

Policy Holder :	THE KRISHNA DISTRICT COOPERATIVE CENTRAL BANK LIMITED
Policy Number :	P/131211/01/2025/000182
Broker Name :	Mr.KOGANTI SRK PRASAD
Policy Period :	31 August 2024 to 30 August 2025
Claims Summary	
Data Update Time : 15-09-2025 22:02:45	

Claim Type	No of Claims	Value	% Claims	% Value
Cashless	78	7,205,837	60.2%	71.3%
Reimbursement	39	1,883,675	25.8%	18.6%
In Process	18	1,018,073	14.1%	10.1%
Total	128	10,107,585	100.0%	100.0%

Premium Summary			
Initial Premium			8,815,000
Addition Premium			0
Total			8,815,000

Claims Ratio			
Incurred Ratio on Gross Premium %			114.6%
Incurred Ratio on Gross Premium - Our Share % (If Applicable)			
Earned Premium			8,309,222
Incurred Ratio on Earned Premium %			121.8%
Incurred Ratio on Earned Premium - Our Share % (If Applicable)			

Morbidity Ratio			
No of Lives Insured			1,863
No of Claims			128
Incidence Rate			6.9%
No of Lives Inception			1,863
Addition			0
Deletion			0
Current Lives			1,863

Distribution Across Age				
Age Band	No of Claims	Paid Amt	% Claims	% Value
0-5	4	97,888	3.4%	1.1%
6-18	4	372,262	3.4%	4.10%
19-35	21	1,212,768	18.0%	13.34%
36-40	12	734,549	10.2%	8.1%
41-45	11	656,350	9.4%	7.2%
46-50	14	1,252,816	12.0%	13.7%
51-55	10	866,961	8.6%	9.4%
56-60	20	2,499,903	17.0%	27.5%
61-65	9	716,640	7.7%	7.8%
65-70	8	489,949	6.8%	5.3%
71-75	3	145,475	2.6%	1.6
76-80	1	43,906	0.9%	0.5

Distribution Across Beneficiary				
Beneficiary	No of Claims	Value	% Claims	% Value
SELF	40	2,836,899	35.39%	31.2%
SPOUSE	18	1,230,854	14.15%	13.5%
CHILD	9	644,341	7.96%	7.3%
FATHER IN LAW	4	113,896	3.53%	1.2%
MOTHER IN LAW	1	32,166	0.88%	0.3%
PARENTS & IN-LAWS	45	4,231,356	38.1%	46.5%
Total	117	9,089,512	100.0%	100.0%

Amount Band wise Analysis				
Amount Band	No of Claims	Value	% Claims	% Value
10K	3	22,243	2.5%	0.24%
10K & 50K	54	1,562,750	46.1%	17.19%
50K & 100K	33	2,376,816	28.2%	26.15%
100K & 200K	15	2,103,466	12.8%	23.14%
Above 200K	12	3,024,237	10.2%	33.27%
Total	117	9,089,512	100.0%	100.0%

Repeated Utilization Report for Employees				
No of Claims	No of Employees	Value	% Claims	% Value
1	28	1,703,887	73.0%	60.0%
2	6	1,133,012	26.4%	40.0%
Total	38	2,836,899	100.0%	100.0%

Repeated Utilization Report for Dependents				
No of Claims	No of Employees	Value	% Claims	% Value
1	45	4,050,462	81.8%	64.7%
2	6	625,591	10.9%	10.0%
4	1	253,236	1.8%	4.1%
5	2	617,331	3.6%	9.9%
6	1	705,993	1.9%	11.3
Total	55	6,252,613	100.0%	100.0%

All Reports are Based on Settled Claims except Claims summary & Claims Ratio
 Amount is in INR.....