

GO- DIGIT CLAIM RATIO ANALYSIS FOR 2

Sum Insured	No. of Retirement	No. of Life	Net Premium	No. of Retirement	No. of Claims
100000	252	252	5,20,390	1	1
200000	790	790	26,16,159	18	27
300000	1323	1323	62,06,034	22	38
400000	949	949	65,40,730	27	41
500000	2315	2315	2,02,53,805	90	235
600000	311	311	42,30,654	17	47
700000	265	265	50,56,110	26	79
800000	44	44	13,91,295	4	6
900000	10	10	4,49,814	0	0
1000000	77	77	41,82,275	20	100
Total	6,336	6,336	5,14,47,265	225	574

Self+Spouse

Sum Insured	No. of Retirement	No. of Life	Net Premium	No. of Retirement	No. of Claims
100000	976	1952	34,16,000	27	34
200000	4520	9040	2,53,19,661	134	232
300000	7538	15076	5,98,31,278	275	557
400000	4296	8592	5,01,13,932	222	434
500000	9444	18922	13,74,83,827	515	1,252
600000	1074	2148	2,39,38,368	105	345
700000	531	1062	1,70,51,400	90	423
800000	51	102	27,01,487	9	24
900000	11	22	8,52,686	2	3
1000000	75	150	68,37,013	40	281
Total	28,516	57,066	32,75,45,653	1,419	3,585

Grand Total	34,852	63,402	37,89,92,918	1,644	4,159
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024-2025

Incurring Amount	% of Claims	Incidence	Incidence	Average C	Claim Ratio
24,111	0.17%	0.40%	0.40%	24,111	5.30%
23,33,041	4.70%	2.28%	3.42%	86,409	102.04%
32,82,127	6.62%	1.66%	2.87%	86,372	60.51%
42,28,376	7.14%	2.85%	4.32%	1,03,131	73.97%
2,05,99,926	40.94%	3.89%	10.15%	87,659	116.38%
38,63,503	8.19%	5.47%	15.11%	82,202	104.49%
86,41,634	13.76%	9.81%	29.81%	1,09,388	195.56%
14,73,232	1.05%	9.09%	13.64%	2,45,539	121.16%
0	0.00%	0.00%	0.00%	-	0.00%
1,28,63,671	17.42%	25.97%	129.87%	1,28,637	351.93%
5,73,09,622	100.00%	3.55%	9.06%	99,843	127.46%

Incurring Amount	% of Claims	Incidence	Incidence	Average C	Claim Ratio
21,28,644	0.95%	1.38%	1.74%	62,607	71.30%
1,81,99,561	6.47%	1.48%	2.57%	78,446	82.24%
4,46,13,776	15.54%	1.82%	3.69%	80,097	85.32%
4,43,34,054	12.11%	2.58%	5.05%	1,02,152	101.22%
12,41,58,474	34.92%	2.72%	6.62%	99,168	103.33%
3,21,95,730	9.62%	4.89%	16.06%	93,321	153.89%
3,20,04,543	11.80%	8.47%	39.83%	75,661	214.76%
28,15,249	0.67%	8.82%	23.53%	1,17,302	119.24%
8,60,015	0.08%	9.09%	13.64%	2,86,672	115.40%
2,29,04,813	7.84%	26.67%	187.33%	81,512	383.32%
32,42,14,860	100.00%	2.49%	6.28%	90,437	113.26%
38,15,24,482	101%	3%	7%	91,735	115%