Mrs. Surti Bai Parmar	7/4/1966	MOTHER
22	Mr. Sahendra Rai (028)	--	7/15/1990	SELF
		Mrs. Reena Rai	10/2/1989	SPOUSE
		Mrs. Nirmala Devi		MOTHER
23	Mr. Prakash Lodhi (038)	--	6/8/1988	SELF
		Mrs. Bajayanti Bai	6/10/1990	SPOUSE
		Mr. Bhupendra Lodhi	11/3/2008	SON/ DAUGHTER- 1
		Mr. Ayush Lodhi	12/22/2011	SON/ DAUGHTER- 2
		Mr. Vishram Lodhi	10/2/1969	FATHER
		Mrs. Bhagwati Bai	5/14/1964	MOTHER
24	Mr. Ramnarayan (040)	--	5/10/1989	SELF
		Mrs. Varsha Gadwal	1/1/1992	SPOUSE
		Ms. Deepika Gadwal	5/20/2009	SON/ DAUGHTER- 1
		Ms. Hanshika Gadwal	6/4/2011	SON/ DAUGHTER- 2
		Mr. Khubi Lal	1/1/1965	FATHER
		Mrs. Krishna Bai	5/2/1968	MOTHER
25	Mr. Jagdish Herode(045)	--	1/1/1981	SELF
		Mrs. Nisha Herode	3/15/1986	SPOUSE
		Mr. Ritik Herode	3/24/2010	SON/ DAUGHTER- 1
		Mr. Priyansh Herode	2/1/2024	SON/ DAUGHTER- 2
		Mrs. Saku Bai	1/1/1955	MOTHER
26	Mr. Vikram Singh(043)	--	1/1/1983	SELF
		Mrs. Sangeeta Dhanak	7/8/1988	SPOUSE
		Ms. Anjali Dhanak	4/23/2007	SON/ DAUGHTER- 1
		Mr. Anuj Dhanak	2/26/2011	SON/ DAUGHTER- 2
		Mr. Hemraj Singh dhanak	0-0-1963	FATHER
		Mrs. Bhuriya Dhanak	0-0-1979	MOTHER
27	Mr. Bhagbandeen (050)	--	12/25/1985	SELF
		Mrs. Vimla	4/10/1987	SPOUSE
		Mr. Mayank	7/7/2008	SON/ DAUGHTER- 1
		Mr. Mukul	8/18/2013	SON/ DAUGHTER- 2
		Mr. Moolchandr	11/19/1959	FATHER
		Mrs. Geeta bai	6/20/1963	MOTHER
		--	9/7/1978	SELF

Non-Teaching Staff

SN	NAME OF EMPLOYEE	Relationship	DOB	RELATION
28	Mrs. Rani Bohat (041)	Ms. Shuruti Bohat	2/18/2004	SON/ DAUGHTER- 1
		Mr. Anchit Bohat	4/30/2006	SON/ DAUGHTER- 2
29	Mr. Shailendra Singh Ikaleshwary(042)	--	10/6/1991	SELF
		Mrs. Kiran Ikaleshwary	1/1/1994	SPOUSE
		Mrs. Shiv Devi Ikaleshwary	01.01.1971	Mother
		Mr. Saransh Ikaleshwary	11/30/2014	SON/ DAUGHTER- 1
		Mr. Keshav Singh Ikaleshwary	4/2/1962	FATHER
30	Mr. Dasrath Singh (049)	--	3/2/1983	SELF
		Mrs. Kavita	5/20/1987	SPOUSE
		Mr. Lakki Vamaniya	10/13/2010	SON/ DAUGHTER- 1
		Mr. Sanjay Vamaniya	10/3/2013	SON/ DAUGHTER- 2
		Mr. Makhan Singh	1/1/1951	FATHER
		Mrs. Rajal Bai	1/1/1961	MOTHER
31	Mr. Pranay Chauthmal (077)	--	7/27/1986	SELF
		Mrs. Vivita Chautmal	10.08.1988	SPOUSE
		Mr. Kripa Sagar Chauthmal	1/1/1951	FATHER
		Mrs. Sarla Chauthmal	1/1/1964	MOTHER
32	Mr. Shivdhari Napit (052)	--	1/15/1961	SELF
		Mrs. Anandi Napit	1/1/1967	SPOUSE
33	Mr. Ankit Sharma (018)	--	6/15/1990	SELF
		Mrs. Priya Sharma	8/9/1991	SPOUSE
		Mr. Daiwik Sharma	6/4/2022	SON/ DAUGHTER- 1
		Mrs. Madhu Sharma	4/19/1960	MOTHER
34	Mr. Raju Sujane (073)	--	5/3/1983	SELF
		Mrs. Bhagyashri Khorgade	10/30/1991	SPOUSE
		Ms. Shaanvi Sujane	5/26/2019	SON/ DAUGHTER- 1
		Mr. Liladhar Sujane	1/7/1948	FATHER
		Mrs. Malti Sujane	1/1/1953	MOTHER
35	Mrs. Shivani Raghuwanshi (058)	--	7/1/1991	SELF
		Ms. Kavya Raghuwanshi	7/9/2014	SON/ DAUGHTER- 1
		Mrs. Saroj Raghuwanshi	19.06.1964	MOTHER
		Mr. Rameshwar Raghuwanshi	01.01.1960	FATHER
36	Mr. Anokhi lal (075)	--	1/1/1980	SELF
		Mrs. Geeta bai Rathode	1/1/1985	SPOUSE
		Mr. Vinod Rathode	7/6/2005	SON/ DAUGHTER- 1
		Ms. Deepika Rathode	10/15/2009	SON/ DAUGHTER- 2
		Mr. Hari Singh Rathode	1/1/1948	FATHER
		Mrs. Nabbu Bai Rathode	1/1/1953	MOTHER
37	Mr. Jitendra Dholpuriya(053)	--	8/23/1993	SELF
		Mrs. Shivani	13.05.1998	SPOUSE
		Mr. Ansh Dholpuriya	10.03.2023	SON/ DAUGHTER- 1
		Mr. Sattu Lal Dholpuriya	1/1/1967	FATHER
38	Mr. Natu Lal Devariya (064)	--	1/16/1977	SELF
		Mrs. Guddi Bai	1/1/1968	MOTHER
39	Mrs. Chhaya Bai Devariya (065)	--	1/1/1978	SELF
		Ms. Riya Devariya	1/16/2004	SON/ DAUGHTER- 1
40	Mr. Roop Singh(063)	--	9/1/1977	SELF
		Mrs. Mamta	1/1/1981	SPOUSE
		Mr. Raj Kumar Singh	3/21/2003	SON/ DAUGHTER- 1
		Mr. Moji Lal	0-0-1949	FATHER IN LAW
41	Mr. Vijay Paroche(068)	--	2/1/1975	SELF
		Mr. Sandeep Paroche	12/15/2000	SON/ DAUGHTER- 3
42	Mr. Ramu Paroche(067)	--	10/1/1989	SELF
		Mrs. Vandana Paroche	3/1/1991	SPOUSE
		Mr. Aryan Paroche	11/26/2013	SON/ DAUGHTER- 1
43	Mrs. Saroj Paroche(066)	Mr. Abhi Paroche	12/5/2005	SON/ DAUGHTER- 2
		--	12/10/1980	SELF

Non-Teaching Staff

SN	NAME OF EMPLOYEE	Relationship	DOB	RELATION
44	Mr. Ravi Pande(05)	--	8/5/1966	SELF
		Ms. Bhavya Pande	9/16/2012	SON/ DAUGHTER- 1
45	Mr. Madan Mohan Singh(009)	--	4/2/1974	SELF
		Mrs. Madhu Singh	2/20/1978	SPOUSE
		Ms. Shreya Singh	4/2/2005	SON/ DAUGHTER- 1
		Mr. Tarun Ranjan Singh	12/19/2009	SON/ DAUGHTER- 2
46	Mr. Binay Kumar Singh(012)	--	1/24/1973	SELF
		Ms. Jahanvi Singh	6/13/2001	SON/ DAUGHTER- 1
		Ms. Gyanvi Singh	3/23/2000	SON/ DAUGHTER- 2
47	Mr. Samay Lal Verma(025)	--	6/20/1978	SELF
		Mrs. Leelawati Verma	1/1/1981	SPOUSE
		Ms. Archana Verma	6/27/2004	SON/ DAUGHTER- 1
		Ms. Tanu Verma	2/21/2005	SON/ DAUGHTER- 2
		Mr. Ram Prasad Napit	1/1/1948	FATHER
		Mrs. Munnee Devi	1/1/1949	MOTHER
48	Mr. Anwer(031)	--	1/1/1967	SELF
		Mrs. Saheeda Bi	1/1/1966	SPOUSE
49	Mr. Bhola Patel(024)	--	6/9/1970	SELF
		Mrs. Chhoti Bai	10/20/1975	SPOUSE
50	Mr. Rajesh Kushwaha(026)	--	6/9/1980	SELF
		Shri Motilal Kushwaha	1/20/1950	FATHER
		Smt. Rajni Kushwaha	1/1/1945	MOTHER
51	Mr. Asmat Mubeen(033)	--	12/10/1980	SELF
		Mrs. Iram Mubeen	1/14/1986	SPOUSE
		Ms. Zoha Mubeen	6/8/2008	SON/ DAUGHTER- 1
		Ms. Zunee Mubeen	6/19/2009	SON/ DAUGHTER- 2
		Mrs. Navabi Begum	0-0-1950	MOTHER
52	Mr. Narayan Singh Maran(21)	--	4/12/1978	SELF
		Mrs. Mangesh Maran	6/16/1983	SPOUSE
		Mr. Gaurav Maran	5/13/2004	SON/ DAUGHTER- 1
		Ms. Sanskriti Maran	6/8/2011	SON/ DAUGHTER- 2
		Smt.Leela Bai	01.01.1968	MOTHER IN LAW
53	Mr. Sushil Kumar Jain(022)	--	11/14/1969	SELF
		Mrs. Neha Jain	7/1/1979	SPOUSE
		Mr. Anchit Jain	9/6/2002	SON/ DAUGHTER- 1
		Ms. Arnika Jain	5/23/2017	SON/ DAUGHTER- 2
		Mrs. Gulab Bai Jain	8/8/1949	MOTHER
54	Mr. Shankar Lal Prajapati (023)	--	6/27/1975	SELF
		Mrs. Jasoda Prajapati	4/16/1980	SPOUSE
		Ms. Manisha Prajapati	5/3/2001	SON/ DAUGHTER- 1
		Mr. Varun Prajapati	2/2/2003	SON/ DAUGHTER- 2
		Mrs. Umidi Bai	1/1/1956	Mother
55	Mr. Manoj Kumar Yadav(047)	--	7/5/1990	SELF
		Mrs. Anjali yadav	11/16/1994	SPOUSE
		Mr. Shivay Singh Yadav	2/22/2018	SON/ DAUGHTER- 1
		Vritika Yadav	25.07.2023	SON/ DAUGHTER- 2
		Mr. Ramji Yadav	56 Year	FATHER
		Mrs. Nirmala Devi	52 Year	MOTHER
56	Mr. Mangi Lal (46)	--	2/8/1986	SELF
		Mrs. Anita Yadav	5/11/1986	SPOUSE
		Ms. Shrutika Yadav	11/5/2012	SON/ DAUGHTER- 1
		Ms. Ashutosh Yadav	19.12.2014	SON/ DAUGHTER- 2
		Mr. Jeewanlal Yadav	0-0-1972	FATHER
		Mrs. Bhagwati Yadav	0-0-1976	MOTHER
57	Mrs. Kiran Singh (078)	--	11/27/1979	SELF

Non-Teaching Staff

SN	NAME OF EMPLOYEE	Relationship	DOB	RELATION
57	Mrs. Kunal Singh (076)	Mr. Deekshant Kumar Singh	3/23/2003	SON/ DAUGHTER- 1
58	Mrs. Palak Agrawal(17)	--	2/27/1989	SELF
		Mr. Mohit Mangal	3/22/1985	SPOUSE
		Mr. Saafalya Mangal	8/2/2015	SON/ DAUGHTER- 1
		Mr. J.K. Mangal	7/22/1954	FATHER IN LAW
		Mrs. Asha Mangal	9/1/1960	MOTHER IN LAW
60	Mr. Prakash Raghuwanshi(074)	--	8/1/1992	SELF
		Mrs. Meenu Raghuwanshi	1998	SPOUSE
		Mr. Prem Raghuwanshi	7/4/2019	SON/ DAUGHTER- 1
		Mr. Kartik Raghuwanshi	9/4/2021	SON/ DAUGHTER- 2
		Shri Ram Babu Raghuwanshi	1967	FATHER
		Smt. Sunder Bai	1973	MOTHER
61	Mr. Jaideep Singh (054)	--	6/1/1984	SELF
		Mrs. Khushbu Singh	6/28/1988	SPOUSE
		Mr.Ranbhadur Singh	10.12.1961	FATHER
		Mrs. Shakuntala Singh	01.01.1963	MOTHER
		Mr. Yatharth Singh	8/22/2016	SON/ DAUGHTER- 1
		Mr. Vedarth Singh	10/1/2021	SON/ DAUGHTER- 2
62	Mr. Nasir Husain Rizvi (061)	--	2/1/1975	SELF
		Mrs. Arifa Bano	8/4/1985	SPOUSE
		Ms. Fatima Sughra Rizvi	4/24/2009	SON/ DAUGHTER- 1
		Mr. Syed Muhd Irtiza Abbas Rizvi	4/11/2010	SON/ DAUGHTER- 2
		Mr. Syed Nazim Hussain Rizvi	12/1/1948	FATHER
		Mrs. Shamim Fatima	12/15/1957	MOTHER
63	Mr. Mahendra Yadav (072)	--	7/1/1990	SELF
		Mrs. Akansha Yadav	1/1/2003	SPOUSE
		Mr. Bhavik Yadav	6/15/2022	SON/ DAUGHTER- 1
		Mr. Narvda Prasad Yadav	01.01.1966	FATHER IN LAW
		Mrs. Shakun Bai	01.01.1976	MOTHER IN LAW
64	Mr. Manish Agrawal (090)	--	29.06.1993	Self
		Mr. Hansraj Agrawal	22.04.1963	FATHER
		Mrs. Anita Agrawal	03.05.1966	MOTHER
65	Mr. Sachin Singh(098)	--	30.05.1997	Self
		Mr. Ved Prakash	13.07.1967	Father
		Mrs. Neelam Singh	0.0.1973	Mother
66	Ms. Udit Singh (089)	--	22.08.1998	Self
		Mrs. Tulsa Singh	01.01.1975	Mother
67	Ms. Neha Ninama (091)	--	30.05.1995	Self
		Mr. Vijay Damor	5/15/1993	SPOUSE
68	Mr. Brajendra Tiwari(084)	--	4/19/1976	Self
		Mrs. Ikcha Singh Tiwari	9/7/1984	SPOUSE
		Ms. Brahmhanshi Singh Tiwari	8/5/2010	SON/ DAUGHTER- 1
		Ms. Urvashi Singh Tiwari	6/22/2012	SON/ DAUGHTER- 2
		Mr. Chandradev Dwivedi	20.04.1957	FATHER IN LAW
		Mrs. Savitri Devi	02.03.1962	MOTHER IN LAW
69	Mr. Manish Kumar Bahuguna(099)	--	7/29/1973	SELF
		Mrs. Vandana Bahuguna	4/10/1979	SPOUSE
		Mr. Arnav Bahuguna	1/9/2003	SON/ DAUGHTER- 1
		Mr. Atharva Bahuguna	5/16/2007	SON/ DAUGHTER- 2
70	Mr. Mohit Gupta(096)	--	7/14/1996	SELF
		Mr. Sanjay Gupta	3/2/1960	FATHER
		Mrs. Uma Gupta	1/1/1963	MOTHER
		--	5/20/1992	SELF
		Mrs. Rashmi Kachhi	2/17/1995	SPOUSE

Non-Teaching Staff

SN	NAME OF EMPLOYEE	Relationship	DOB	RELATION
71	Mr. Komal Patel(095)	Mr. Jayasva Patel	1/4/2022	SON/ DAUGHTER- 1
		Mr. Narmada Patel	10/15/1963	FATHER
		Mrs. Prabha Patel	1/1/1972	MOTHER
72	Mr. Vivek Bakshi(02)	--	6/7/1971	SELF
		Ms. Snch Bakshi	1/1/1949	MOTHER
73	Mr. Virendra Patidar(100)	--	4/8/1983	SELF
		Mrs. Disha Patidar	22.10.1989	SPOUSE
		Ms. Veda Patidar	29.02.2012	SON/ DAUGHTER- 1
		Mr. BalKrishan Patidar	1/1/1962	FATHER
		Mrs. Chandrakala Patidar	1/1/1959	MOTHER
74	Mr. Piyush K. Tripathi(097)	--	1/25/1994	SELF
		Mrs. Varsha Akhilesh Mishra	03.08.1994	SPOUSE
75	Mr. Rakesh Pal(105)	--	08.10.1988	SELF
		Mrs. Rakhi Pal	01.01.1993	SPOUSE
		Mr. Govind Pal	23.07.2013	SON/DAUGHTER-1
		Mr. Keshav Pal	22.05.2015	SON/ DAUGHTER- 2
76	Mr. Mohan Singh Rathaur(102)	--	7/7/1986	SELF
		Mrs. Anita Rathaur	06.03.1985	SPOUSE
		Mr. Shivkumar Rathaur	12.02.2012	SON/ DAUGHTER- 1
		Mr. Parshuram Rathaur	05.08.1958	FATHER
		Mrs. Dhakeli Bai	09.04.1962	MOTHER
77	Mr. Adesh Kumar (104)	--	02.06.1997	SELF
		Mrs. Maya Devi	04.01.1966	MOTHER
78	Ms. Tanishka Israni (105)	--	30.03.1999	SELF
79	Ms. Sharmili Thapa(106)	--	15.06.1999	Self
		Mr. Mohan Thapa	01.12.1972	Father
		Mrs. Sukhmaya thapa	12.04.1982	Mother
80	Mr. Sameer Upadhyay(103)	--	1/6/1998	Self
		Mr. Satish Upadhyay	11/1/1970	Father
		Mrs. Savita Upadhyay	4/3/1975	Mother

ICICI Lombard General Insurance Company

May-2024

Portfolio Analysis of NATIONAL LAW INSTITUTE UNIVERSITY

Policy Number : 4016/X/294262389/00/000

Policy Period : 23-May-2023 To 22-May-2024

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S.No.	Contents	Page No.
1	Portfolio Analysis	Page 2
2	Enrollment Summary	Page 3
3	Age Wise Analysis	Page 4
4	Relation ACS	Page 5
5	Amount Band-wise Analysis	Page 6
6	SI Band-wise Analysis	Page 6
7	IL Take Care	Page 7
8	Disease-Analysis	Page 8
9	Top Hospitals	Page 9
10	Top Cities	Page 10
11	TAT Analysis	Page 11

Portfolio Analysis

Claims Summary										
Status		Cashless			Reimbursement			Overall		
		No of Claims	Claims/OS Amount	Paid/OS Amt	No of Claims	Claims/OS Amount	Paid/OS Amt	No of Claims	Claims/OS Amount	Paid/OS Amt
Outstanding	AL Approved	--	--	--	--	--	--	--	--	--
	Claim WIP	--	--	--	--	--	--	--	--	--
	Query	--	--	--	--	--	--	--	--	--
	Sent for Payment	--	--	--	--	--	--	--	--	--
Settled	Paid	7	970,216	727,933	5	249,471	205,585	12	1,219,687	933,518
	Reject	--	--	--	1	218,755	--	1	218,755	--
Total	All	7	970,216	727,933	6	468,226	205,585	13	1,438,442	933,518

ILTC %	RI Intimations	ILTC Intimations	ILTC %
Intimations	6	4	66%

Key Takeaways:

- Cashless % = 53% (Cashless/Cashless+Reimbursement)
- ILTC % = 66% (ILTC(Incidence)/Overall RI(Incidence))

Notes:

- No of Claims Based on Incidence.
- **AL Approved** : Cashless requests approved, Documents pending
- **Claim / OS Amount** - Claimed amount against settled cases. Claimed amount to the extent of SI against outstanding cases
- **Claims WIP** : Claims under process.

Enrollment Summary

Age Band	Relationship						Overall	
	Self	Parents	Spouse	Children	Siblings	In Laws		Others
00-05	--	--	--	25	--	--	--	25
06-18	--	--	--	86	--	--	--	86
19-25	3	--	3	27	--	--	--	33
26-35	32	--	28	6	--	--	--	66
36-45	37	--	27	--	--	--	--	64
46-55	33	--	14	--	--	--	--	47
56-65	11	--	6	--	--	--	--	17
66-75	3	--	--	--	--	--	--	3
Above 75	1	--	--	--	--	--	--	1
Overall	120	--	78	144	--	--	--	342
Percentage (%)	35%	--	22%	42%	--	--	--	100%

Key Takeaways:

- Highest enrolment is done in age band of "06-18" which is 25%

Age-wise Analysis

Age Band	Cashless			Reimbursement			Total		
	No of Claims	Amount	ACS	No of Claims	Amount	ACS	No of Claims	Amount	ACS
00-05	1	36,155	36,155	--	--	--	1	36,155	36,155
06-18	--	--	--	1	22,638	22,638	1	22,638	22,638
19-25	--	--	--	1	118,483	118,483	1	118,483	118,483
26-35	1	195,000	195,000	2	56,424	28,212	3	251,424	83,808
36-45	1	51,404	51,404	1	8,040	8,040	2	59,444	29,722
46-55	2	210,936	105,468	--	--	--	2	210,936	105,468
56-65	2	234,438	117,219	--	--	--	2	234,438	117,219
66-75	--	--	--	--	--	--	--	--	--
Above 75	--	--	--	--	--	--	--	--	--
Overall	7	727,933	103,990	5	205,585	41,117	12	933,518	77,793

Key Takeaways:

- 1. Employees are opting for Cashless Claims more. Most of them are from 46-55 age band.
- 2. The maximum no of claims are in age band 46-55 and lesser in age band 06-18

Notes:

- No of Claims Based on Incidence.
- **ACS**- Average Claim Size. Amount/No. of Claims

Relation ACS

Age Band	Cashless			Reimbursement			Total		
	No of Claims	Amount	ACS	No of Claims	Amount	ACS	No of Claims	Amount	ACS
Self	5	491,778	98,355	--	--	--	5	491,778	98,355
Parents	--	--	--	--	--	--	--	--	--
Spouse	1	200,000	200,000	3	64,464	21,488	4	264,464	66,116
Children	1	36,155	36,155	2	141,121	70,560	3	177,276	59,092
Siblings	--	--	--	--	--	--	--	--	--
In Laws	--	--	--	--	--	--	--	--	--
Others	--	--	--	--	--	--	--	--	--
Overall	7	727,933	103,990	5	205,585	41,117	12	933,518	77,793

Key Takeaways:

- The Average Claim size is more in Self which is 98,355

Notes:

- No of Claims Based on Incidence.
- **ACS**- Average Claim Size. Amount/No. of Claims

Amount Band-wise Analysis

Amount Band	Cashless		Reimbursement		Total		Percentage	
	No of Claims	Amount	No of Claims	Amount	No of Claims	Amount	% Claims	% Value
0-25000	1	11,624	3	45,958	4	57,582	33%	6%
25001-50000	2	69,905	1	41,144	3	111,049	25%	12%
50001-100000	1	51,404	--	--	1	51,404	8%	6%
100001-150000	--	--	1	118,483	1	118,483	8%	13%
150001-200000	3	595,000	--	--	3	595,000	25%	64%
200001-300000	--	--	--	--	--	--	--	--
300001-500000	--	--	--	--	--	--	--	--
Above 500000	--	--	--	--	--	--	--	--
Overall	7	727,933	5	205,585	12	933,518	100%	100%

SI Band-wise Analysis

SI Band	Cashless			Reimbursement			Total			Percentage	
	No of Claims	Amount	ACS	No of Claims	Amount	ACS	No of Claims	Amount	ACS	% Claims	% Value
0-200000	7	727,933	103,990	5	205,585	41,117	12	933,518	77,793	100%	100%
200000-400000	--	--	--	--	--	--	--	--	--	--	--
400000-600000	--	--	--	--	--	--	--	--	--	--	--
Above 600000	--	--	--	--	--	--	--	--	--	--	--
Overall	7	727,933	103,990	5	205,585	41,117	12	933,518	77,793	100%	100%

Notes:

- No of Claims Based on Incidence.
- **ACS**- Average Claim Size. Amount/No. of Claims

IL Take Care

ILTC App Engagement				
Month	No. of Self Lives	Active Users	IL Take Care App Download	App Download Ratio
May-24	120	10	23	19%

ILTC App Feature Usage Report				
Month	E Card Download %	Face Scan Utilization %	ILHealth Blog Utilization %	Cross Sell Utilization %
May-24	0%	0%	0%	0%

ILTC Service Usage Report					
Month	HAT Request	HAT Fulfillment	ILHD prescription	Expertise utilization	Health Claim Utilization
May-24				0%	0%

Disease-Analysis

Disease Category	Cashless			Reimbursement			Total		
	No of Claims	Amount	ACS	No of Claims	Amount	ACS	No of Claims	Amount	ACS
ENT	1	200,000	200,000	--	--	--	1	200,000	200,000
GENERAL SURGERY	1	51,404	51,404	--	--	--	1	51,404	51,404
MEDICAL GENERAL	4	276,529	69,132	2	141,121	70,560	6	417,650	69,608
OBSTETRIC & GYNAECOLOGY	--	--	--	2	57,860	28,930	2	57,860	28,930
ORTHOPEDECS	1	200,000	200,000	--	--	--	1	200,000	200,000
PAEDIATRICS	--	--	--	1	6,604	6,604	1	6,604	6,604
Overall	7	727,933	103,990	5	205,585	41,117	12	933,518	77,793

Key Takeaways:

- 1. MEDICAL GENERAL is a disease category which is causing maximum number of claims which is 50%
- 2. Also MEDICAL GENERAL is a disease category where the claim amount is maximum which is 44%

Top Hospitals

Hospital Name	City	Cashless			Reimbursement			Total		
		No of Claims	Amount	ACS	No of Claims	Amount	ACS	No of Claims	Amount	ACS
Siddhanta Red Cross Super Speciality hospital	Bhopal	2	395,000	197,500	--	--	--	2	395,000	197,500
Gokuldas Hospital Pvt. Ltd.	Indore	1	200,000	200,000	--	--	--	1	200,000	200,000
Hospital	Bhopal	--	--	--	1	118,483	118,483	1	118,483	118,483

Notes:

- No of Claims Based on Incidence.
- **ACS**- Average Claim Size. Amount/No. of Claims

TAT Analysis

Month	Reimbursement (in Days)	Cashless (in Hrs)	
		Fresh AL	Enhancement
May-23			
Jun-23		00:55:57	03:02:11
Jul-23	6		
Aug-23	6	00:07:59	
Sep-23		00:00:36	00:34:57
Oct-23		00:32:44	01:28:39
Nov-23			
Dec-23			
Jan-24			
Feb-24			
Mar-24	5	00:00:29	00:35:03
Apr-24			
May-24			

Notes:

- The standard paid TAT is 8 Days
- The standard cashless TAT is 1hr for Fresh and Enhancement cases.
- **Paid TAT** - All reimbursement claims that have been paid. It is calculated as the period between the last communication date to the payment date which excludes verification cases.
- **Cashless TAT** - All cashless claims other than reopen cases, offline cases and DNF cases.

