

Claim Analysis Report

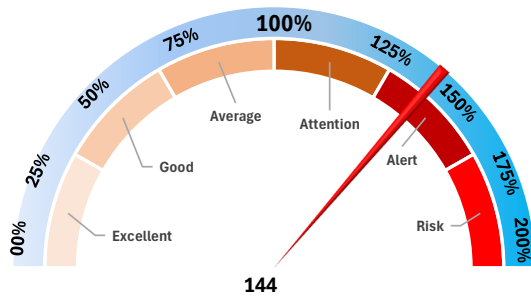
INSURANCE	HDFC ERGO General Insurance Co. Ltd.				
GROUP NAME	GUJ STATE CO OP AGRI & RURAL DEV BANK LIMITED			Report Date:-	31-07-2026
POLICY NO	'2999207703911800000	19-Aug-25	18-Aug-26	Run days:-	346

CLAIM RATIO (%) SUMMARY :

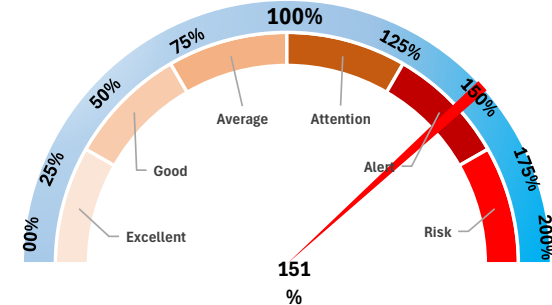
NET PREMIUM	EARNED PREMIUM	INCURRED AMT	CLAIM RATIO (%)	EARNED RATIO (%)
46,34,218	43,92,985	66,54,118	143.59%	151.47%

PREMIUM SUMMARY :

PREMIUM SUMMARY	Inception Premium	Additional Premium	Deletion Premium	NET Premium	Incidence Ratio
	46,79,970	2,594	48,346	46,34,218	6%



CLAIMED RATIO



EARNED RATIO

Claim Analysis Report

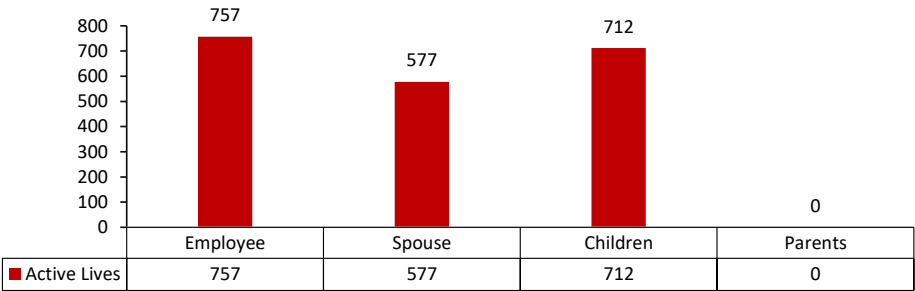
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OVERALL CLAIM STATUS SUMMARY

STATUS	CASHLESS			REIMBURSEMENT			TOTAL		
	Total Claim	Claimed Amt	Incurred Amt	Total Claim	Claimed Amt	Incurred Amt	Total Claim	Claimed Amt	Incurred Amt
SETTLED									
Paid	26	24,08,599	17,58,069	93	51,29,686	41,89,571	119	75,38,285	59,47,640
UTR Awaited	1	55,543	34,878	-	-	-	1	55,543	34,878
TOTAL SETTLED	27	24,64,142	17,92,947	93	51,29,686	41,89,571	120	75,93,828	59,82,518
OUTSTANDING :									
Authorised	-	-	-	2	42,970	32,967	2	42,970	32,967
AI Issued	2	6,37,633	2,69,550	-	-	-	2	6,37,633	2,69,550
Approval Req.Sent	-	-	-	-	-	-	-	-	-
Deficient Claim	-	-	-	3	1,30,166	1,29,366	3	1,30,166	1,29,366
For Repudiation	-	-	-	-	-	-	-	-	-
NEFT Rejected	-	-	-	-	-	-	-	-	-
Intimation Claims	-	-	-	2	60,000	60,000	2	60,000	60,000
Under Process	-	-	-	3	1,82,817	1,79,717	3	1,82,817	1,79,717
TOTAL O/S	2	6,37,633	2,69,550	10	4,15,953	4,02,050	12	10,53,586	6,71,600
CLOSED									
AI Issued file Not Rec	-	-	-	-	-	-	-	-	-
Deficient Claim	-	-	-	-	-	-	-	-	-
Cashless Denial	2	2,74,100	-	-	-	-	2	2,74,100	-
Pre-Auth Requested	-	-	-	-	-	-	-	-	-
Intimation Closed	-	-	-	2	40,000	-	2	40,000	-
Others	-	-	-	-	-	-	-	-	-
TOTAL CLOSED	2	2,74,100	-	2	40,000	-	4	3,14,100	-
REPUDIATED	-	-	-	2	1,32,082	-	2	1,32,082	-
GRAND TOTAL	31	33,75,875	20,62,497	107	57,17,721	45,91,621	138	90,93,596	66,54,118

ENROLLMENT SUMMARY

Lives	Inception Lives	Addition Lives	Deletion Lives	Active Lives
Employee	776	1	20	757
Spouse	591	0	14	577
Children	681	41	10	712
Parents	0	0	0	0
Others	0	0	0	0
Total	2048	42	44	2046



CLAIM TYPE-WISE ANALYSIS

Claim Amt & Settled Amt

Type Of Claim	Settled Claim	Claim Amt	Settled Amt	Difference	Payout %	Avg Of Claim
Cashless	27	24,64,142	17,92,947	6,71,195	72.76%	66,405
Reimbursement	93	51,29,686	41,89,571	9,40,115	81.67%	45,049
Total	120	75,93,828	59,82,518	16,11,310	78.78%	49,854

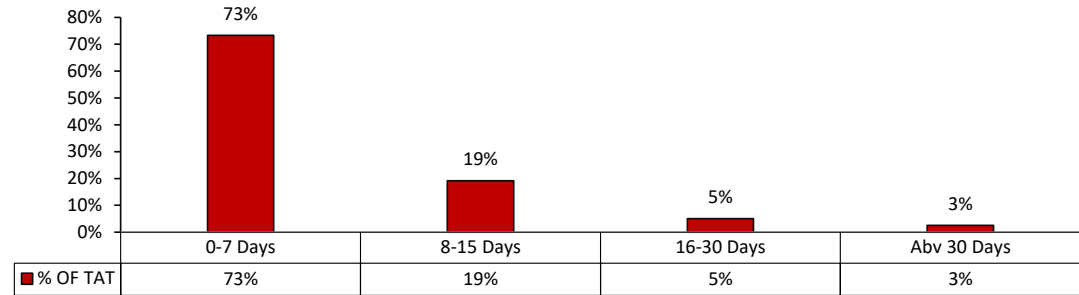
Claim Type Wise

Type Of Claim	Total Claim	Main Claim	Claim Amt	%
cashless	31	31	33,75,875	24.03%
Reimbursement	107	98	57,17,721	75.97%
Total	138	129	90,93,596	100.00%



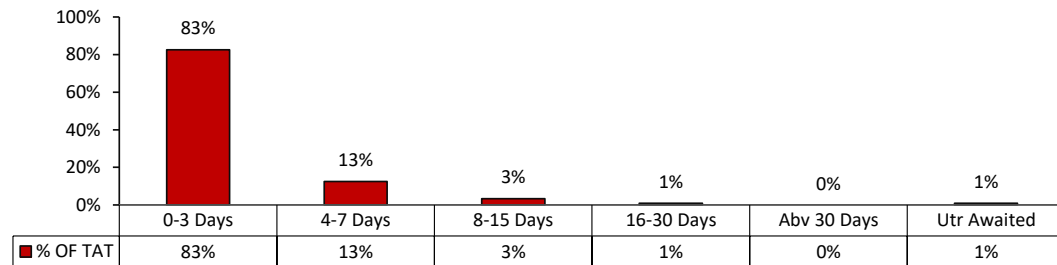
INTERNAL TAT BAND SUMMARY

TAT BAND	CLAIM NO	SETTLED AMT	% OF TAT
0-7 Days	88	40,77,630	73%
8-15 Days	23	13,69,386	19%
16-30 Days	6	2,55,049	5%
Abv 30 Days	3	2,80,453	3%
Total	120	59,82,518	100%



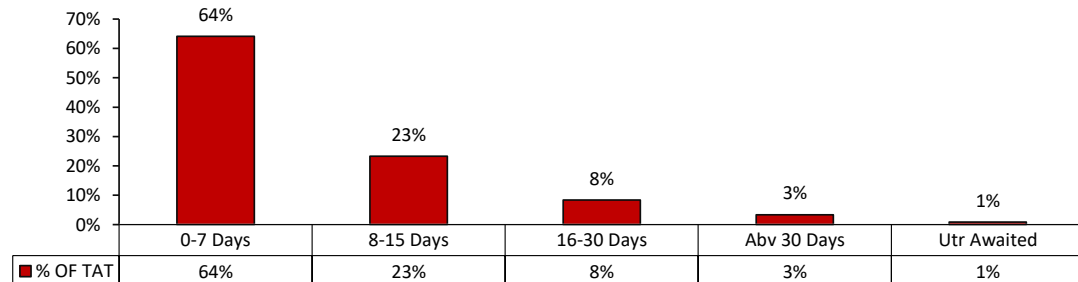
EXTERNAL TAT BAND SUMMARY

TAT BAND	CLAIM NO	SETTLED AMT	% OF TAT
0-3 Days	99	44,94,732	83%
4-7 Days	15	10,88,161	13%
8-15 Days	4	3,17,382	3%
16-30 Days	1	47,365	1%
Abv 30 Days	0	-	0%
Utr Awaited	1	34,878	1%
Total	120	59,82,518	100%



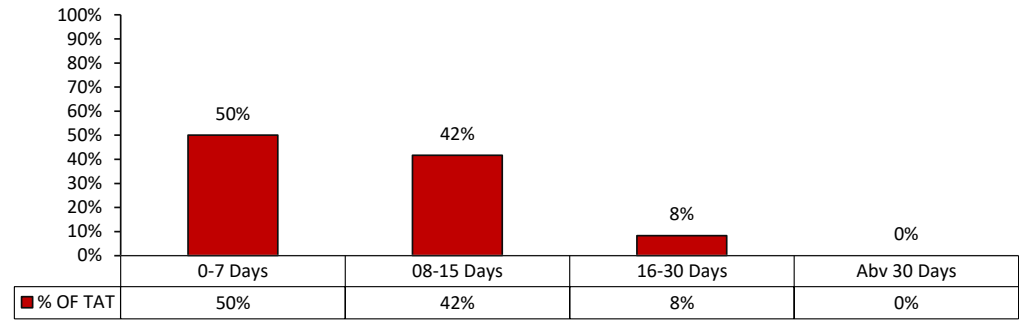
OVERALL TAT BAND SUMMARY (LDR TO PAYMENT DATE)

TAT BAND	CLAIM NO	SETTLED AMT	% OF TAT
0-7 Days	77	33,61,355	64%
8-15 Days	28	18,67,350	23%
16-30 Days	10	3,71,612	8%
Abv 30 Days	4	3,47,323	3%
Utr Awaited	1	34,878	1%
Total	120	59,82,518	100%



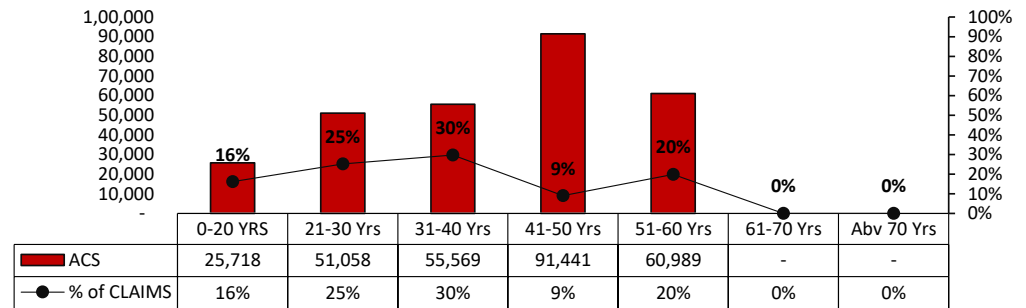
OUTSTANDING TAT BAND SUMMARY

TAT_BAND	CLAIM NO	OUT AMT	% OF TAT
0-7 Days	6	4,62,379	50%
08-15 Days	5	1,72,517	42%
16-30 Days	1	36,704	8%
Abv 30 Days	0	-	0%
Total	12	6,71,600	100%



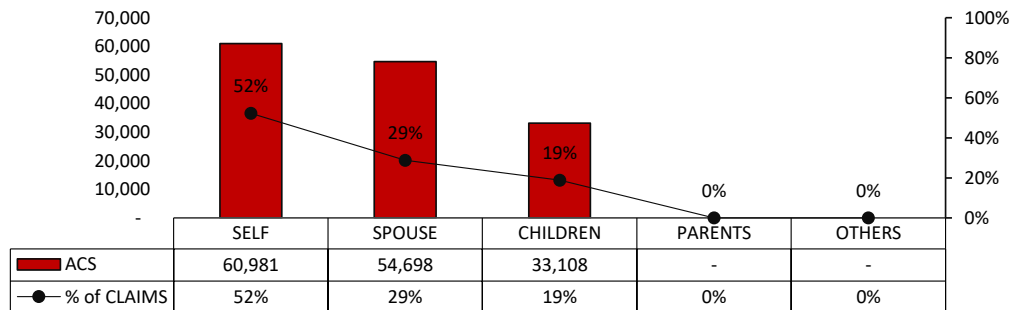
AGE WISE SETTLED CLAIM SUMMARY

Agewise	Total Claim	Main Claims	Settled Amt	% of CLAIMS	ACS
0-20 YRS	19	18	4,62,925	16%	25,718
21-30 Yrs	29	28	14,29,627	25%	51,058
31-40 Yrs	34	33	18,33,791	30%	55,569
41-50 Yrs	14	10	9,14,411	9%	91,441
51-60 Yrs	24	22	13,41,764	20%	60,989
61-70 Yrs	0	0	-	0%	-
Abv 70 Yrs	0	0	-	0%	-
TOTAL	120	111	59,82,518	100%	53,897



RELATIONWISE SETTLED CLAIM SUMMARY

Relationwise	Total Claim	Main Claims	Settled Amt	% of CLAIMS	ACS
SELF	64	58	35,36,903	52%	60,981
SPOUSE	34	32	17,50,346	29%	54,698
CHILDREN	22	21	6,95,269	19%	33,108
PARENTS	0	0	-	0%	-
OTHERS	0	0	-	0%	-
TOTAL	120	111	59,82,518	100%	53,897

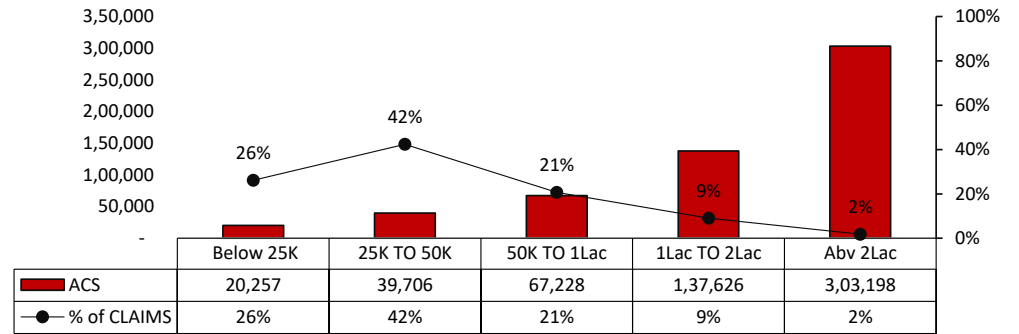


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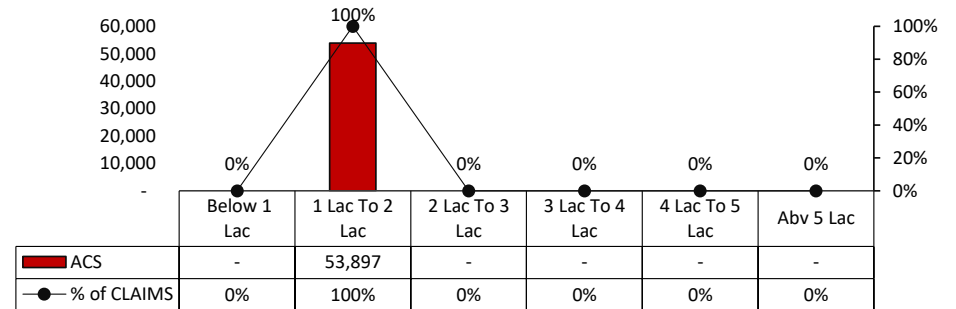
AMOUNT BAND SETTLED CLAIM SUMMARY

AMOUNT BAND	Total Claim	Main Claims	Settled Amt	% of CLAIMS	ACS
Below 25K	38	29	5,87,461	26%	20,257
25K TO 50K	47	47	18,66,162	42%	39,706
50K TO 1Lac	23	23	15,46,236	21%	67,228
1Lac TO 2Lac	10	10	13,76,263	9%	1,37,626
Abv 2Lac	2	2	6,06,396	2%	3,03,198
TOTAL	120	111	59,82,518	100%	53,897



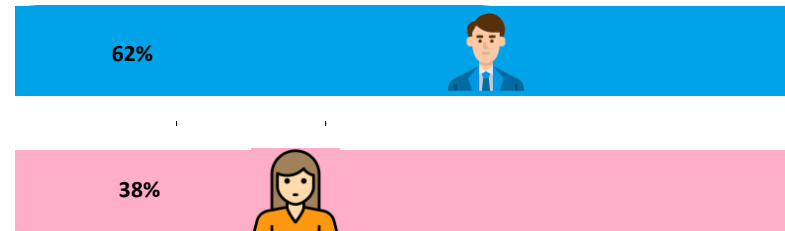
SUM INSURED WISE SETTLED CLAIM SUMMARY

SUM INSURED BAND	Total Claim	Main Claims	Settled Amt	% of CLAIMS	ACS
Below 1 Lac	0	0	-	0%	-
1 Lac To 2 Lac	120	111	59,82,518	100%	53,897
2 Lac To 3 Lac	0	0	-	0%	-
3 Lac To 4 Lac	0	0	-	0%	-
4 Lac To 5 Lac	0	0	-	0%	-
Abv 5 Lac	0	0	-	0%	-
TOTAL	120	111	59,82,518	100%	53,897



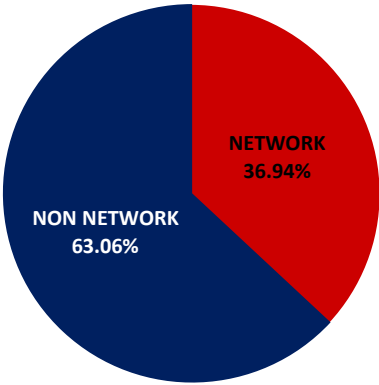
GENDER WISE SETTLED CLAIM SUMMARY

GENDER	Total Claim	Main Claims	Settled Amt	% of CLAIMS	ACS
Male	77	69	38,09,342	62%	55,208
Female	43	42	21,73,176	38%	51,742
TOTAL	120	111	59,82,518	100%	53,897



NETWORK WISE SETTLED CLAIM SUMMARY

Network Type	Type of Claim	Total Claim	Main Claims	Settled Amt	ACS	% of CLAIMS
NETWORK	Cashless	27	27	17,92,947	66,405	36.94%
	Reimbursement	19	14	6,64,319	47,451	
NETWORK		46	41	24,57,266	59,933	
NON NETWORK	Cashless	0	0	-	-	63.06%
	Reimbursement	74	70	35,25,252	50,361	
NON NETWORK		74	70	35,25,252	50,361	
TOTAL		120	111	59,82,518	53,897	100.00%



LEVEL OF CARE SETTLED CLAIM SUMMARY							
LEVEL OF CARE	TREATMENT TYPE	Clm no	Main Claim	Settled Amt	Avg	%(Grand Total Of TREATMENT TYPE)	%(Grand Total Of LEVEL OF CARE)
PRIMARY	MEDICAL	42	39	15,17,179	38,902	40%	88%
	SURGICAL	62	59	32,90,185	55,766	60%	
PRIMARY Total		104	98	48,07,364	49,055	100%	
SECONDARY	MEDICAL	3	3	71,818	23,939	33%	8%
	SURGICAL	8	6	6,01,410	1,00,235	67%	
SECONDARY Total		11	9	6,73,228	74,803	100%	
TERTIARY	MEDICAL	4	3	1,56,126	52,042	75%	4%
	SURGICAL	1	1	3,45,800	3,45,800	25%	
TERTIARY Total		5	4	5,01,926	1,25,482	100%	
Grand Total		120	111	59,82,518	53,897	100%	100%

PRIMARY



SECONDARY



TERTIARY



DISEASE CATEGORY WISE SETTLED CLAIM SUMMARY (BASE ON AMOUNT)

DISEASE CATEGORY	CASHLESS		REIMBURSEMENT		TOTAL		
	NO	AMT	NO	AMT	NO	AMT	AVG
Pregnancy, childbirth and the puerperium	1	38,500	20	7,68,210	21	8,06,710	38,415
Diseases of the digestive system	2	1,11,326	10	6,51,912	12	7,63,238	63,603
Diseases of the musculoskeletal system and connective tissue	2	3,02,690	2	3,76,980	4	6,79,670	1,69,918
Diseases of the eye and adnexa	4	1,37,900	8	4,35,765	12	5,73,665	47,805
Diseases of the genitourinary system	3	1,58,757	13	4,07,158	16	5,65,915	35,370
Diseases of the respiratory system	4	1,56,794	9	2,89,101	13	4,45,895	34,300
Injury, poisoning and certain other consequences of external causes	1	62,310	6	3,68,951	7	4,31,261	61,609
Endocrine, nutritional and metabolic diseases	1	3,45,800	3	60,474	4	4,06,274	1,01,569
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	4	1,46,781	2	1,61,026	6	3,07,807	51,301
Neoplasms	1	47,365	3	1,97,252	4	2,44,617	61,154
Certain infectious and parasitic diseases	-	-	12	2,39,190	12	2,39,190	19,933
Diseases of the circulatory system	1	53,405	1	1,13,100	2	1,66,505	83,253
Diseases of the nervous system	1	1,36,441	1	21,591	2	1,58,032	79,016
Diseases of the skin and subcutaneous tissue	-	-	2	95,330	2	95,330	47,665
Diseases of the ear and mastoid process	1	60,000	1	3,531	2	63,531	31,766
Certain conditions originating in the perinatal period	1	34,878	-	-	1	34,878	34,878
Grand Total	27	17,92,947	93	41,89,571	120	59,82,518	49,854

TOP HOSPITALWISE SETTLED CLAIM SUMMARY (BASE ON AMOUNT)

HOSPITAL NAME WITH CITY	NETWORK TYPE	CASHLESS		REIMBURSEMENT		TOTAL	
		NO	AMT	NO	AMT	NO	AMT
HCG HOSPITALS UNIT OF HEALTHCARE GLOBAL ENTERPRISES LIMITED-Ahmedabad	Network	1	3,45,800	-	-	1	3,45,800
Spinetics Hospital and Research Centre-Vadodara	Non Network	-	-	1	2,60,596	1	2,60,596
FIRST CURE HOSPITAL-Surat	Network	2	2,00,000	-	-	2	2,00,000
J K ORTHOPAEDIC HOSPITAL-Himmatnagar	Network	2	2,00,000	-	-	2	2,00,000
EPIC MULTI SPECILAITY HOSPITAL-Ahmedabad	Non Network	-	-	1	2,00,000	1	2,00,000
Elite Hemat Onco Day Care Centre-Surat	Non Network	-	-	3	1,97,252	3	1,97,252
GEETA NURSING HOME-Ahmedabad	Non Network	-	-	2	1,75,048	2	1,75,048
SAMANVAY HOSPITALS-Vadodara	Network	1	1,65,000	-	-	1	1,65,000
Fakhri Hospital & Heart Care Centre-Godhra	Non Network	-	-	1	1,52,635	1	1,52,635
NETR THE EYE CARE CLINIC-Ahmedabad	Network	-	-	2	1,33,740	2	1,33,740
NIRAMAY SURGICAL HOSPITAL-Surat	Network	-	-	3	1,33,439	3	1,33,439
SPARSH SPINE CARE AND ORTHOPAEDIC HOSPITAL-Himatnagar	Non Network	-	-	1	1,16,384	1	1,16,384
SADARAM MULTISPECIALITY HOSPITAL-Radhanpur	Non Network	-	-	1	1,14,365	1	1,14,365
APEX HOSPITAL-Ahmedabad	Non Network	-	-	1	1,13,100	1	1,13,100
Arham Surgical Hospital-Ahmedabad	Non Network	-	-	1	1,03,037	1	1,03,037
NETRAM EYE HOSPITAL AND LASER CENTER-Surat	Network	-	-	2	1,00,000	2	1,00,000
JIVAN JYOT HOSPITAL-Surendranagar	Non Network	-	-	2	99,000	2	99,000
VENUS MEDISURGE PVT LTD-Vadodara	Network	1	88,837	1	6,204	2	95,041
VIBRANT HOSPITAL-Mehsana	Network	-	-	3	88,868	3	88,868
DR. PARIMAL M DOSHI ORTHOPAEDIC HOSPITAL-Surendranagar	Non Network	-	-	1	86,467	1	86,467
Glaucoma Clinic-Ahmedabad	Non Network	-	-	1	85,000	1	85,000
PAREKHS HOSPITAL PRIVATE LIMITED-Ahmedabad	Network	2	69,920	1	13,676	3	83,596
MARUTI ENT HOSPITAL AND DIAGNOSTIC CENTRE-Rajkot	Non Network	-	-	1	79,447	1	79,447
HCG HOSPITALS - BHAVNAGAR (A UNIT OF HEALTHCARE GLOBAL ENTERPRISES LIMITED)-Bhavnagar	Network	1	56,938	1	15,620	2	72,558
Sunshine Hospital-Patan	Non Network	-	-	1	67,979	1	67,979
Others_Hospitals		17	6,66,452	62	18,47,714	79	25,14,166
Grand_Total		27	17,92,947	93	41,89,571	120	59,82,518