

This report has been generated for the following policies:

Policy Number	Policy Holder	Policy Start Date	Policy End Date	Lives	Total Premium	Earned Premium	Policy Run Days
4101251100000205-00	Tamil Nadu Grama Bank	November 11, 2025	November 10, 2026	14,125	₹0	₹0	337
Total				14,125	₹0	₹0	337

Portfolio Report

As of 13 Oct 2026, the portfolio covers 14,125 lives. Premium updated in our system is ₹0. A total of 3,453 claims have been reported, with Incurred Amount of ₹10.03 Cr. The Incurred Claims Ratio (ICR) is NA** on premium updated and NA** on Earned Premium. The claim incidence rate is 10.03% (Incurred Hospitalization claims per 100 lives). Ratios based on premium in Insurer's System would prevail.

1.0 Policy Lives	Count	2 Policy Premium	Amount (₹)
1.1 At Inception* & Addition	14,254	2.1 First Time	0
1.1.1 At Inception *	12,642	2.2 Addition	0
1.1.2 Addition	1,612	2.3 Deletion	0
1.2 Deletion	-129	2.4 Total Premium	0
Current Lives	14,125	2.5 Earned Premium (EP)	0

• Inception Lives inclusive of lives added with policy or subsequently, with coverage date from policy start date

3 By Claim Status	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
3.1 Paid	2813	81.20%	₹119,478,517	84.69%	₹91,284,948	91.05%
3.2 Denied due to document shortfall	132	3.77%	₹2,035,748	1.45%	₹0	0.00%
3.3 Denied due to Policy Exclusion	280	8.10%	₹5,583,913	4.92%	₹0	0.00%
3.4 Processed	89	2.70%	₹3,696,576	2.62%	₹2,718,369	2.71%
3.5 In Process	139	4.22%	₹8,901,587	6.32%	₹6,255,541	6.24%
Total	3453		₹139,696,341		₹100,258,858	

Claim Type	Claim Count	% Claim Count	Claimed Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
IP						
4 Cashless						
4.1 Paid	713	89.38%	₹72,400,799	87.81%	₹55,470,730	91.93%
4.2 Denied due to document shortfall						
4.3 Denied due to Policy Exclusion	19	2.41%	₹2,243,416	4.14%	₹0	0.00%
4.4 Processed	13	1.71%	₹1,072,437	1.30%	₹854,444	1.42%
4.5 In Process	49	6.50%	₹5,566,191	6.75%	₹4,014,054	6.65%
Subtotal	794	100.00%	₹81,282,843	100.00%	₹60,339,228	100.00%
5 Reimbursement						
5.1 Paid	582	75.77%	₹37,722,471	80.42%	₹26,778,972	87.95%
5.2 Denied due to document shortfall	21	2.71%	₹1,201,651	2.58%	₹0	0.00%
5.3 Denied due to Policy Exclusion	90	11.67%	₹2,326,258	5.37%	₹0	0.00%
5.4 Processed	29	3.96%	₹2,352,738	5.04%	₹1,608,306	5.28%
5.5 In Process	43	5.89%	₹3,077,245	6.60%	₹2,060,995	6.77%
Subtotal	765	100.00%	₹46,680,363	100.00%	₹30,448,273	100.00%
Total	1559	45.07%	₹127,963,206	91.67%	₹90,787,501	90.55%
OP						
6 Cashless						
6.1 Paid						
6.2 Denied due to document shortfall						
6.3 Denied due to Policy Exclusion						
6.4 Processed						
6.5 In Process						
Subtotal						
7 Reimbursement						
7.1 Paid	1518	79.99%	₹9,355,247	79.73%	₹9,035,246	95.40%
7.2 Denied due to document shortfall	111	5.78%	₹834,097	7.11%	₹0	0.00%
7.3 Denied due to Policy Exclusion	171	9.02%	₹1,014,239	8.64%	₹0	0.00%
7.4 Processed	47	2.61%	₹271,401	2.31%	₹255,619	2.70%
7.5 In Process	47	2.60%	₹258,151	2.20%	₹180,492	1.91%
Subtotal	1894	100.00%	₹11,733,135	100.00%	₹9,471,357	100.00%
Grand Total	3453	100.00%	₹139,696,341	100.00%	₹100,258,858	100.00%

8 IP Claim Type	8.1 No. of IP Claims	8.2 Claims made per 100 Lives Insured
Cashless	775	5.44%
Reimbursement	654	4.59%
Total	1,429	10.03%

As of 13 Oct 2026 , 228 Claims with an Incurred amount of ₹89.74 Lakh are pending. Out of them 96 claims are under error log category

9 Claims Pending With	Medi Assist		Insurer		Member		Provider		Total	
	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)
9.1 IP	60	₹4,634,078	25	₹973,506	12	₹325,232	37	₹2,604,983	134	₹8,537,799
9.1.1 Cashless	18	₹1,648,941	7	₹614,574			37	₹2,604,983	62	₹4,868,498
9.1.2 Reimbursement	42	₹2,985,137	18	₹358,932	12	₹325,232			72	₹3,669,301
9.2 OP	29	₹173,275	36	₹104,402	29	₹158,434			94	₹436,111
9.2.1 Cashless										
9.2.2 Reimbursement	29	₹173,275	36	₹104,402	29	₹158,434			94	₹436,111
Total	89	₹4,807,354	61	₹1,077,908	41	₹483,666	37	₹2,604,983	228	₹8,973,910

10 Claims that are in Error	Claim Count
In Process	81
Processed	15
Total	96

Savings Summary

Total Savings for the portfolio from Proportionate Deduction, Defined Benefit, Copay, Hospital Discounts , FWA, and Case Management is ₹77.81 Lakh

Classification	Claim Count	Savings (₹)
Policy Driven		
Proportionate Deduction	54	₹811,227
Defined Benefit	198	₹3,147,044
Copay	0	₹0
Others		
Hospital Discount	551	₹3,535,834
Case Management	0	₹0
*Fraud Waste and Abuse	4	₹287,179

• Includes Claims awaiting for insurer concurrence

**Please see the index page for more information on the policies that were used to generate this report.

Top 10 Distribution Across Providers (In-Patient Claims)

Ranking name	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Kovai Medical Centre Hospital	33	15.94%	₹3,492,876	18.55%
Apollo Speciality Hospital	16	7.73%	₹2,635,906	14.00%
Aravind Eye Hospitals	75	36.23%	₹2,259,626	12.00%
Sri Kauvery Medical Care India Limited	19	9.18%	₹1,824,390	9.69%
Kerala Institute Of Medical Sciences	9	4.35%	₹1,714,821	9.11%
Kims Health Nagercoil	26	12.56%	₹1,499,823	7.96%
Miot Hospital	4	1.93%	₹1,425,000	7.57%
Kauvery Hospital (A Unit Of Sri Kauvery Medical Care India Limited)	7	3.38%	₹1,388,980	7.38%
Sri Ramakrishna Hospital.	12	5.80%	₹1,314,970	6.98%
Kauvery Hospital,Heartcity,Trichy(A Unit Of Sri Kauvery Medical Care India Ltd)	6	2.90%	₹1,274,887	6.77%
Total	207		₹18,831,279	

*Based on Settled/Processed Hospitalization Claims Incurred

Top 10 Ailment Group wise Summary (In-Patient Claims)

Ailment Name	Claim Count	%Claim Count	Approved Amount (₹)	% Approved Amount
MATERNITY	222	22.65%	₹11,024,659	16.85%
CARDIAC DISORDERS	59	6.02%	₹9,952,676	15.21%
INJURIES / FRACTURES / DISLOCATIONS	91	9.29%	₹8,132,189	12.43%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	85	8.67%	₹7,785,902	11.90%
CATARACT	205	20.92%	₹6,959,853	10.64%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	40	4.08%	₹4,785,509	7.32%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	50	5.10%	₹4,414,866	6.75%
DISORDERS OF THE RESPIRATORY SYSTEM	82	8.37%	₹4,293,225	6.56%
CANCER	81	8.27%	₹4,199,686	6.42%
DISORDERS OF THE GENITOURINARY SYSTEM	65	6.63%	₹3,869,168	5.91%
Total	980		₹65,417,733	

*Based on Settled/Processed Hospitalization Claims Counts

Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims)

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
Self	303	22.66%	₹20,650,886	24.38%
Spouse	227	16.98%	₹13,809,166	16.30%
Child	149	11.14%	₹5,698,402	6.73%
Parent	653	48.84%	₹44,039,446	51.99%
Others	5	0.37%	₹514,552	0.61%
Total	1,337		₹84,712,452	

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Lives	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
0-5	94	130	9.72%	₹4,962,678	5.86%
6-10	11	13	0.97%	₹242,398	0.29%
11-15	3	3	0.22%	₹310,947	0.37%
16-20	1	2	0.15%	₹64,596	0.08%
21-25	37	42	3.14%	₹2,394,496	2.83%
26-30	139	180	13.46%	₹9,574,681	11.30%
31-35	118	157	11.74%	₹10,741,654	12.68%
36-40	41	57	4.26%	₹4,742,537	5.60%
41-45	29	41	3.07%	₹3,589,658	4.24%
46-50	38	52	3.89%	₹3,570,661	4.22%
51-55	53	92	6.88%	₹5,506,305	6.50%
56-60	88	151	11.29%	₹8,290,453	9.79%
61-65	113	223	16.68%	₹13,875,758	16.38%
66-70	77	117	8.75%	₹10,958,560	12.94%
71-more	46	77	5.76%	₹5,887,070	6.95%
Not classified					
Total	888	1337		₹84,712,452	

**Please see the index page for more information on the policies that were used to generate this report.

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Employees Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	174	57.43%	₹12,128,089	58.73%
2	72	23.76%	₹5,938,693	28.76%
3	24	7.92%	₹1,148,172	5.56%
4	8	2.64%	₹477,616	2.31%
5	5	1.65%	₹295,307	1.43%
6				
7				
8				
9	9	2.97%	₹499,202	2.42%
10				
Above 10	11	3.63%	₹163,807	0.79%
Total	303		₹20,650,886	

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
1	465	44.97%	₹31,961,995	49.89%
2	282	27.27%	₹19,654,394	30.68%
3	87	8.41%	₹5,594,263	8.73%
4	44	4.26%	₹2,072,622	3.24%
5	25	2.42%	₹1,437,198	2.24%
6	12	1.16%	₹242,741	0.38%
7	28	2.71%	₹1,127,057	1.76%
8	8	0.77%	₹392,756	0.61%
9	18	1.74%	₹376,012	0.59%
10	20	1.93%	₹459,854	0.72%
Above 10	45	4.35%	₹742,674	1.16%
Total	1,034		₹64,061,566	

**Please see the index page for more information on the policies that were used to generate this report.

Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band	Self		Spouse		Child		Parent		Others		Total			
	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	%Claim ...	Approved Amount	% Appro...
Upto 10000	2	₹16,058	2	₹19,262	1	₹8,616	8	₹63,131			13	1.79%	₹107,067	0.19%
10001 - 25000	18	₹346,748	8	₹129,029	18	₹285,403	71	₹1,336,027			115	15.84%	₹2,097,207	3.72%
25001 – 50000	42	₹1,648,507	32	₹1,383,498	13	₹431,512	219	₹7,769,313			306	42.15%	₹11,232,830	19.94%
50001 – 75000	32	₹2,140,533	27	₹1,841,351	8	₹473,024	26	₹1,603,824			93	12.81%	₹6,058,732	10.76%
75001 – 100000	15	₹1,264,859	6	₹533,552	2	₹169,544	19	₹1,661,507			42	5.79%	₹3,629,462	6.44%
100001 – 200000	25	₹3,456,920	13	₹1,790,904	3	₹331,836	49	₹6,767,486	4	₹493,457	94	12.95%	₹12,840,603	22.80%
200001 – 300000	9	₹2,240,345	4	₹979,641			19	₹4,743,095			32	4.41%	₹7,963,081	14.14%
300001 – 400000	2	₹719,690			2	₹697,726	17	₹6,030,152			21	2.89%	₹7,447,568	13.22%
400001 - 500000	1	₹486,190					5	₹2,362,434			6	0.83%	₹2,848,624	5.06%
500001 - 750000	2	₹1,050,000	1	₹525,000			1	₹525,000			4	0.55%	₹2,100,000	3.73%
750001 - 1000000														
Above 1000000														
Total	148	₹13,369,850	93	₹7,202,237	47	₹2,397,661	434	₹32,861,969	4	₹493,457	726	100.00%	₹56,325,174	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band	Self		Spouse		Child		Parent		Others		Total			
	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	Approved Amount	Claim Count	%Claim ...	Approved Amount	% Appro...
Upto 10000	29	₹174,325	24	₹118,664	33	₹188,721	41	₹202,879			127	20.79%	₹684,589	2.41%
10001 - 25000	31	₹520,377	29	₹472,423	36	₹591,559	60	₹1,000,262	1	₹21,095	157	25.70%	₹2,605,716	9.18%
25001 – 50000	37	₹1,413,260	28	₹1,194,817	16	₹585,769	62	₹2,193,671			143	23.40%	₹5,387,517	18.98%
50001 – 75000	40	₹2,628,053	40	₹2,663,857	7	₹403,592	14	₹870,540			101	16.53%	₹6,566,042	23.13%
75001 – 100000	7	₹577,616	2	₹169,401	2	₹170,787	14	₹1,205,868			25	4.09%	₹2,123,672	7.48%
100001 – 200000	8	₹1,172,191	8	₹1,022,451	6	₹848,846	18	₹2,650,239			40	6.55%	₹5,693,727	20.06%
200001 – 300000	3	₹795,214	2	₹565,316	2	₹511,467	6	₹1,539,671			13	2.13%	₹3,411,668	12.02%
300001 – 400000			1	₹400,000			4	₹1,514,347			5	0.82%	₹1,914,347	6.74%
400001 - 500000														
500001 - 750000														
750001 - 1000000														
Above 1000000														
Total	155	₹7,281,036	134	₹6,606,929	102	₹3,300,741	219	₹11,177,477	1	₹21,095	611	100.00%	₹28,387,278	100.00%



Insurer : SBI General Insurance Co. Ltd.
Corporate** : TNGB

Report as on: 13 Oct 2026

Units in : Actuals

No. of Claims Pending with	Medi Assist	Insurer	Member	Provider	Total
IP					
Cashless					
A.1.1 Documents awaited					
Intimated to Insurer				2	2
Intimation pending					
Member Addition					
Others				2	2
A.1.2 In process - Decision pending					
Intimated to Insurer	2			2	4
Intimation pending					
Member Addition					
Others	10			31	41
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer	3	7			10
Intimation pending					
Member Addition					
Others	3				3
Subtotal	18	7		37	62
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer			7		7
Intimation pending					
Member Addition					
Others			5		5
A.1.2 In process - Decision pending					
Intimated to Insurer	24				24
Intimation pending					
Member Addition					
Others	5				5
A.1.3 In process - Denial pending					
Intimated to Insurer		4			4
Intimation pending					
Member Addition					
Others		1			1
A.1.4 In process - Payment pending					
Intimated to Insurer	9	13			22
Intimation pending					
Member Addition					
Others	4				4
Subtotal	42	18	12		72
Total	60	25	12	37	134
OP					
Cashless					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal					
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer			5		5
Intimation pending					
Member Addition					
Others			24		24
A.1.2 In process - Decision pending					
Intimated to Insurer	6				6
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer		12			12
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer	21	24			45
Intimation pending					
Member Addition					
Others					
Grand Total	89	61	41	37	228

Particulars	Inception/Addition	Deletion	Current lives
Inception Lives	12635		12,635
Addition - Inception Lives	7		7
Addition - New	1612		1,612
Deletion		-129	-129
	14254	-129	14,125

		Employee		Spouse		Children		Father/Father in Law		Mother/Mother in Law		Siblings		Others	
Mo...	Particulars	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion	Addition	Deletion
M1	Inception Lives	3324		2255		2984		1635		2199		238		0	
M1	Addition - Inception Lives	0		1		2		1		3		0		0	
M1	Addition - New	0		0		0		13		20		1		0	
M1	Deletion		-1		0		0		-1		-1		0		0
M2	Addition - Inception Lives	0		0		0		0		0		0		0	
M2	Addition - New	5		0		2		1		4		0		0	
M2	Deletion		-9		-2		-1		-5		-7		0		0
M3	Addition - Inception Lives	0		0		0		0		0		0		0	
M3	Addition - New	0		0		9		3		2		0		0	
M3	Deletion		0		0		0		0		0		0		0
M4	Addition - Inception Lives	0		0		0		0		0		0		0	
M4	Addition - New	0		0		2		0		0		0		0	
M4	Deletion		0		0		0		-1		-2		0		0
M5	Addition - Inception Lives	0		0		0		0		0		0		0	
M5	Addition - New	0		0		3		0		0		0		0	
M5	Deletion		-17		-2		-1		-10		-12		-5		0
M6	Addition - Inception Lives	0		0		0		0		0		0		0	
M6	Addition - New	0		18		30		8		10		3		0	
M6	Deletion		-3		-1		-1		-1		-2		0		0
M7	Addition - Inception Lives	0		0		0		0		0		0		0	
M7	Addition - New	4		5		8		1		3		1		0	
M7	Deletion		-2		-1		0		-2		-2		0		0
M8	Addition - Inception Lives	0		0		0		0		0		0		0	
M8	Addition - New	389		50		52		230		287		63		0	
M8	Deletion		-7		0		0		-3		-5		-2		0
M9	Addition - Inception Lives	0		0		0		0		0		0		0	
M9	Addition - New	18		2		9		7		7		0		0	
M9	Deletion		-8		-1		0		-4		-4		-2		0
M10	Addition - Inception Lives	0		0		0		0		0		0		0	
M10	Addition - New	0		4		9		0		0		0		0	
M10	Deletion		0		0		0		0		0		0		0
M11	Addition - Inception Lives	0		0		0		0		0		0		0	
M11	Addition - New	112		21		26		67		79		20		0	
M11	Deletion		0		0		0		0		0		0		0
M12	Addition - Inception Lives	0		0		0		0		0		0		0	
M12+	Addition - Inception Lives	0		0		0		0		0		0		0	
M12	Addition - New	0		0		4		0		0		0		0	
M12+	Addition - New	0		0		0		0		0		0		0	
M12	Deletion		0		0		0		0		0		0		0
M12+	Deletion		0		0		0		0		-1		0		0
		3852	-47	2356	-7	3140	-3	1966	-27	2614	-36	326	-9	0	0



Insurer : SBI General Insurance Co. Ltd.

Portfolio Analysis Report v 2.4

Report as on: 13 Oct 2026

Corporate** : TNGB

Units in : Actuals

Particulars	Premium	Refund	Total
Opening Premium - Inception	0		0
Addition	0		0
Deletion		0	0
Post-Policy Expiry Addition	0		0
Post-Policy Expiry Deletion		0	0
Closing Premium	0	0	0

Month	Particulars	Premium	Refund	Total
Month-1	Opening Premium - Inception	0		0
Month-1	Addition	0		0
Month-1	Deletion		0	0
Month-2	Addition	0		0
Month-2	Deletion		0	0
Month-3	Addition	0		0
Month-3	Deletion		0	0
Month-4	Addition	0		0
Month-4	Deletion		0	0
Month-5	Addition	0		0
Month-5	Deletion		0	0
Month-6	Addition	0		0
Month-6	Deletion		0	0
Month-7	Addition	0		0
Month-7	Deletion		0	0
Month-8	Addition	0		0
Month-8	Deletion		0	0
Month-9	Addition	0		0
Month-9	Deletion		0	0
Month-10	Addition	0		0
Month-10	Deletion		0	0
Month-11	Addition	0		0
Month-11	Deletion		0	0
Month-12	Addition	0		0
Month-12	Deletion		0	0
Month-13	Post-Policy Expiry Addition	0		0
Month-13	Post-Policy Expiry Deletion		0	0
Closing Premium	Closing Premium	0	0	0

Glossary

Label	Description
1.0 Policy Lives	Details of insured members.
1.1 At Inception & Addition	Total lives at start and added during policy.
1.1.1 At Inception	lives covered from policy inception date.
1.1.2 Addition	Lives added via endorsement.
1.2 Deletion	Lives removed via endorsement.
1.3 Current Lives	At inception + additions - deletions.
2.0 Policy Premium	Breakdown of premium values.
2.1 First Time	Initial premium.
2.2 Addition	Premium added via endorsement.
2.3 Deletion	Premium reduced via endorsement.
2.4 Total Premium	First + Additions - Deletions.
2.5 Earned Premium	Premium applicable to elapsed policy period.
3.0 Claim Status	Indicates processing stage of claims.
4 IPD Cashless	In-patient claims where treatment cost is directly settled with the provider as per policy terms.
4.1 Paid	Payment completed and details available.
4.2 Denied – Document Shortfall	Denied due to missing documents.
4.3 Denied – Inadmissibility	Denied as per policy exclusions or inadmissible conditions.
4.4 Processed	Claims where processing is complete and ready for payment upload.
4.5 In Process	Under review, investigation, or awaiting inputs.
5 IPD Reimbursement	In-patient claims where the insured pays first and is reimbursed later as per policy terms.
6 OPD Cashless	Out-patient claims where the provider is paid directly.
7 OPD Reimbursement	Out-patient claims where the insured pays and is reimbursed.
9 Pending With	Claims pending with Medi Assist, Insurer, Member, or Provider.
9.1 IPD Pending	Count and amount of IPD claims pending.
9.1.1 Cashless	IPD claims processed as cashless.
9.1.2 Reimbursement	IPD claims processed as reimbursement.
9.2 OPD Pending	Count and amount of OPD claims pending.
9.2.1 Cashless	OPD claims processed as cashless.
9.2.2 Reimbursement	OPD claims processed as reimbursement.
8.1 IPD Claim Count	Total number of IPD claims.
8.2 Claims per 100 Lives (%)	Claim frequency per 100 insured lives.
10 Claims that are in Error	Claims that are in Error

**Please see the index page for more information on the policies that were used to generate this report.