

UNIVERSITY OFFICE
NDRI KARNAL

F.8/Med. Insurance/MD/DU/2021-22

Dated: 16 Aug, 2021

Subject: Group Medical Insurance of NDRI students for 2021-22.

Dear Sir

Quotations are invited for Group Medical Insurance of NDRI students for two separate groups i.e. one for existing students (approx.800+) from September, 2021 and the other for new admissions (Approx.325 students) from November, 2021 tentatively on the following terms and conditions. The quotations may be sent in sealed cover in the Office of Academic Coordinator, NDRI, Karnal upto 31.8.2021 by 5.00 P.M.

SLNo.	Terms& Conditions/Clauses/Premium per student	
1	Pre-existing diseases	
2	First/One Year waiting period	
3	30 days waiting period	
4	Emergency Ambulance Coverage	
5	Maternity Benefit	
6	Pre and Post Hospitalization Coverage	
7	OPD Coverage	
8	Room Rent Capping	
9.	Sum Insured per student (Medical Coverage)	
10.	Sum Insured per student (personal Accident Coverage)	
11.	Premium quoted by the firm per student with OPD charges	

- Note: i) List of Hospitals in Karnal may be given in the quotation
ii) The firm has to submit an undertaking that rates quoted includes the treatment of COVID-19 related illness.

The claims dump for the current policy year till date from M/s SBI General Insurance Co. is attached for your reference please.


16-8-21

(Nitin Tyagi)
Academic Coordinator

Encl:

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	12	635,499.00	92.31 %	99.26 %
Cashless Processed	0	0.00	0.0 %	0.0 %
Reimbursement Settled	1	4,730.00	7.69 %	0.74 %
Reimbursement Processed	0	0.00	0.0 %	0.0 %
Denials	0	0.00	0.0 %	0.0 %
Denials due to Shortfall	0	0.00	0.0 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
Total	13	640,229.00		
Cashless in Process*	1	100,000.00		
Reimbursement in Process*	0	0.00		
Grand Total (Rs.)	14	740,229.00		
First Time Premium (Rs.)^				0.00
Endo Premium (Rs.)^				0.00
Deletion Premium (Rs.)^				0.00
Total Premium (Rs.)^				0.00
Claims Ratio (%)				0.0 %
Claims Ratio (%) - On Earned Premium#				0.0 %
Value of Denied claims (Rs.):				0.00
Value of Denied(Document Shortfall) claims (Rs.):				0.00
Value of Closed claims (Rs.):				0.00
* Depicts the claimed amount for claims in process. The settlement amount will be less than the above figures and will result in respective decrease in the claims ratio.				
** The value is for preauthorisation issued and awaiting for final documentation. Depicts the Processed PA amount for PA issued. The settlement amount will be less than or equal to the above figures and could result in respective decrease in the claims ratio.				
# Does not apply to policies with Instalment Premium				
^ Premium details as received from insurer & updated in our data as on date				

Morbidity Ratio

Descriptions	Values
No. of lives Insured	646
No. of Claims	14
No. of Claims made per 100 Lives Insured	2.17 %
No. of lives Inception	646
Addition	0
Deletion	0
CurrentLives	646

Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE RESPIRATORY SYSTEM	3.0	228,591.00	23.08 %	35.7 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	5.0	167,666.00	38.46 %	26.19 %
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	1.0	100,000.00	7.69 %	15.62 %
DISORDERS OF BLOOD & BLOOD FORMING ORGANS, IMMUNE MECHANISM	1.0	90,388.00	7.69 %	14.12 %
INJURIES / FRACTURES / DISLOCATIONS	1.0	24,432.00	7.69 %	3.82 %
DISORDERS OF THE GENITOURINARY SYSTEM	1.0	18,366.00	7.69 %	2.87 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	1.0	10,786.00	7.69 %	1.68 %
All Other Ailment Groups	0.0	0.00	0.0 %	0.0 %
Total	13.0	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
6-35	13	640,229.00	100.0 %	100.0 %
Total	13	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	13.0	640,229.00	100.0 %	100.0 %
Total	13.0	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Distribution Across Amount Bands Report

Amount Band	No. of Claims	Value (Rs.)	% Claims	% Value
Rs. 10,000/- And less	2	13,822.00	15.0 %	2.0 %
Rs. 10,001/- to Rs. 25,000/-	3	53,584.00	23.0 %	8.0 %
Rs. 25,001/- to Rs. 50,000/-	1	43,426.00	7.0 %	6.0 %
Rs. 50,001/- to Rs. 1,00,000/-	7	529,397.00	53.0 %	82.0 %
Total	13	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Utilization Report for Employee



Insurer: **SBI General Insurance Company Limited**
Policy Holder: **National Dairy Research Institute**
Policy No: 4101201000002263-00
Policy period: 20-Oct-2020 To 19-Oct-2021

Claims Analysis Report

Report date: 01-Aug-2021

This Report Generated By shilpa choudhary
On Sun Aug 01 22:01:25 IST 2021

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	9	522,981.00	81.82 %	81.69 %
2	2	117,248.00	18.18 %	18.31 %
Total	11	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Utilization Report for Dependents

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
Total	0.0	0.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Cygnus Sanjiv Bansal Hospital	3.0	110,266.00	23.08 %	17.22 %
Amritdhara Hospital	1.0	100,000.00	7.69 %	15.62 %
Fortis Health Care Limited	1.0	100,000.00	7.69 %	15.62 %
Virk Hospital Pvt Ltd	2.0	81,892.00	15.38 %	12.79 %
Amritdhara My Hospital	2.0	74,850.00	15.38 %	11.69 %
Soni Hospital	1.0	65,065.00	7.69 %	10.16 %
Dr K C Sachdeva Hospital	2.0	64,730.00	15.38 %	10.11 %
Fortis Escorts Hospital	1.0	43,426.00	7.69 %	6.78 %
Total	13.0	640,229.00		

Based on Settled/Processed Cashless/Reimbursement Claims Only

Add-Del Endorsement Details

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium^	Deletion Premium^
4501210420000067	23-Apr-2021	20-Apr-2021	Correction - Gender	0.00	0
Grand Total				0.00	0.00

^ Premium details as received from insurer & updated in our data as on date